

**The Democratic & Popular Algerian Republic
Ministry of Higher Education and Scientific Research**

ECOLE SUPERIEURE DE COMMERCE

A Paper Presented in partial Fulfilment of the Requirements for the Master's Degree
in Sciences of Management

Option: Organization and Management of Enterprises

Title:

Motivation And Challenges Of Women Entrepreneur

(Case study: Wilaya of Djelfa)

Realized by:
Yakout Ines

Supervised by:
Professor Selougha Fairouz

Reception Institution: Agence Nationale d'Appui et de Développement de l'Entreprise
(ANADE)

Internship period: From 20 February to 5 April 2023

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DEDICATION

To the strongest person i know, my beloved mother Bederina Omelkhir.

To my steadfast idol, an embodiment of resilience, integrity, and wisdom, my beloved father Yakout Abdelkader.

To the purest of souls who have profoundly shaped the person I've become today, my brothers and sisters.

To the kind hearts I never expected to meet, who've shown me that goodness still thrives in the world, my truest friends.

ABSTRACT

Over the past decade, Algeria's economic landscape has undergone significant changes, offering new opportunities and challenges to organizations. In response, the Algerian government has actively promoted entrepreneurship among its young citizens through various support programs, including ANADE (L'Agence Nationale d'Appui et de Développement de l'Entrepreneuriat). This has led to a growing number of entrepreneurs in the country, with a noteworthy increase in female entrepreneurs. However, the phenomenon of female entrepreneurship in Djelfa, an interior region of Algeria, remains relatively unexplored. This study aims to examine the experiences of female entrepreneurs in Djelfa who have benefited from ANADE's assistance in creating their own businesses. It will explore the process of starting their businesses, the nature of their companies, and the obstacles they have encountered along their entrepreneurial journey. By highlighting the experiences of these women entrepreneurs, this research seeks to provide insights into the impact of ANADE's support in fostering female-led business ventures and encouraging further entrepreneurial action in Djelfa.

Keywords:

Entrepreneurship, Female entrepreneurs, ANADE (L'Agence Nationale d'Appui et de Développement de l'Entrepreneuriat), Interior region, Business creation, Economic landscape.

RÉSUMÉ

Au cours de la dernière décennie, le paysage économique de l'Algérie a connu d'importantes évolutions, offrant de nouvelles opportunités et défis aux organisations. En réponse, le gouvernement Algérien a activement promu l'entrepreneuriat parmi ses jeunes citoyens grâce à différents programmes de soutien, notamment l'ANADE (L'Agence Nationale d'Appui et de Développement de l'Entrepreneuriat). Cela a conduit à une augmentation du nombre d'entrepreneurs dans le pays, avec une augmentation remarquable des femmes entrepreneures. Cependant, le phénomène de l'entrepreneuriat féminin à Djelfa, une région intérieure de l'Algérie, reste relativement peu exploré. Cette étude vise à examiner les expériences des femmes entrepreneures de Djelfa qui ont bénéficié de l'aide de l'ANADE pour créer leurs propres entreprises. Elle explorera le processus de création de leurs entreprises, la nature de leurs sociétés et les obstacles rencontrés tout au long de leur parcours entrepreneurial. En mettant en lumière les expériences de ces femmes entrepreneures, cette recherche vise à fournir des informations sur l'impact du soutien de l'ANADE dans la promotion des entreprises dirigées par des femmes et à encourager davantage l'action entrepreneuriale à Djelfa.

Mots clés :

Entrepreneuriat, Femmes entrepreneures, ANADE (L'Agence Nationale d'Appui et de Développement de l'Entrepreneuriat), Région intérieure, Création d'entreprises, Paysage économique.

Summary

ACKNOWLEDGMENT

DEDICATION

ABSTRACT

SummaryI

LIST OF TABLES VI

LIST OF FIGURES VII

LIST OF ABBREVIATIONS VIII

Introduction..... A

CHAPTER ONE : Entrepreneurship Phenomenon..... 1

 Section One: Exploring The Landscape Of Entrepreneurship: Definitions, Forms,
 Paradigms, And Types.....2

 1.1 Definition of the concept of entrepreneurship..... 2

 1.2 Forms of Entrepreneurship..... 3

 1.2.1 Business creation..... 3

 1.2.1.1 Ex-nihilo creation 3

 1.2.1.2 Franchise..... 4

 1.2.1.3 Company Spin-off 4

 1.2.2 Company Takeover 5

 1.2.3 Intrapreneurship 5

 1.3 The paradigms of entrepreneurship..... 6

 1.3.1 Presentation of Paradigms..... 6

 1.3.1.1 Innovation paradigm..... 6

 1.3.1.1.1 innovation categories 7

 1.3.1.2 Value creation paradigm..... 7

 1.3.1.3 The organizational creation paradigm 7

 1.3.1.3.1 The organizational creation paradigm, according to Verstaete 7

 1.3.1.4 The business opportunity paradigm..... 8

 1.3.2 The relationship between the four paradigms 9

1.4	Types of Entrepreneurship	10
1.4.1	Cooperative Entrepreneurship.....	10
1.4.2	Solidarity Entrepreneurship	10
1.4.2.1	The motivations of the entrepreneur.....	10
1.4.3	Migrant Entrepreneurship	11
1.4.4	Female Entrepreneurship	11
	Section two: The Entrepreneur: A Literature Review	12
2.1	The Evolution of the Term Entrepreneur: A Historical Perspective.....	12
2.2	Entrepreneur Definition.....	12
2.3	Towards a typology of entrepreneurs.....	13
2.3.1	Characteristics of Entrepreneurs	13
2.3.2	Typology of Entrepreneurs	14
2.4	Conclusion of the chapter.....	17
	Section One: Women Entrepreneurship on the Global Stage.....	19
1.1	Definition of women entrepreneurship.....	19
1.2	Characteristics of Women Entrepreneurs.....	20
1.3	Difficulties encountered by women entrepreneurs.....	21
1.4	Motivations in Venture Creation	21
1.4.1	Socio-Economic Motivations.....	22
1.4.2	Entrepreneurial Motivation	22
1.4.3	Personal Motivation	22
1.4.4	Social Motivation.....	23
1.5	The profile of women entrepreneurs	23
1.5.1	Personal Background	23
1.5.1.1	Age distribution of women entrepreneurs	23
1.5.1.2	Education level	24
1.5.1.3	The marital status of women entrepreneurs.....	25
1.5.2	Business Characteristics.....	25
1.5.2.1	Business size.....	25

1.5.2.2	Industries with A High Representation of Women Entrepreneurs	26
1.6	The Gender Gap in Self-Employment: A Comparative Analysis of Women and Men	26
1.7	The Economic Impact Of Women's Entrepreneurship.....	28
	Section Two: The Realities of Female Entrepreneurs in Algeria	31
2.1	Exploring Entrepreneurship in Algeria: A Macro Data Analysis	31
2.1.1	Significance and Evolution of Small and Medium Enterprises (SMEs).....	31
2.1.2	Entrepreneurial activity by gender	32
2.2	Female Entrepreneurship in Algeria: Insights from Different Regions	34
2.2.1	Study on Female Entrepreneurship in Oran Province.....	34
2.2.1.1	Motivating Factors for Entrepreneurial Intention.....	34
2.2.1.2	Demotivating Factors for Entrepreneurial Intention.....	35
2.2.2	Study on Female Entrepreneurship in Bejaia Province	36
2.2.2.1	Characteristics of Female Entrepreneurs in the Bejaia Region	36
2.2.2.2	Profile of Businesses Created by Women Entrepreneurs in Bejaia Region	37
2.2.3	Study on Female Entrepreneurship in Province of Algiers.....	39
2.2.3.1	National Microcredit Management Agency (ANGEM)	39
2.2.3.2	Sidi Abdellah Incubator	39
2.2.3.3	Caisse Nationale de la Sécurité Sociale des Non Salariés (CASNOS)	39
2.2.3.4	Agence Nationale de Développement d'Investissement (ANDI)	40
2.2.3.5	Agence Nationale de soutien à l'emploi des Jeunes (ANSEJ).....	40
2.2.3.6	Caisse Nationale d'Assurance Chômage (CNAC).....	40
2.2.3.7	Centre National de Registre de Commerce (CNRC).....	41
2.2.4	Culmination of Findings	41
2.3	Conclusion of the chapter.....	42
	Chapter Three: Exploring The Role And Perception Of The Agence Nationale d'Appui Et De (ANADE) In Empowering Women Entrepreneurs: A Case Study In Djelfa	43
	Section One: Presentation Of The ANADE.....	44
1.1	Organization of the Agency	44

1.2	Agency Establishment.....	45
1.3	ANADE's Missions	45
1.4	Business Creation through the ANADE Program.....	46
1.4.1	Conditions for eligibility to benefit from the agency.....	46
1.4.2	Accompaniment Stages.....	47
1.4.3	Financial Structures.....	47
1.4.3.1	Triangular Financing	47
1.4.3.1.1	The Advantages of Triangular Financing	48
1.4.3.2	Dual Financing.....	49
1.4.3.2.1	Advantages of Dual Financing	49
1.4.3.3	Self-Financing.....	50
1.4.3.3.1	Advantages of Self-Financing	50
1.4.4	Additional loans	51
1.4.4.1	Non-subsidized additional loan for renting a commercial space.....	51
1.4.4.2	Non-subsidized additional loan for utilization or exploitation	52
1.4.5	Loan Term.....	52
1.4.5.1	Loan Deferment or Extension Period	52
1.4.5.2	Loan Repayment Period	52
1.4.6	Reduction Of Bank Interest Rates.....	53
1.4.7	Tax Privileges	53
1.4.7.1	Establishment Phase	53
1.4.7.2	Expansion Phase	53
	Section Two: Experiences and Satisfaction Levels of Women Entrepreneurs Accompanied by ANADE: A Questionnaire Survey in Djelfa	55
2.1	Research Methodology.....	55
2.1.1	The Objective Of The Study	55
2.1.2	The Study Population: The Size And Choice Of The Sample.....	55
2.1.3	Data Collection	55

2.1.4	Data Analysis Approach	56
2.2	Results of the survey	56
2.2.1	Questioning On The Entrepreneurial Journey	56
2.2.1.1	Occupational Status Before Starting The Venture (Q 1)	56
2.2.1.2	Motivation for starting an independent activity (Q 3)	58
2.2.1.3	Challenges Faced During and After Establishment: Problems and Obstacles Encountered (Q 4)	60
2.2.2	The support from ANADE	61
2.2.2.1	ANADE's Selection Process (Q 2)	61
2.2.2.2	Pre and Post-Establishment Support Offered by ANADE (Q 5)	62
2.2.2.3	Appreciation of ANADE (Q 6)	63
2.2.2.4	Types of funding from ANADE (Q 7)	65
2.2.2.5	Sources of Personal Contribution and Business Financing by Women Entrepreneurs (Q 9)	66
2.2.2.6	Preparatory steps before creating the business (Q 9)	67
2.2.3	Entrepreneurial Outcomes and Success Indicators of Women Entrepreneurs in Djelfa Province: The Impact of ANADE Support	68
2.2.3.1	Unveiling Business Growth Potential: Exploring the Ability to Increase Business Activity (Q 10)	68
2.2.3.2	Access to Further Financial Support (Q 11)	69
2.2.3.3	Job Creation Impact (Q 12)	70
2.2.3.4	ANADE's Role in Fostering Innovation: Introducing New Products or Services (Q 13)	71
2.3	Key Findings from the Survey	72
2.4	Conclusion of the chapter	73

Conclusion

References

Annexes

LIST OF TABLES

Table 1: Typology of entrepreneurs since the seventeenth century (adobted by Filion, 2010).....	15
Table 2: Distribution of TEA by Gender in Selected Regions of Algeria	33
Table 3: Financial Structure For Triangular Financing.....	48
Table 4: Financial Structure For Dual Financing.....	49
Table 5: Financial Structure For Self-Financing.....	50
Table 6: Loan Term.....	53
Table 7: Occupational status	57
Table 8: Motivations of Female Entrepreneurs Initiating their Own Ventures in Djelfa Province with the Assistance of ANADE	58
Table 9: Challenges Faced Before and During the Establishment.....	60
Table 10: Summary of the support received by the women entrepreneurs.....	62
Table 11: Appreciation of ANADE	64
Table 12: Summary table of sources of personal contribution	66
Table 13: Business creation preparation	67
Table 14: Difficulty in increasing business activity.....	68
Table 15: Access to Further Financial Support.....	69
Table 16: Impact of ANADE's Support on Product/Service Innovation	71

LIST OF FIGURES

Figure 1: Opportunity: a Linear Model	8
Figure 2: The relationship between the four paradigms.....	9
Figure 3: Education Level Distribution among Women Entrepreneurs (2022).....	24
Figure 4: Startup Activity by Number of Employees	25
Figure 5: Share of Women-Owned Businesses (Top Ten Industries) in 2018	26
Figure 6: Gender Gap in Self-Employment Across OECD Countries (2000-2022) ..	26
Figure 7: Economic impact of women entrepreneurs	29
Figure 8: Evolution of Small and Medium Enterprises (SMEs) in Algeria: 2001-2022	31
Figure 9: Organizational Chart of the ANADE	45
Figure 10: Conditions for eligibility to benefit from the agency	46
Figure 11: Accompaniment Stages	47
Figure 12: Occupational status	57
Figure 13: Factors Motivating Women Entrepreneurs to Seek Assistance from ANADE	61
Figure 14: Appreciation of ANADE	64
Figure 15: Type of funding from ANADE.....	65
Figure 16: Difficulty in increasing business activity	68
Figure 17: Access to Further Financial Support	69
Figure 18: Job Creation Impact.....	70
Figure 19: Impact of ANADE's Support on Product/Service Innovation.....	71

LIST OF ABBREVIATIONS

OECD: Organization for Economic Co-operation and Development

CAD: Canadian Dollar

SMEs: Small, And Medium-Sized Enterprises

ANADE: Agence Nationale d'Appui et de Développement de l'Entrepreneuriat

VAT: Value-Added Tax

IBS: “Impôt sur les Bénéfices des Sociétés” or “Corporate Income Tax”

TAP: “Taxe sur les Activités Professionnelles” or “Tax on Professional Activities”

IRG: “Impôt sur le Revenu Global” or “Income Tax on Global Income”

DZD: Algerian Dinar

TEA: Total Entrepreneurial Activity

BBA: Bordj Bo Arrairidge

ANGEM: “Agence Nationale de Gestion du Micro- Crédit” or “ National Microcredit Management Agency”

CASNOS: “Caisse Nationale de la Sécurité Sociale des Non Salariés” or “National Fund for Social Security of Self-Employed Workers”

ANDI: “Agence Nationale de Développement d'Investissement” or “National Agency for Investment Development”

ANSEJ: “Agence Nationale de Soutien à l'Emploi des Jeunes” or “National Agency for Youth Employment Support”

CNAC: “Caisse Nationale d'Assurance Chômage” or “National Fund for Unemployment Insurance”

CNRC: “Centre National de Registre de Commerce” or “National Center for Trade Registry”

PNR: "Prêts Non Rémunérés" or "Non-Interest-Bearing Loans"

Introduction

Introduction

In an era characterized by rapid technological advancements, shifting market dynamics, and evolving consumer preferences, entrepreneurship has emerged as a transformative global phenomenon. Visionaries and innovators worldwide are seizing the opportunities presented by this dynamic landscape to bring their ideas to create jobs, and drive economic growth. As entrepreneurship continues to shape the economic and social fabric of nations, its impact is felt not only on a macroeconomic scale but also in specific regions and communities.

The realm of entrepreneurship, once dominated by male entrepreneurs, has been gradually witnessing a profound shift as women entrepreneurs break barriers, and embark on their entrepreneurial journeys. Globally, the presence of women in entrepreneurship has been steadily increasing, leading to significant socioeconomic transformations. Statistics indicate that women-owned businesses contribute significantly to job creation and economic development. Moreover, studies suggest that diverse entrepreneurial ecosystems, encompassing both male and female perspectives, are more resilient and innovative.

Within the Algerian context, the landscape of entrepreneurship has witnessed notable transformations. The Algerian government, recognizing the potential of entrepreneurship as a driver of economic progress, has invested commendable efforts to encourage the nation's young citizens to embark on entrepreneurial journeys. Through the establishment of several business creation support programs, such as the National Agency for the Development of Entrepreneurship (ANADE), the National Agency for Investment Development (ANDI), and the National Youth Employment Support Agency (ANJEM), the government has aimed to foster an entrepreneurial spirit among its citizens.

However, when considering gender dynamics, women's participation in entrepreneurship in Algeria has been comparatively limited. Despite the strides made by the government to create an enabling environment for entrepreneurship, women's engagement in entrepreneurial activities remains constrained by various societal and structural factors. The challenges encompass cultural norms, limited access to finance and resources, and the persistence of traditional gender roles. In the face of these obstacles, pioneering Algerian women have exhibited remarkable resilience and determination, breaking through barriers to showcase their capabilities and contributions as entrepreneurs across a diverse array of sectors.

As Algeria continues its journey towards economic diversification and sustainable development, the role of female entrepreneurs becomes increasingly pivotal. Acknowledging this, our study focuses on Djelfa, an interior region that reflects a unique facet of Algeria's entrepreneurial landscape. Through a comprehensive examination of the motivations and challenges experienced by female entrepreneurs in Djelfa, particularly those who have benefited from ANADE's support, we aim to shed light on the nuanced interplay between cultural, economic, and personal factors that shape women's entrepreneurial endeavors in this specific region. By unraveling these insights, we hope to contribute to a more informed dialogue on policy formulation and ecosystem enhancement, fostering an environment where female entrepreneurs in Djelfa can thrive and play a central role in driving both local and national economic progress.

In this context, the central research question guiding this investigation is:

How does the support provided by ANADE (Agence Nationale de Développement de l'Entrepreneuriat) impact the motivations, challenges, and entrepreneurial outcomes of women entrepreneurs in Djelfa province?

Our study addresses three research questions:

- What motivates women in Djelfa province to become entrepreneurs, and what are the main problems and obstacles they encounter during and after establishing their businesses?
- What is the main reason that prompts women who live in Djelfa Province to turn to ANADE, and what are the types of assistance offered by this organization before and after the establishment of the business? And how do women entrepreneurs appreciate this support ?
- What are the entrepreneurial outcomes and success indicators associated with the support received from ANADE by women entrepreneurs in Djelfa province?

We propose the following research hypotheses:

H1: Women in Djelfa province are motivated to become entrepreneurs due to their desire for financial independence and economic empowerment. They see entrepreneurship as a means to create their own sources of income and achieve financial stability.

H2: The motivating factor for the young woman to turn to ANADE is financial assistance. The support provided by this organization is primarily focused on pre-establishment activities, such as guidance and advice during the orientation phase. Women entrepreneurs view ANADE as a helpful support structure.

H3: The support provided by ANADE positively influences entrepreneurial outcomes for women entrepreneurs in Djelfa province, leading to indicators of success such as business growth, increased revenue, job creation, market expansion, and improved sustainability.

The study holds significant importance due to several key reasons:

- **Addressing Gender Equality:** The research focuses on women entrepreneurs in Djelfa province, contributing to the broader goal of promoting gender equality in entrepreneurship. By understanding the impact of ANADE's support on women's motivations and outcomes, the study can shed light on ways to foster more inclusive and equitable entrepreneurial opportunities for women.
- **Empowering Women Entrepreneurs:** The study explores how ANADE's support influences the motivations and challenges faced by women entrepreneurs. By identifying the factors that contribute to their success and addressing barriers to growth, the research can contribute to empowering women entrepreneurs to achieve their full potential.
- **Enhancing Support Mechanisms:** Through a comprehensive analysis of ANADE's support programs, the research can provide insights into the effectiveness of current support mechanisms. Policymakers and stakeholders can use these findings to refine and optimize support services, making them more tailored to the needs of women entrepreneurs.

- **Promoting Sustainable Business Ventures:** By examining the impact of ANADE's support on entrepreneurial outcomes, such as business growth, revenue generation, and job creation, the study can contribute to fostering sustainable and thriving businesses in Djelfa province. This, in turn, can have positive effects on the local economy and community development.
- **Contributing to the Academic Literature:** The study adds to the existing body of knowledge on women's entrepreneurship, particularly in the context of Djelfa province. It provides valuable insights and data that can be referenced by researchers, academics, and policymakers in the fields of entrepreneurship and gender studies.
- **Informing Policy Decisions:** The research findings can be instrumental in guiding policy decisions related to women's entrepreneurship in Djelfa province. Policymakers can use the evidence-based insights to develop targeted interventions and initiatives that support women entrepreneurs and promote their active participation in the economy.
- **Encouraging Future Research:** As the study fills a specific research gap, it may encourage further research and exploration into the factors influencing women's entrepreneurship in Algeria. This can lead to a deeper understanding of the challenges and opportunities faced by women entrepreneurs in the region.

Overall, the study's importance lies in its potential to contribute to gender-inclusive economic development, promote sustainable entrepreneurship, and create an enabling environment for women to thrive as successful entrepreneurs in Djelfa province. By examining the impact of ANADE's support, the research can offer valuable insights and pave the way for positive change in the entrepreneurial landscape of the region.

The research objectives outline the specific goals and aims of the study, which serve as a roadmap to guide the research process. In the context of the study on the impact of ANADE's support on women entrepreneurs in Djelfa province, the research objectives are as follows:

- To assess the impact of ANADE's support on the motivations of women entrepreneurs in Djelfa province.
- To identify the challenges faced by women entrepreneurs in Djelfa province and examine how ANADE's support helps them overcome these challenges.
- To analyze the influence of ANADE's support on the entrepreneurial outcomes of women-led businesses in Djelfa province.
- To evaluate the effectiveness of ANADE's support mechanisms in catering to the specific needs of women entrepreneurs.
- To provide practical insights for policymakers and stakeholders to enhance support for women entrepreneurs in Djelfa province.

The study is organized into three chapters, each contributing to the investigation of women's entrepreneurship in Djelfa province. In Chapter One, an introduction to the entrepreneurship phenomenon is presented, exploring its historical development and providing a comprehensive understanding of the key terms, definitions, and characteristics that define this exciting field. The

chapter aims to provide readers with a solid foundation in entrepreneurship, offering insights into its evolution over time and its significance in fostering economic growth and innovation.

The introductory chapter serves as the foundation for the subsequent exploration of women's entrepreneurship. In Chapter Two, a comprehensive overview of female entrepreneurship is presented, encompassing both the broader global context and the specific evolution of women's entrepreneurship in Algeria. The significance of studying women's entrepreneurship as a unique and essential subset of the field is emphasized.

Chapter Three is divided into two sections, centered on ANADE's role in empowering women entrepreneurs. The first section provides an in-depth overview of ANADE's development, types of financing and support, and its significance in promoting entrepreneurship. The second section presents findings from a questionnaire survey conducted among women entrepreneurs in Djelfa who received ANADE's support. Through this survey, their experiences, appreciation levels, and satisfaction with ANADE's assistance are explored, providing valuable insights into the organization's impact.

This research organization aims to provide a comprehensive understanding of women's entrepreneurship in Djelfa province, examining both the broader context of women's entrepreneurship globally and the specific challenges and opportunities faced by Algerian women. By exploring ANADE's role and perception in empowering women entrepreneurs, the study seeks to contribute valuable insights to support and promote women's entrepreneurship in the region, ultimately fostering gender equality and economic growth.

The limitations of this research include:

- **Sample Size:** The study's sample size of women entrepreneurs who received support from ANADE in Djelfa might have been relatively small (61), potentially impacting the generalizability of the results to a larger population of women entrepreneurs in the region (506).
- **Access to Information:** The research might have encountered limitations in accessing certain information or data related to ANADE's support due to data privacy policies or other restrictions.
- **Response Bias:** Despite efforts to maintain objectivity, there might have been some degree of response bias, as respondents may have provided socially desirable answers or may not have fully disclosed certain experiences or perspectives.
- **Language and Cultural Barriers:** The survey, being conducted exclusively among women entrepreneurs in Djelfa, may have encountered language and cultural barriers, potentially impacting the responses from participants with diverse linguistic or cultural backgrounds.

CHAPTER ONE: Entrepreneurship Phenomenon

Introduction

In today's constantly changing and dynamic business industry, entrepreneurship has emerged as a powerful force driving economic growth, technological advancement, and societal transformation. This chapter delves into the different aspects of the entrepreneurial phenomenon, exploring its historical development and providing a comprehensive understanding of the key terms, definitions, and characteristics that define this exciting field. By examining the historical context and the foundational concepts of entrepreneurship, individuals can gain valuable insights and inspiration to navigate the entrepreneurial journey successfully or contribute to the academic study of this field.

Section One: Exploring The Landscape Of Entrepreneurship: Definitions, Forms, Paradigms, And Types

In this section, we will define and contextualize entrepreneurship, explore its diverse forms and types, and delve into the theoretical paradigms that shape our understanding of this dynamic and multifaceted field. Through this exploration, we aim to provide a solid foundation for the subsequent discussions that will offer deeper insights into the world of entrepreneurship.

1.1 Definition of the concept of entrepreneurship

The word "entrepreneurship" comes from the French verb "entreprendre," which means to seize chances or satisfy needs and desires through starting profitable businesses. In 1723, the term made its first appearance in the French dictionary.

The interpretation of entrepreneurship varies among professionals and authors, leading to different definitions of the term. Moreover, these definitions tend to evolve over time. By exploring various perspectives and definitions, we can gain a better understanding of the concept of entrepreneurship.

A.H. Cole (1959) states that "entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain, or aggrandize profit by the production or distribution of economic goods and services." (Dr. M. C. Garg and Dr. P. Gupta, p. 16).

According to Cole, entrepreneurship is an intentional human activity that involves the creation and distribution of products and services with the purpose of making a profit. It might be an individual or group activity. The main objective of entrepreneurship is often centered around generating, maintaining, or maximizing profit.

Robert D. Hisrich and Michael P. Peters (1998) said that: "Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence." (John Buzza, Joseph B. Mosca, 2009, P. 114)

Entrepreneurship, according to the authors, is defined as the attempt of creating something valuable for society. They also believe that starting a business is a rewarding process that provides freedom and a sense of satisfaction that greatly contribute to the progress of entrepreneurial action. They see entrepreneurship as a risk-taking activity as well. It involves three different sorts of risks: financial, psychological, and social. By taking these risks and performing the necessary work, entrepreneurship seeks to repay society by providing something of value.

Shane and Venkataraman provided one of the most well-known and frequently used definitions of entrepreneurship, defining it as "how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited".(Shane and Venkataraman, 2000, P. 218). This definition covers the entire process of how people and organizations use different approaches to find, evaluate, and successfully use opportunities, leading to the development of new and innovative products and services, while also considering the various effects and consequences of these actions.

These definitions all include the same ideas, even if they view entrepreneurship from slightly different angles. In the context of our study, we define it as follows, in accordance with several research reviews: Entrepreneurship can be defined as the process of starting, growing, and running a business venture with the goal of producing a successful and long-lasting result. It involves finding a market opportunity or need, creating a product or service to fill that need, and putting a plan in place to promote that product or service.

1.2 Forms of Entrepreneurship

Shane and Venkataraman tried to shed light on the fact that there is more than one form of entrepreneurship. Entrepreneurship does not necessarily mean the creation of new businesses; it might include it, and it can occur even within an existing organization.

Therefore, there are several forms in which entrepreneurship might appear; essentially, there are five forms: company takeover, intrapreneurship, and business creation, which includes ex-nihilo creation, franchise, and company spin-off.

1.2.1 Business creation

Business creation encompasses various forms: ex-nihilo creation, franchise establishment, and company spin-off. Each of these methods will be explained in detail.

1.2.1.1 Ex-nihilo creation

Creation ex nihilo is a creation from nothing or from zero; the company is therefore independent and carries out a new activity. It is a very difficult entrepreneurial form because the entrepreneur will need time to implement his project and to make himself known on the market, but in terms of personal accomplishment, this is the most satisfactory form because of its independence during the construction of the project and its autonomy.

-Strengths:

In a creation from scratch, called ex nihilo, everything is for the advantage of the creator; he is independent and will have all the freedom of action in his company. There are no commitments, contracts, or requirements (except from the state), and most importantly, the profit is completely for the company itself.

-Weaknesses:

Despite its advantages compared to other forms of business creation, in this form, strong financial resources are needed. and it represents a higher risk and a longer process.

1.2.1.2 Franchise

Franchising is a concept in which separate entities cooperate in mutual partnership, as part of which the franchisor provides to the franchisees, in exchange for a reasonable price, the rules and directions on how to run a specific business. A franchise network is created as a result of the contractual arrangements between those companies. Micro, small, and medium-sized enterprises represent the majority of the organizations that operate as franchisees.

-Strengths:

The franchisee will benefit from the franchisor's expertise and the power of its brand to attract customers, as well as the franchisor's contribution to the product's advertising and general promotion processes.

The purchase of products, materials, equipment, and services used in the establishment directly from the franchisor at reduced prices.

For the franchisor, this represents a new inflow of money (entry fees, profit from exploitation, etc.) as well as a quick and less expensive development.

-Weaknesses:

The franchise may not be creative or innovative without the agreement of its franchisor (a lack of freedom), which limits it in terms of personal accomplishment.

There is no guarantee that the contract will always be renewed.

Finally, the franchisee's reputation may be negatively affected in the event of poor performance by its franchise network.

1.2.1.3 Company Spin-off

A spinoff also known as a spinout or starburst, happens when a company (the parent company) sells or distributes additional shares of its current firm in order to create a new, independent company (the spinoff company). A spinoff is established by the parent company with the expectation that it will be more valuable as a separate business, and in most situations, the parent company will continue to offer financial and technological assistance.

-Strengths:

In order to concentrate on a good or service with better growth potential, a company may spin off one of its older business units that is growing slowly or not at all.

For the spin-off, it represents a low-risk way to create his own company while also increasing the chance of success of his entrepreneurial project, in addition to the facility of finding his first clients, especially his employees.

The spin-off is a strategic tool that allows the development of the enterprise and allows it to participate in the national effort to create jobs and subsequently reduce the problem of unemployment.

-Weaknesses:

The launch of the new business can announce the arrival of a new competitor, as its owner is very well informed about the strengths and weaknesses of its old business.

1.2.2 Company Takeover

Company Takeover is a process by which a person or corporation acquires ownership of an existing business or activity and holds the positions of its general management.

There are two situations of takeover:

The first one is the takeover of a company in a good financial situation, which requires the acquisition of knowledge in entrepreneurship and management.

The second one is the takeover of a company in difficulty, which, in addition to the latter, requires rather important financial and relational resources.

-Strengths:

Since the company already has trained personnel, a clientele, and a reputation, taking over a business is a quick process that saves a lot of money and time.

There is a history of the company's activity transmitted by the transferor, which means knowledge of past results and fewer unknowns.

-Weaknesses:

In addition to the risk of facilities and equipment that may be old and the company having a bad reputation and being overvalued, the problems of human relations are heavier than the creation process itself because the buyer will have to unite all the stakeholders of the company (employees, customers, and suppliers).

It is difficult to find a company to take over, because sellers often prefer to remain low-key in order to protect their business.

1.2.3 Intrapreneurship

Antoncic & Hirsich define intrapreneurship in their book "Clarifying the intrapreneurship concept" as "entrepreneurship within an existing organization, referring to emergent behavioral intentions and behaviors of an organization that are related to departures from the customary." (Antoncic & Hirsich, 2003, P. 1). Therefore, the term Intrapreneurship describes a system that gives an employee the responsibility to behave like an entrepreneur within an organization.

-Strengths:

Intrapreneurship allows the employee to build a project without having to quit his current job, to develop his skills, and to undertake a project without taking a risk.

It helps the company build employee loyalty and avoid their departure from the company to set up their own project. In addition, intrapreneurship boosts the competitiveness of the company by growing innovation and exploring new projects and opportunities.

And most importantly, it helps improve the company's image and makes it more attractive to job seekers.

-Weaknesses:

For the entrepreneur employee, the project and his actions must be part of the company's strategy, which limits the freedom of his actions, in addition to the fact that he is not the owner of the activity he creates, which can be a source of demotivation.

As for the company, the reality is that the success of an intrapreneurial project is not guaranteed and requires a lot of resources. Also, the development of this practice can be a long process that requires good preparation and structuring.

1.3 The paradigms of entrepreneurship

Within the realm of entrepreneurship, the study of paradigms plays a pivotal role. In this section, we will present these paradigms, offering a comprehensive understanding of their nature and significance. Subsequently, we will explore the intricate relationships that exist between these four paradigms, providing valuable insights into the multifaceted landscape of entrepreneurship.

1.3.1 Presentation of Paradigms

The study of the entrepreneurial phenomenon can be carried out through its different paradigms.

Verstraete and Fayolle (2004) proposed four dominant paradigms for entrepreneurship research where different forms of entrepreneurship meet.

1.3.1.1 Innovation paradigm

Schumpeter, who's regarded as the father of entrepreneurship, defined it as follows "new combinations of new or existing knowledge, resources, equipment, and other factors." (Jin Chen, Ximing Yin and Liang Mei, 2018, P. 1-13), He focused on the necessity of distinguishing between invention and innovation.

Peter Drucker defined innovation as: "Innovation is the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service. It can be presented as a discipline, learned, and practiced. Entrepreneurs must actively seek out the sources of innovation, identify changes and their indicators signifying opportunities for successful innovation, and apply the principles of successful innovation." (P. Drucker, 1985, p. 19).

In view of the above, it can be concluded that innovation is a structured, learnable, and disciplined process that necessitates proactivity in seeking and leveraging its sources for success, encompassing not only inventions but also new business opportunities arising from emerging technology, products, and services.

1.3.1.1 innovation categories

Schumpeter claimed that there are five categories of innovation:

- New consumer items (products, services, or the exploitation of new sources of raw materials);
- New production methods;
- New methods of transport;
- New markets;
- New types of industrial organizations;

1.3.1.2 Value creation paradigm

Bruyat's (1993) doctoral work laid the foundation for studying entrepreneurship by highlighting the importance of the individual in creating value and driving transformative change. This author claims that the connection between an individual and the new value that he provides or has the potential to create is where the field of entrepreneurship has its roots. He emphasizes the crucial aspect of value creation in defining the entrepreneur and the concept of entrepreneurship. And he underscores that entrepreneurship is fundamentally characterized by the creation of value.

For him, the entrepreneur is the one who creates value because he uses his resources, his talents, and his time. As a result, the outcome of its entrepreneurial approach is value creation.

Therefore, it is hard to imagine an invention without creating value. Otherwise, it would just be an innovation that is not valuable enough to be exploited economically. In fact, value creation in the context of entrepreneurship is the result of innovation.

1.3.1.3 The organizational creation paradigm

This paradigm defines entrepreneurship as the act of one or more people starting an organization. Where the notion of organization is not restricted to creating enterprises only.

1.3.1.3.1 The organizational creation paradigm according to Gartner

According to Gartner (1985), starting a new firm is at the core of entrepreneurship. He focuses his studies on the emergence of new organizations that allow a person to start a new business.

Gartner believes that the emergence of a new organization is the consequence of a process of organizational emergence. This event is the essence of entrepreneurship and the focus of our studies. He also points out that there is more than one process of organizational emergence. The idea of a single process, and therefore a single phenomenon, has been abandoned. The emphasis is on the extreme diversity of situations that lead to new businesses.

1.3.1.3.2 The organizational creation paradigm according to Verstaete

According to Verstaete (2000), entrepreneurship is a complex phenomenon and a particular type of organization driven by an entrepreneur who acts to try to concretize, within the structure in which he

lives, his vision of this organization. It shall endeavor to bring it into conformity with its representation.

The main characteristic Verstaete's idea is the use of the term impulse instead of organizational creation because it assumes the increasing and dynamic triggering and development of an activity or enterprise. He points out that this guide may manifest in a pre-existing entity (in the case of certain takeovers of companies or corporate entrepreneurship) and does not mean only the sudden appearance of a new entity.

1.3.1.4 The business opportunity paradigm

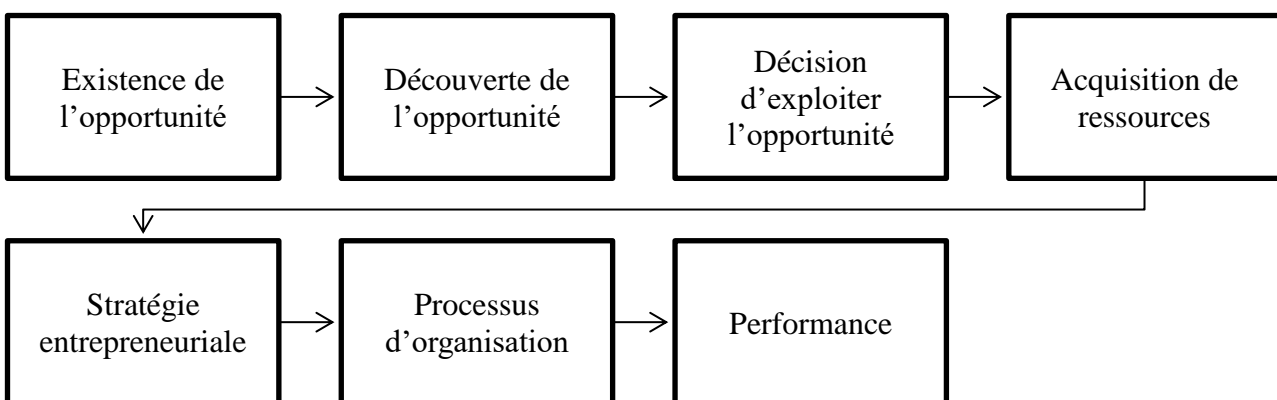
In terms of entrepreneurial studies, this paradigm is the most recent. It is based on the original research of Shane and Venkataraman (2000) and Venkataraman (1997).

Stevenson & Jarillo (1990) define entrepreneurship as "a process by which individuals, either on their own or inside organizations, pursue opportunities without regard to the resources they currently control." (Malywanga, J., Shi, Y., & Yang, X., 2020, p. 13). Individuals are those who spot and seize opportunities within the organization, assuming the latter may be considered an effective structure for entrepreneurial action. Stevenson and Jarillo are trying to outline the entrepreneurial organization while highlighting the central role played by individuals in discovering and exploiting opportunities.

In the same vision as Stevenson and Jarillo, Shane and Venkataraman (2000) define entrepreneurship as "the scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited. Consequently, the field involves the study of sources of opportunities, the process of discovery, evaluation, and exploitation of opportunities, and the set of individuals who discover, evaluate, and exploit them." (Verstreat, T., & Fayolle, 2005, p1)

From this definition, we can conclude that the opportunity paradigm uses a process approach, starting with the discovery of the opportunity, its evaluation, and finally its operation, usually in the creation of a new business using the necessary resources to preserve the value of this opportunity. Shane (2003) suggests a representation of a Linear model of opportunity in seven steps. (See Figure 1).

Figure 1: Opportunity: a Linear Model



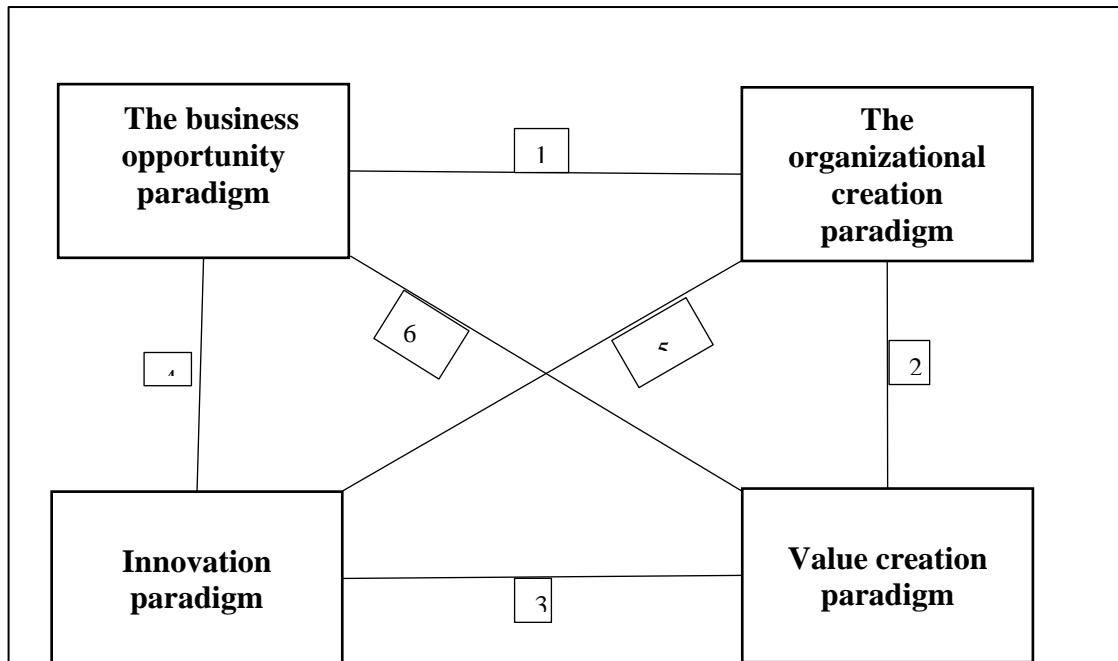
Source: Based on Shane (2003, p. 251)

The opportunity emerged as the missing link that connects the different currents that cross the field of entrepreneurship while providing them with a common base that gives consistency to each of the fundamental elements that are the individual, the opportunity, the organization, and its environment, as well as the processes and interactions between these elements.

1.3.2 The relationship between the four paradigms

In this context four paradigms are distinguished. Verstraete and Fayolle (2005) demonstrate how they may logically connect. The figure below allows us to deepen and illustrate this concept.

Figure 2: The relationship between the four paradigms



Source: T. Verstraete et A. Fayolle, “Paradigmes et entrepreneuriat”, vol 4, n°1, 2005,p 4

Six connections can be highlighted that can be read in the following way:

- The exploitation of an opportunity requires the organization of various resources.
- The organization cannot survive permanently without providing its stakeholders with the value they expect and from which it derives the resources necessary for its operation.
- In order to create value, innovation is necessary, whether it is organizational, technical, or commercial.
- An innovation may correspond to the construction of an opportunity based on the market, the supply of a new product or service, or the emergence of a new organization within the market or the sector.
- An organization is necessary for any innovation's exploitation. and the fact that it exists encourages the interactions required for innovation.
- An opportunity is exploited only when it is believed that it would add value.

1.4 Types of Entrepreneurship

In a society, many types of entrepreneurship can be taken into consideration; this depends on a number of variables, including the nation's level of development, culture, tradition, and religion.

Initially there are four types of entrepreneurship : cooperative entrepreneurship, solidarity entrepreneurship, migrant entrepreneurship, and female entrepreneurship which will be our main concern in this thesis.

1.4.1 Cooperative Entrepreneurship

Cooperative or collective entrepreneurship is an activity carried out by a team. Several authors claim that the entrepreneurial act is a collective act. and it can be explained by the various problems that may appear before the creation of a company.

.a work ethic that recognizes that work gets done through people" (Yan, J", 2001, p. 78)

This means that the entrepreneur needs another person to help him or her take advantage of a business opportunity, reduce uncertainty, and face the increasing number of high-tech ,companies. to have more profits and minimize the risk of failure by engaging partners investors, employees, companions, families, and friends in addition to the entrepreneur.

1.4.2 Solidarity Entrepreneurship

Solidarity entrepreneurship is a new economic paradigm characterized by public or private cooperation to fight poverty. This phenomenon has a significant impact on our economy, as the most important aspect of this type of entrepreneurship is the social dimension. Therefore, the goal of solidarity entrepreneurship is to create social value, not financial value, through solidarity actions (serve, help, accompany, defend, etc.).

Mentioning that the purpose of this type of entrepreneurship is non-profit forces us to ask: What are the motivations for the individual to engage in such actions?

1.4.2.1 The motivations of the entrepreneur

Gouil (1999) discovered that the most interesting projects have a strong connection to the goals of a small number of individuals, who are frequently referred to by their environment as "humanists," which allowed him to identify a system of motivations that influences these entrepreneurs. Here we mention the four motivations that Gouil identified:

The first form is a motivation of the order of compassion, of love, in any case of sensitivity, which allows us to be touched by the suffering of others or even to suffer ourselves from the injustice or misfortune caused by others.

The second form of motivation is more precisely linked to this humanism as a moral order: a practical humanism characterized by the affirmation and defense of humanity as a value. Indeed, on the part of these "humanist entrepreneurs," we find an expression of projects around the capacity to develop

the autonomy of people with respect for their dignity and to promote their ability to better take charge of their own destiny.

The third form of motivation is more political. There is in their project a political vision for a society in which they would like to live, a society with more justice, more solidarity, and at the service of man.

Finally, the fourth form of motivation is all about skills, training, and expertise developed in the field of human relations and local development that reinforce or otherwise generate involvement in a social project linked to integration.

Therefore, it requires a civic economy that is based on a desire for social justice through the action of entrepreneurs, for whom the terms of equality and equity are the engines of their action.

1.4.3 Migrant Entrepreneurship

More recently, a new concept has appeared in the economic field called migrant entrepreneurship. This new phenomenon differentiates itself from traditional entrepreneurship through its orientation toward migrant products, migrant customers, or indigenous migrant business strategies. This new type of entrepreneurship is the result of the development of self-employment trends among migrants as well as their own cultural and human resources.

As a result, migrant entrepreneurship is the exploitation of opportunities by individuals in a foreign country.

1.4.4 Female Entrepreneurship

The term "female entrepreneurship" refers to a phenomenon that occurs when a woman with certain qualifications (creative, innovative, and confident) seeks independence while simultaneously creating employment opportunities for others by creating her own business.

According to various perspectives, female entrepreneurship involves women who engage in business activities, showcasing innovation, initiation, or adoption. It revolves around women's active participation in business enterprises, promoting equity and employment.

This phenomenon has attracted a considerable amount of attention in recent years.

Section two: The Entrepreneur: A Literature Review

An overview of the entrepreneurial literature that is related to this study is provided in this section.

2.1 The Evolution of the Term Entrepreneur: A Historical Perspective

The term "entrepreneur" has evolved over time, with its meaning and significance changing in different historical contexts. Mark Casson, in his book "The Entrepreneur in History: From Medieval Merchant to Modern Business," tried to trace the evolution of the term throughout history as follows:

-Medieval Merchant: During the Middle Ages, the term "entrepreneur" primarily referred to merchants who engaged in long-distance trade. These individuals played a crucial role in facilitating commerce by sourcing goods from different regions, navigating trade routes, and assuming the risks associated with transporting and selling goods in unfamiliar territories. They were key figures in the expansion of trade networks and the exchange of goods across borders.

-Early Modern Era: In the 17th and 18th centuries, the concept of an entrepreneur expanded to include individuals who organized production and assumed risks beyond traditional trade. This era witnessed the rise of entrepreneurs as organizational leaders in various industries, such as textiles, mining, and transportation. These entrepreneurs played a pivotal role in coordinating resources, managing labor, and taking calculated risks to establish and grow businesses.

-Industrial Revolution: The Industrial Revolution, which spanned from the late 18th to the early 19th centuries, brought significant changes to the concept of entrepreneurship. With the advent of mechanization and factory production, entrepreneurs became closely associated with technological innovation and the establishment of large-scale manufacturing enterprises. These entrepreneurs introduced new technologies, organized capital, labor, and resources, and played a crucial role in driving economic growth during this transformative period.

-20th Century and Beyond: In the 20th century, the definition of an entrepreneur continued to evolve. The term expanded beyond the traditional notion of business organization and management to encompass a broader range of activities. Entrepreneurs were recognized as individuals who demonstrated innovative thinking, visionary leadership, and the ability to identify and exploit opportunities in various domains. This broadened definition encompassed not only traditional business entrepreneurs but also social entrepreneurs, technological entrepreneurs, and intrapreneurs within established organizations.

Throughout history, the term "entrepreneur" has undergone significant transformations, reflecting changing economic and social contexts. From medieval merchants to industrial pioneers and innovative leaders of the modern era, entrepreneurs have played a vital role in driving economic progress, technological advancements, and societal development.

2.2 Entrepreneur Definition

Who is an entrepreneur? And what are the qualifications that make a person an entrepreneur?

One of the most important academics on the subject of entrepreneurship, Joseph Schumpeter (1942), in his book "Capitalism, Socialism, and Democracy," defined the entrepreneur as follows: "The

function of entrepreneurs is to reform or revolutionize the pattern of production by exploiting an invention or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of material supply or a new outlet for products, by reorganizing an industry, and so on."

According to Schumpeter's definition, "entrepreneurs" are those who combine resources, labor, materials, and other assets in ways that increase their worth, as well as those who bring about changes, innovations, and new systems in their societies.

Victor Kiam said that "Entrepreneurs are simply those who understand that there is little difference between obstacle and opportunity and are able to turn both to their advantage." (Pinderhughes, P. M., 2004, p. 1)

Victor Kiam's quotation emphasizes an important aspect of entrepreneurship. According to him, entrepreneurs understand that challenges and difficulties can be transformed into opportunities for growth and success. Instead of being deterred by obstacles, entrepreneurs possess the ability to identify and leverage these situations to their advantage. This definition emphasizes the entrepreneurial mindset of viewing challenges as potential stepping stones and using them as opportunities to create value, innovate, and achieve their goals.

These definitions of the term "entrepreneur" emphasize the role of an entrepreneur as someone who takes on risks, organizes and manages economic activities, and exhibits innovation and vision in their pursuit of creating value and driving positive change in the marketplace.

In light of this point and as a conclusion, the answer of the question is:

An entrepreneur is an individual who organizes and manages economic activities, assuming significant financial, psychological, and social risks.

Entrepreneurs are motivated by the desire to impact the world for the better and add value to markets. They offer innovative qualities through the creation of new products, services, or business models.

2.3 Towards a typology of entrepreneurs

The characteristics of the entrepreneurs as reported in the literature, followed by a typology of the entrepreneurs based on the work proposed by Filion (2000) are mentioned in the next section in order to provide the best understanding of different types of entrepreneurs.

2.3.1 Characteristics of Entrepreneurs

Several fundamental characteristics of entrepreneurs have been identified by Gartner, who is an expert in the field of entrepreneurship. These characteristics, often referred to as "Gartner's Entrepreneurial Characteristics," highlight the mindset and behavior usually attributed to great entrepreneurs. Here are some of the key characteristics:

-Passion and Drive: Entrepreneurs have a deep passion for what they do. They are driven by a strong sense of purpose and a genuine enthusiasm for their ideas and ventures. This passion fuels their motivation, dedication, and commitment to their entrepreneurial endeavors.

-Risk-taking Propensity: Entrepreneurs are comfortable taking risks and making decisions in uncertain and ambiguous situations. They are willing to step outside their comfort zones and embrace calculated risks to pursue opportunities. They understand that entrepreneurship inherently involves uncertainty and are prepared to face potential challenges and setbacks.

-Vision and Opportunity Orientation: Entrepreneurs have a clear vision of what they want to achieve. They possess a keen eye for identifying opportunities in the market and are adept at recognizing unmet needs or gaps that can be addressed with their products or services. They are visionary thinkers who can envision the future and shape it through their entrepreneurial pursuits.

-Self-confidence: Successful entrepreneurs exhibit a high level of self-confidence. They have faith in their abilities, ideas, and decisions. This self-assurance allows them to navigate obstacles, make difficult choices, and inspire others to believe in their vision. It also enables them to persevere in the face of criticism or setbacks.

-Proactiveness and Action Orientation: Entrepreneurs are proactive and take initiative. They don't wait for opportunities to come to them; instead, they actively seek out and create opportunities. They are action-oriented and have a bias for taking action rather than excessive deliberation. They understand that progress is made through execution and implementation.

-Adaptability and Flexibility: Entrepreneurs are adaptable and flexible in their approach. They understand that the business landscape is constantly changing, and they are willing to adjust their strategies, business models, or even their products or services based on market feedback and evolving circumstances. They embrace change as an opportunity for growth and improvement.

-Resilience and Perseverance: Entrepreneurship is characterized by ups and downs, failures, and setbacks. Entrepreneurs demonstrate resilience by bouncing back from failures and setbacks. They have the ability to maintain their motivation, learn from their experiences, and persist in the face of adversity. They view setbacks as learning opportunities and remain committed to their long-term vision.

-Networking and Relationship Building: Entrepreneurs recognize the value of building strong networks and relationships. They actively seek out connections, collaborations, partnerships, and mentorship opportunities. They understand that relationships provide access to resources, expertise, support, and potential customers. Effective networking and relationship building help entrepreneurs expand their reach, gain valuable insights, and enhance their chances of success.

These characteristics collectively contribute to the success of entrepreneurs and their ability to navigate the entrepreneurial journey effectively. It is important to note that while these characteristics are often associated with entrepreneurs, individuals may possess them to varying degrees, and their importance can vary based on the specific entrepreneurial context.

2.3.2 Typology of Entrepreneurs

By conducting an extensive literature review and drawing upon recent entrepreneurial studies, a comprehensive typology of entrepreneurs based on the work proposed by Filion is successfully developed in the next table.

Filion's objective was to categorize the various archetypal types of entrepreneurs in a chronological manner, as presented in the following table:

Table 1: Typology of entrepreneurs since the seventeenth century (adobted by Filion, 2010)

Author	Date	Typologies
Say	1803	-The intermediary between the scientist who produces knowledge and the worker who applies it to industry
Schumpeter	1935	-The revolutionary entrepreneur -The imitator entrepreneur
Colle	1942	Four types of entrepreneurs: -Practical -Informed -Sophisticated -Mathematically articulated
Smith	1967	-The craftsman entrepreneur -The opportunistic entrepreneur
Collins & Moore	1970	-The administrative entrepreneur -The independent entrepreneur
Laufer	1975	-The manager or innovator -The growth-oriented entrepreneur -The efficiency-oriented entrepreneur -The artisan entrepreneur
Miles & Snow	1978	-The prospector -The innovator -The follower -The reactor
Vesper	1980	-Self-employed working alone -Team Builders -Independent innovators -Multipliers of existing models -Operators of economies of scale -The Funders of Capital -The buyers -Artists who buy and sell -Manufacturers of conglomerates -Speculators -The manipulators of apparent values
Carland, Hoy & Carland	1988	-The entrepreneur and the owner of SMEs
Lafuente et Salas	1989	Four types of new entrepreneurs: -Craftsman -Risk-oriented -Family-oriented -Managerial
Filion	2000	-The operator -The visionary
Marchesnay	1998	-The isolated

		-The nomad -The notable
Duchéneaut	1999	Socio-economic style of business creators: -The rebels -The mature -Insiders -Beginners
Fourquet	2011	-The visionary -The passionate

Source: "Typology of Entrepreneurs: A Gender Approach" By Laurice Alexandre in his book "Review of Entrepreneurship," 2016/3-4 (Vol. 15),

-The "Imitator" Entrepreneur: According to Schumpeter Imitator entrepreneurs, as the name suggests, replicate successful business models or ideas that have proven to be effective. They may not necessarily introduce significant innovations but focus on executing existing concepts more efficiently or in different markets.

-The "Craftsman" Entrepreneur: According to Smith, this category consists of people who are excellent at a particular skill or craft and decide to use it as a starting point for a business opportunity. These entrepreneurs frequently place a great priority on seeking perfection in their work and concentrate on providing high-quality goods or services.

-The "Independent" Entrepreneur: According to Collins & Moore, an independent entrepreneur is someone who desires independence and self-reliance in their business activities. They have a great desire to run their own business, make their own judgments, and determine the course of it. Independent entrepreneurs often possess a strong sense of independence and prefer to work alone instead of as employees of a larger company. They appreciate having control over their own future and freedom.

-The "Innovator" Entrepreneur: According to Miles & Snow, Innovator entrepreneurs are driven by their desire to introduce new and groundbreaking ideas, products, or services. They focus on research, development, and pushing the boundaries of what is possible in their respective industries.

-The "managerial" entrepreneur: For Lafuente et Salas, the term "managerial entrepreneur refers to an individual who combines both entrepreneurial and managerial skills in the operation and growth of their business. This type of entrepreneur possesses a unique blend of entrepreneurial mindset and managerial capabilities, allowing them to effectively navigate the challenges of starting and running a venture. They also have a strategic approach to business, focusing on planning, organizing, and implementing systems and processes to ensure efficient operations. They possess strong leadership and management skills, which enable them to effectively manage resources, make informed decisions, and build and lead teams.

-The "Visionary" Entrepreneur: Filon defines him as an individual who possesses a forward-thinking and imaginative mindset, constantly seeking opportunities to create significant and impactful change. This type of entrepreneur is characterized by their ability to envision a compelling future and inspire others to share and work towards that vision. In addition to that, they have a clear sense of purpose and a long-term perspective. They are able to see beyond the current circumstances and imagine new possibilities for their businesses and industries. They possess the ability to identify emerging trends, anticipate future needs, and envision innovative solutions that can shape the future.

-The "passionate" entrepreneur: Fourquet defines him as a person who has a passionate and strong interest in their businesses. They have a strong sense of purpose and an honest affection for what they do. They are motivated by a deep trust in their concepts, goods, or services. They feel a strong emotional bond and connection to their profession, which gives them the drive and inspiration to overcome difficulties and keep going in the face of them.

2.4 Conclusion of the chapter

In summary, the entrepreneurship phenomenon is an evolving and transformative force that has evolved over time. This chapter has explored the evolution of terms and concepts related to entrepreneurship, providing definitions and characteristics that define this exciting field. We have seen how entrepreneurship encompasses the process of identifying opportunities, taking risks, and creating value through innovation. Entrepreneurs, whether in traditional business settings or within established organizations, play a major role in driving economic growth, societal progress, and technological advancement.

It can be concluded that entrepreneurship is not limited to a single archetype or perspective. Therefore, our exploration of entrepreneurship continues with a focus on a specific and important aspect: female entrepreneurship. The next chapter is about the unique experiences, challenges, and contributions of women in the entrepreneurial field.

Chapter Two:
Women Entrepreneurship
A Global Perspective and Realities in
Algeria

Introduction

Women entrepreneurship is a dynamic phenomenon that has attracted a lot of attention recently. It includes the pursuit of entrepreneurial opportunities, the creation of innovative ventures, and the empowerment of women in the business world. The purpose of this chapter is to examine female entrepreneurship from a global perspective and delve into the specific realities of female entrepreneurs in Algeria.

The chapter begins by providing an overview of women entrepreneurship on the global stage. It examines the trends, patterns, and impact of women entrepreneurs worldwide.

Next, the chapter discusses the difficulties and limitations that Algerian women entrepreneurs must overcome. Cultural norms, legal frameworks, limited access to finance, and gender biases create challenges for women to realize their entrepreneurial potential.

This chapter attempts to clarify the path of women entrepreneurship, considering both global perspectives and the unique realities faced by Algerian women. Knowing the challenges, opportunities, and support systems available, can create an environment that enables women entrepreneurs to thrive and make significant contributions to their communities.

Section One: Women Entrepreneurship on the Global Stage

This section comprehensively explores women's entrepreneurship worldwide. It defines women entrepreneurship, highlights their characteristics, examines barriers, motivations, and profiles, discusses business characteristics and industries, and assesses the gender gap's economic impact, providing a holistic understanding of this vital field.

1.1 Definition of women entrepreneurship

Women entrepreneurship is a concept that refers to the process where women initiate, manage, and grow businesses, taking on the role of entrepreneurs. It represents a vital aspect of economic development and social progress, showcasing the active participation of women in the business world. Frederick Harbison describes it as “Any women or group of women which innovates, initiates or adopts an economic activity may be called women entrepreneurship” (M. Chawla, A. Das Gupta, and I. Bhanot., 2023, P. 94.)

This trend is not limited to a particular sector, region, or level of development. According to the Global Entrepreneurship Monitor's (GEM) 2020/2021 Women's Entrepreneurship Report, it was revealed that women comprised about 25-30% of total entrepreneurs globally, underscoring the growing impact of women entrepreneurs on the global economy. This dynamic involvement of women entrepreneurs spans various countries and cultures, contributing significantly to innovation, job creation, and economic diversification.

1.2 Characteristics of Women Entrepreneurs

Women entrepreneurs possess a diverse range of qualities that contribute to their success and unique approach to business. While individual traits may vary, some common characteristics of women entrepreneurs include:

-Resilience: Women entrepreneurs often demonstrate strong resilience in the face of challenges and setbacks. They persistently pursue their goals, overcome obstacles, and adapt to changing circumstances.

-Creativity and Innovation: Women entrepreneurs are often innovative thinkers, bringing fresh perspectives and creative solutions to the business world. Their ability to think outside the box helps them identify unique opportunities.

-Empathy and Emotional Intelligence: Women entrepreneurs tend to be empathetic and possess high emotional intelligence. They understand the needs of their customers and employees, fostering strong relationships and a positive work environment.

-Collaboration and Networking: Women entrepreneurs excel at building networks and collaborative partnerships. They leverage connections to gain support, share knowledge, and access resources.

-Passion and Vision: Women entrepreneurs are driven by passion for their work and possess a clear vision of their business objectives. This passion fuels their dedication to achieving long-term goals.

-Adaptability: Women entrepreneurs are adaptable to changing market conditions and embrace innovation. They are quick to learn and adjust their strategies to meet evolving demands.

-Risk Management: Women entrepreneurs carefully evaluate risks and make informed decisions to manage uncertainties effectively. They strike a balance between risk-taking and cautious decision-making.

-Work-Life Integration: Many women entrepreneurs prioritize work-life integration, seeking flexible business models that accommodate personal and family responsibilities.

-Community and Social Impact: Women entrepreneurs often prioritize making a positive impact on their communities and society. They may champion social causes and contribute to sustainable development.

-Leadership and Empowerment: Women entrepreneurs demonstrate strong leadership skills and empower others within their teams. They foster an inclusive and supportive work environment.

-Financial Management: Women entrepreneurs display prudent financial management, ensuring the sustainability and growth of their businesses.

-Continuous Learning: Women entrepreneurs are avid learners, continuously seeking knowledge and staying updated on industry trends and best practices.

1.3 Difficulties encountered by women entrepreneurs

Women entrepreneurs encounter various barriers and challenges. Some of the common barriers faced by women entrepreneurs include:

-Gender Bias: Deep-rooted gender biases can lead to discrimination and limited opportunities for women entrepreneurs. They may face skepticism or be perceived as less competent than their male counterparts.

-Access to Finance: Women entrepreneurs often struggle to access adequate funding and capital for their businesses. Financial institutions may exhibit bias when providing loans or investment opportunities, leading to limited financial resources for women-led ventures.

-Work-Life Balance: Balancing the demands of entrepreneurship with family responsibilities can be challenging for women entrepreneurs. Societal expectations and caregiving roles can affect their ability to devote sufficient time and energy to their businesses.

-Lack of Networking Opportunities: Limited access to networks and professional contacts can hinder women entrepreneurs from building crucial business relationships and accessing mentorship opportunities.

-Limited Access to Markets: Women entrepreneurs may face barriers to accessing markets and securing contracts, especially in male-dominated industries. Supplier diversity initiatives can help address this issue, but challenges persist.

Lack of Role Models: The absence of visible female role models in entrepreneurship can make it difficult for women to envision their own success and pursue ambitious ventures.

-Legal and Regulatory Constraints: Some legal and regulatory frameworks may not be gender-neutral, creating obstacles for women entrepreneurs. This can include property rights, inheritance laws, and business registration processes.

-Access to Training and Education: Unequal access to training and education opportunities may limit women entrepreneurs' ability to enhance their business skills and knowledge.

-Fear of Failure and Risk Aversion: Societal expectations and risk aversion can deter women from taking entrepreneurial risks, leading to a lower rate of business startups compared to men.

-Challenges in Male-Dominated Industries: Women entrepreneurs in male-dominated industries may face additional barriers related to acceptance, credibility, and breaking through glass ceilings.

1.4 Motivations in Venture Creation

Motivation is the driving force behind the establishment of a business, such as the desire for independence, recognizing market opportunities, career advancement limitations in traditional employment, the need for financial stability, and the desire to achieve a work-life balance. Numerous studies conducted in various countries have identified the factors that inspire women to venture into entrepreneurship.

Women have unique personalities and characteristics. Nevertheless, several reasons have influenced women to become entrepreneurs. Some of these reasons are rooted in economic aspirations, while others are driven by personal objectives. Therefore, these motivations are divided into distinct categories to highlight the diverse assortment of factors that encourage women to embark on the entrepreneurial path.

1.4.1 Socio-Economic Motivations

-Unemployment: Lack of job opportunities in the traditional workforce may push women to explore entrepreneurship for job security and to provide for themselves and their families.

-Job Dissatisfaction: Women may start a business to address dissatisfaction with their previous jobs and create a better working environment.

-The Potential to Earn More: Entrepreneurship offers the potential to earn more than traditional employment, empowering women to achieve financial independence.

-Perception of Market Opportunities: Positive perceptions of market prospects can encourage women to become entrepreneurs, believing in the success of their business ideas.

1.4.2 Entrepreneurial Motivation

-Financial Independence: Women seek entrepreneurship to control their financial future and break free from traditional salary structures.

-Opportunity Recognition: Identifying market gaps and seizing opportunities to address unmet needs through innovative business ideas.

-Autonomy and Decision-making: Entrepreneurship allows women to be their own boss and shape the direction of their businesses.

-Innovation and Creativity: Women are driven by a passion for developing new ideas, products, or services.

-Growth and Expansion: Aspiring to grow their businesses and become leading players in their industries.

1.4.3 Personal Motivation

-Passion and Fulfillment: Pursuing business ideas aligned with personal interests and hobbies to find joy and fulfillment.

-Work-Life Integration: Seeking flexibility in work schedules to balance personal and professional life effectively.

-Learning and Challenge: The desire for continuous learning and self-improvement that comes with entrepreneurship.

-Personal Achievement: The satisfaction that comes from achieving personal goals and milestones as entrepreneurs.

-Career Transition: Women may choose entrepreneurship as a career change to pursue new opportunities aligned with their passions.

1.4.4 Social Motivation

-Empowerment and Inclusion: Promoting gender equality, diversity, and empowering other women in the business world.

-Community Development: Aspiring to contribute to the economic development and well-being of local communities.

-Social Problem Solving: Using entrepreneurship as a means to address social issues and contribute to societal well-being.

-Creating Job Opportunities: Desire to create employment opportunities and contribute to reducing unemployment rates, especially for women.

-Representation and Role Modeling: Serving as role models for other women and inspiring them to pursue entrepreneurship and leadership roles.

1.5 The profile of women entrepreneurs

Moving on to delve deeper into the profile of women entrepreneurs, we begin with an exploration of their personal background in the next section.

1.5.1 Personal Background

Exploring the personal background of women entrepreneurs, we will delve into key aspects such as the age distribution, education level, and marital status.

1.5.1.1 Age distribution of women entrepreneurs

The age distribution of women entrepreneurs varies across different income levels and regions. According to the GEM 2021/22 Women's Entrepreneurship Report, women entrepreneurs in lower-income countries tend to be younger, with 55.6% falling into the 18–34-year-old age group. In comparison, in upper-middle-income countries, 50.2% of women entrepreneurs are in the same age group, and in high-income countries, the percentage drops to 42.6%.

In the Middle East and Africa region, 54.2% of women entrepreneurs are between 18 and 35 years old, which is the highest proportion among all regions. Additionally, there is a higher representation

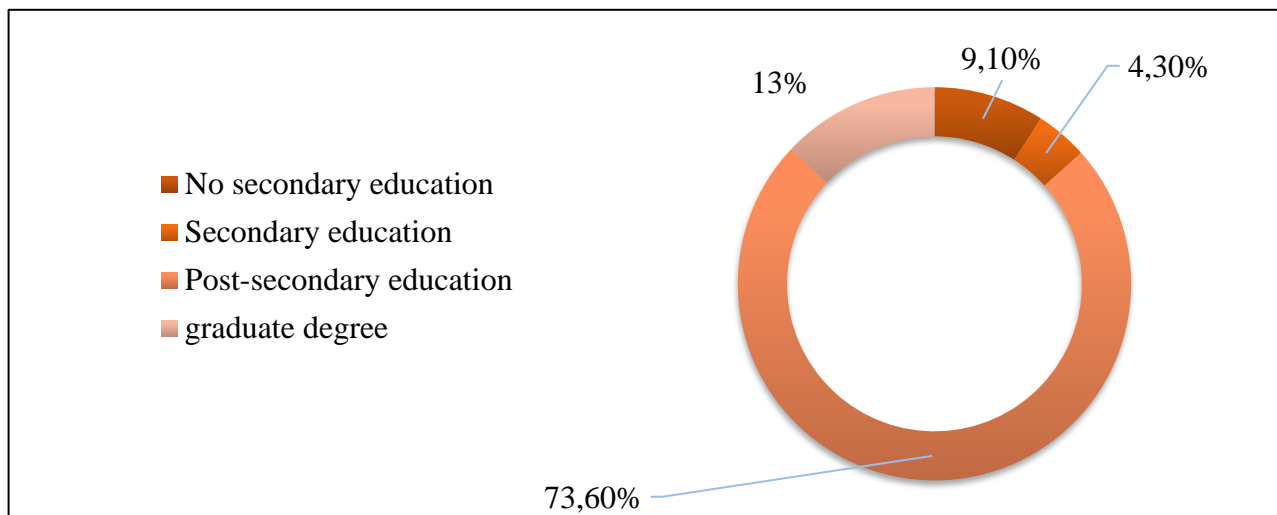
of women in the 55–64-year-old category in this region, with 7.9% of women entrepreneurs falling into this age group compared to 6.0% of men.

1.5.1.2 Education level

The figure titled "Education Level Distribution among Women Entrepreneurs (2022)" provides valuable insights into the educational qualifications of women entrepreneurs on a global scale. The data presented in this figure has been extracted from the GEM 2021/22 Women's Entrepreneurship Report: From Crisis to Opportunity, a comprehensive and authoritative source in the field of women's entrepreneurship research.

The figure highlights the percentage of women entrepreneurs falling under different educational categories, including those with no secondary education, secondary education, post-secondary education, and graduate degrees. Understanding the education level distribution is crucial as it sheds light on the academic backgrounds of women entrepreneurs and their potential access to resources and opportunities for business growth. Let's delve into the key findings from the figure below.

Figure 3: Education Level Distribution Among Women Entrepreneurs (2022)



Source: Elaborated by the student based on data from GEM (2021-2022). Women's Entrepreneurship Report

-No secondary education: Approximately 9.1% of women entrepreneurs reported having no secondary education.

-Secondary education: Approximately 4.3% of women entrepreneurs have completed secondary education.

-Post-secondary education: The majority of women entrepreneurs globally reported post-secondary education or higher, with 73.6% having attained this level of education.

-Graduate degree: A higher proportion of women entrepreneurs, accounting for 13.0%, possessed a graduate degree, indicating a notable achievement in higher education.

The marital status has a significant impact on women's decision to become entrepreneurs. In their study, Watkins and Watkins (1984) found that 48% of women entrepreneurs are married, 29% are divorced, and 19% are single. Contrary to the stabilizing role of marriage for men entrepreneurs, for

women, it can either hinder or stimulate the decision to start a business. Interestingly, most male entrepreneurs are married, and marriage tends to have a stabilizing effect on their entrepreneurial endeavors.

1.5.1.3 The marital status of women entrepreneurs

Hernandez's research (1997) indicates that there are almost equal proportions of married women (52%), and single, divorced, or widowed women (48%), among women entrepreneurs. This suggests that marital status does not necessarily determine women's participation in entrepreneurship.

According to the family-based approach, women's professional decisions are often influenced by family considerations (Cadieux et al., 2002, p. 29). Family dynamics are governed by implicit rules, norms, and behaviors that can shape women's choices in their entrepreneurial journeys. It is crucial to consider these factors while understanding women's entrepreneurial experiences and motivations.

In summary, marital status plays a complex role in women's entrepreneurship, and family-related factors need to be taken into account when examining the decision-making process for women entrepreneurs.

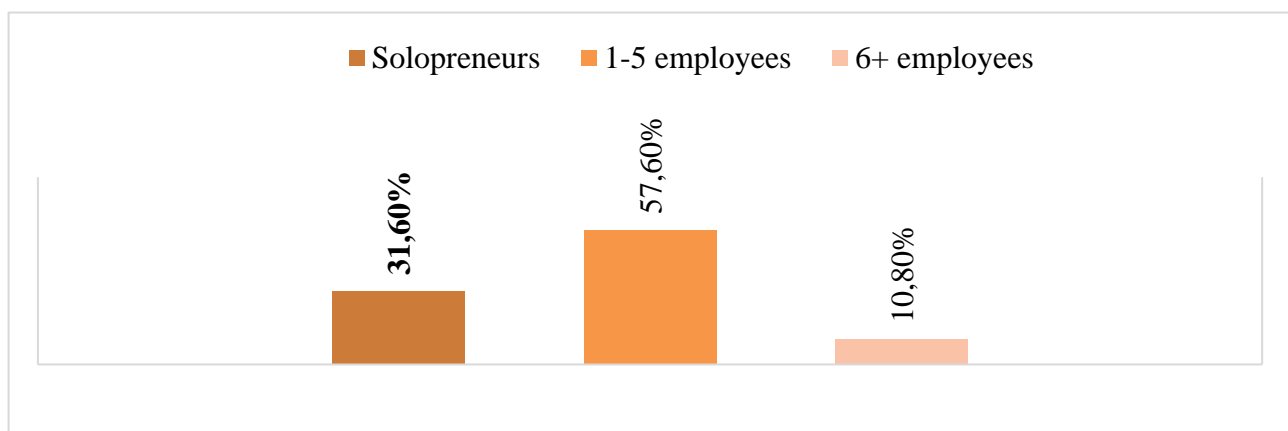
1.5.2 Business Characteristics

Transitioning from the examination of personal backgrounds, to shift our focus to the business characteristics of women entrepreneurs, encompassing factors like business size and industries with a high representation of women entrepreneurs.

1.5.2.1 Business size

The following chart presents the distribution of women entrepreneurs based on the size of their businesses in terms of the number of employees. The data is derived from the GEM 2021/22 Women's Entrepreneurship Report, which provides a comprehensive analysis of women's entrepreneurial activities worldwide. The chart illustrates the varying degrees of startup activity among women entrepreneurs, shedding light on the prevalence of solopreneurship and small to medium-sized enterprises. Let's explore the insights depicted in the chart below:

Figure 4: Startup Activity by Number of Employees



Source: Elaborated by the student based on data from GEM (2021-2022). Women's Entrepreneurship Report

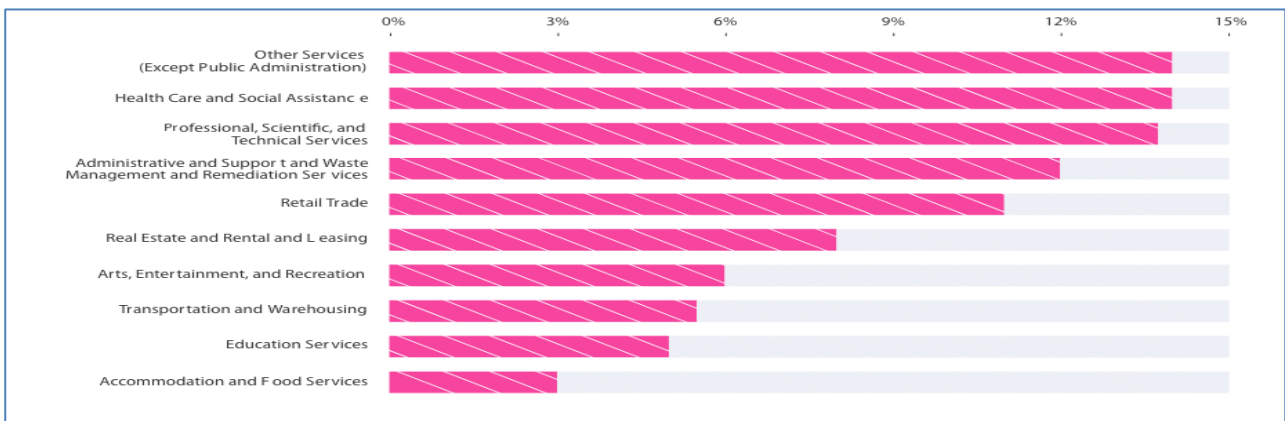
In this chart, "Solopreneurs" refers to women entrepreneurs who are operating their businesses independently without any employees. "1-5 Employees" indicates women entrepreneurs who have hired a small team of up to five employees, and "6+ Employees" represents women entrepreneurs who have six or more employees in their startups.

The chart illustrates the distribution of women entrepreneurs based on their startup size, showing that the majority of them have startups with 1-5 employees, while a smaller percentage of women entrepreneurs have either no employees (solopreneurs) or larger teams with six or more employees.

1.5.2.2 Industries with A High Representation of Women Entrepreneurs

The chart provided below presents the top ten industries for women-owned businesses. Remarkably, the top five sectors encompass other services, healthcare and social assistance, professional, scientific, and technical services, retail trade, administrative and support services, and waste management and remediation services. These industry statistics are of significant importance in understanding the landscape of women's entrepreneurship and the sectors where they have a substantial presence.

Figure 5: Share of Women-Owned Businesses (Top Ten Industries) in 2018



Source: National Women's Business Council (2022), Annual Report 2022 (p. 7).

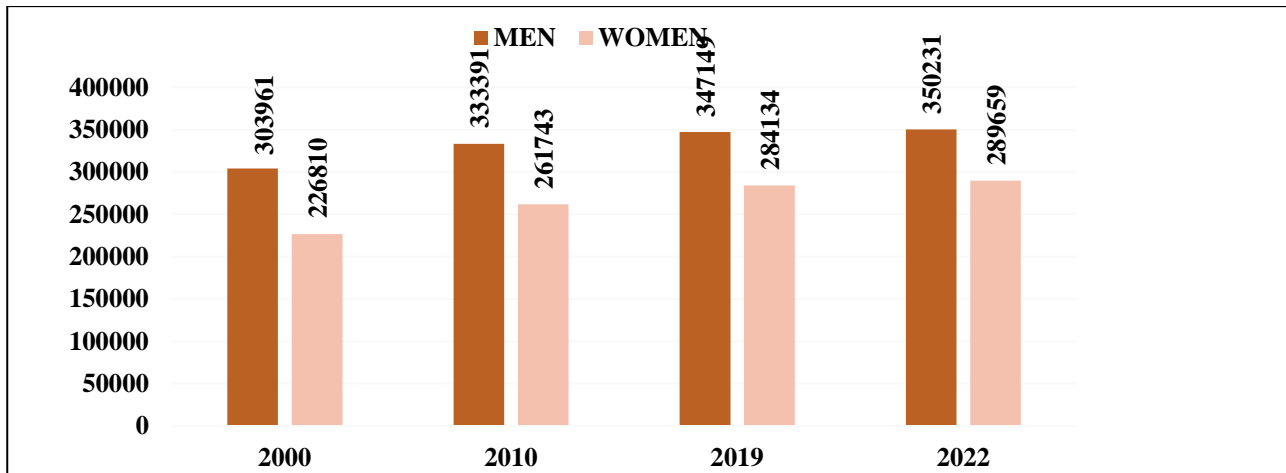
1.6 The Gender Gap in Self-Employment: A Comparative Analysis of Women and Men

The issue of gender disparity has been a subject of increasing global concern. In the realm of entrepreneurship, where self-employment offers opportunities for economic empowerment, understanding the gender gap becomes paramount.

This research aims to investigate the gender gap in self-employment across 24 OECD countries, including Italy, France, the United States, Germany, Canada and others. To provide a comprehensive analysis, data has been extracted from OECD.Stat.

To visually represent the gender gap, a comparative bar chart has been created, encompassing the time period from 2000 to 2022. The X-axis of the chart represents the years, while the Y-axis displays the difference in the number of self-employed individuals. The unit of measure is "persons per thousand,".

Figure 6: Gender Gap in Self-Employment Across OECD Countries (2000-2022)



Source: Elaborated by the student based on data from the OECD.Stat

Based on the findings from the chart, the following trends and insights regarding the gender gap in self-employment across the selected years (2000, 2010, 2019, and 2022) in the 24 OECD countries can be observed:

Overall Increase in Self-Employment: Across the years, there has been a notable increase in self-employment among both men and women. The total number of self-employed individuals (combined men and women) has risen steadily from 530,771 in 2000 to 639,890 in 2022.

-Gender Disparities in Self-Employment: While self-employment has increased for both genders over time, there is still a gender gap evident in the number of self-employed individuals. Each year, the number of self-employed men exceeds the number of self-employed women.

-Steady Progress in Reducing the Gender Gap: Despite the gender disparity, there seems to be some progress in reducing the gap between men and women in self-employment. The difference between the number of self-employed men and women appears to have narrowed, albeit gradually, from 77,151 in 2000 to 60,572 in 2022.

-Faster Growth in Self-Employment for Women: While men continue to outnumber women in self-employment, the data indicates that the growth rate of self-employed women has been relatively higher compared to men over the selected years. This may suggest increasing opportunities and empowerment for women in entrepreneurial endeavors.

-Potential for Greater Gender Equality: The findings from 2019 and 2022 indicate a relatively smaller gender gap compared to the earlier years. This trend suggests that policies and initiatives aimed at promoting gender equality and supporting female entrepreneurship might be having a positive impact.

-Differences Among OECD Countries: The data may also reveal variations in the gender gap in self-employment across different OECD countries. Further analysis could shed light on the specific factors influencing gender disparities in each country.

-Possible Factors for the Gender Gap: To understand the dynamics behind the gender gap, additional research and analysis are required. Factors such as societal norms, access to financial resources, and support for work-life balance might contribute to the observed differences.

Overall, the data suggests that while progress has been made in reducing the gender gap in self-employment, there is still room for improvement. Policymakers should continue to focus on initiatives that foster gender equality, create supportive entrepreneurial ecosystems, and address any remaining barriers that prevent women's participation and success in self-employment.

1.7 The Economic Impact of Women's Entrepreneurship

Recently, there has been a significant focus on women's economic empowerment, with increasing attention from international and national organizations. Women's participation in economy is not only essential for achieving gender equality but also holds great potential as a booster for economic development. By promoting and supporting women's economic empowerment, organizations aim to address gaps in gender equality and unlock the hidden potential of women entrepreneurs and workers.

In 2004, the Organization for Economic Co-operation and Development (OECD) published the book "Women's Entrepreneurship: Issues and Policies," wherein a dedicated section focuses on the estimation of women's entrepreneurship and its economic impact. Within this section, they offered a comprehensive overview of the profound impact that women entrepreneurs have on world economies. As part of their analysis, they present the following figure, which serves as good understanding of the key dimensions of this impact. Through the examination of relevant factors such as job creation, innovation, and market expansion, the table provides statistical data and insights into the transformative role played by women entrepreneurs in shaping and driving economic growth on a global scale.

Figure 7: Economic impact of women entrepreneurs

Country	Economic impact	Year	Source
Canada	<p>There are more than 821 000 women entrepreneurs and they contribute to an excess of CAD 18 109 billion to the economy annually.</p> <p>Between 1981 and 2001, the number of women entrepreneurs increased 208%, compared with a 38% increase for men.</p> <p>Average annual sales for women-owned firms are significantly lower. In 2000, women-owned SMEs averaged CAD 311 289 in sales, compared with 654 294 in sales for firms owned by men.</p>	2003	The Prime Minister's Task Force on Women Entrepreneurs Report and Recommendations
Germany	<p>There are a total of 1.03 million women-owned businesses in Germany. Women-owned and managed businesses having annual turnover of at least Euro 16 620 number 522 000, represent 18% of the total in this group, and provide jobs for 2 million employees.</p> <p>Their turnover is in total € 232 billion, appr. 6% of the overall turnover or 11% of the turnover gained by owner managed firms.</p>	2000	Kay, <i>et al</i> (2003)
Sweden	Women start 28% of genuinely new firms and employ on average 0.6 full time employees compared 1.7 for men.	2001	(ITPS, 2002)
South Korea	Women owned and managed firms represent 36% of all firms (n= 1.1 million).	2001	Korean National Statistics office Korea Federation of Small Business
United Kingdom	Women represent 26% of the 3.2 million self-employed (n= 824 659)	1999	Carter, <i>et al</i> (2001)
United States	Women owned and managed firms represent 28% of the 23 million firms (n= 6.4 million) and they provide employment for 9.2 million people. That represents 9% of all employed in the private sector.	2002	US Census

Source: OECD (2004), Women Entrepreneurship: Issues and Policies. OECD Publishing, Table 1, p. 15.

Based on the information provided in the figure, it can be concluded that several studies have been conducted to estimate the economic impact of women's entrepreneurship. These studies reveal significant trends and patterns related to the number of women entrepreneurs, their contribution to the economy, employment generation, and business size in different countries.

-Canada: According to the Prime Minister's Task Force on Women Entrepreneurs (2003), there are over 821,000 women entrepreneurs in Canada. They contribute a staggering CAD 18,109 million to the economy annually. Between 1981 and 2001, the number of women entrepreneurs in Canada increased by 208%, significantly outpacing the 38% increase observed among men. However, it is noteworthy that women-owned firms tend to have lower average annual sales compared to those owned by men.

-United States: Analyses from the US Census Bureau indicate that women-owned and managed firms account for 28% of the total 23 million firms, which amounts to approximately 6.4 million businesses.

These women-owned firms provide employment for 9.2 million people, representing 9% of the private sector workforce.

-Germany: In Germany, there are a total of 1.03 million women-owned businesses. Among businesses with an annual turnover of at least Euro 16,620, 522,000 are women-owned and managed firms, comprising 18% of the total in this category. These women-owned businesses provide jobs for 2 million employees.

-Sweden: A notable observation in Sweden is that the entry size for new firms differs between men and women. On average, women-owned businesses have 0.6 full-time employees, while men-owned businesses have an average of 1.7 full-time employees. Moreover, while women-owned businesses have traditionally been smaller than those owned by men, the difference in size appears to be diminishing.

-United Kingdom and Korea: In the United Kingdom, women represent 26% of all self-employed individuals, highlighting their growing presence in the entrepreneurial landscape. Similarly, in Korea, women account for 36% of all firms, showcasing their significant role in the small business sector.

Based on these findings, it can be concluded that women's entrepreneurship is a vital economic force in these countries. Women entrepreneurs have the ability to generate substantial sales and employment opportunities for themselves as well as others, underscoring their economic strength and potential impact on national economies.

Section Two: The Realities of Female Entrepreneurs in Algeria

Section Two explores entrepreneurship in Algeria, initially through a macro data analysis that sheds light on the significance and evolution of Small and Medium Enterprises (SMEs) and gender-specific entrepreneurial activity. Subsequently, it delves into the specific nuances of female entrepreneurship in Algeria, drawing valuable insights from different regions within the country.

2.1 Exploring Entrepreneurship in Algeria: A Macro Data Analysis

This section, tries to delve into the entrepreneurial landscape of Algeria, conducting a macro data analysis. It explores the examination of the significance and evolution of Small and Medium Enterprises (SMEs) and the assessment of entrepreneurial activity by gender.

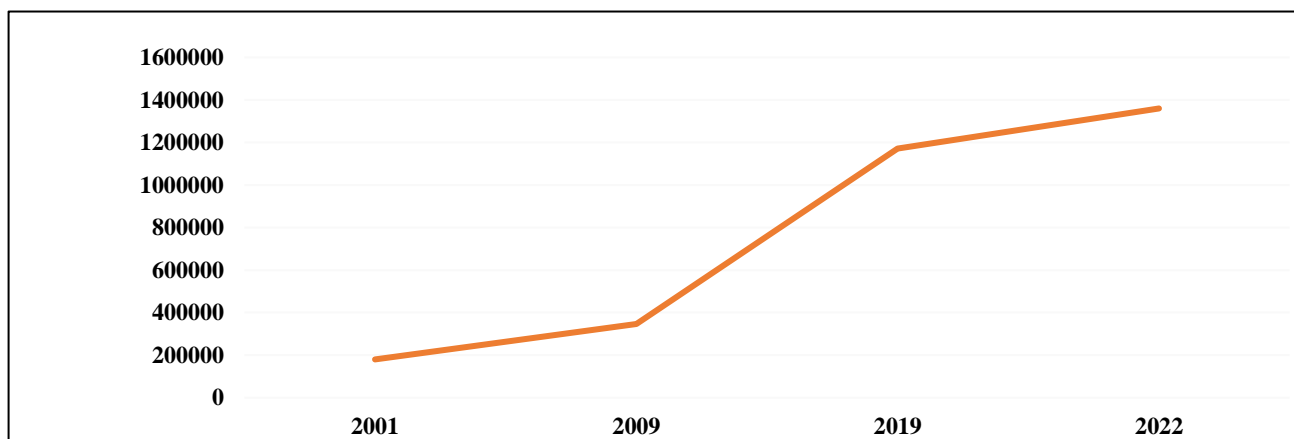
2.1.1 Significance and Evolution of Small and Medium Enterprises (SMEs)

Exploring the evolution of Small and Medium Enterprises (SMEs) in Algeria provides valuable insights into the country's economic growth. SMEs are key drivers of job creation, innovation, and the overall entrepreneurial landscape in Algeria. This chart depicts the changes in SMEs from 2001 to 2022, illustrating their growth trajectory, the effects of policy shifts, and the resilience of Algerian entrepreneurs.

The data is sourced from reliable and authoritative reports. The years 2001 to 2009 are based on information from 'L'Entrepreneuriat en Algérie 2011 GEM Report,' shedding light on the early stages of SME development. For the years 2019 to 2022, data is extracted from the 'Bulletin d'Information Statistique de la PME,' a publication by the Ministry of Industry and Mines, offering a more recent view of SME evolution.

Analyzing this carefully collected data allows for a deeper understanding of how SMEs have contributed to Algeria's economic transformation. The collaboration of these two reputable sources enhances our comprehension of the broader trends that have shaped the entrepreneurial landscape in Algeria over time.

Figure 8: Evolution of Small and Medium Enterprises (SMEs) in Algeria: 2001-2022



Source: Elaborated by the student based on data from the Ministry of Industry and Mines, 'Bulletin d'Information Statistique de la PME' and 'L'Entrepreneuriat en Algérie 2011 GEM Report'

The graphical representation provided showcases the dynamic evolution of Small and Medium Enterprises (SMEs) in Algeria across different years. The data points presented are as follows:

The year 2001 marked the inception of this timeline, with the number of SMEs recorded at 179,893. This initial figure signifies a modest baseline, indicative of the state of the SME landscape at the turn of the millennium.

Fast-forwarding to 2009, a significant jump is observed, with the count of SMEs climbing to 345,902. This pronounced increase between 2001 and 2009 serves as a testament to a distinct phase of growth within the SME sector, reflecting the responsiveness of the Algerian entrepreneurial ecosystem to conducive factors.

By 2019, the SME sector demonstrates a remarkable transformation, with the number of enterprises rising to 1,171,945. This substantial expansion reflects the maturation and diversification of the sector, suggesting the confluence of policy-driven initiatives and intrinsic entrepreneurial drive.

The latest recorded data for 2022 registers the count of SMEs at 1,359,803. While the rate of growth appears to have moderated compared to previous years, this figure signifies a continued positive trajectory, indicating the establishment of a more stabilized and sustainable SME environment.

The visible trend in this chart underscores the encouraging path of Algeria's SME landscape. The consistent growth in the number of SMEs over the years underscores a noticeable strengthening of the entrepreneurial ecosystem. This positive trend can be attributed to a confluence of factors, including strategic policy interventions, improved business regulations, and enhanced access to funding sources.

Of particular significance is the significant leap observed from 2001 to 2019, reflective of an impactful shift towards a more vibrant and diverse economy. This transformational period highlights the resilience and adaptability of Algerian entrepreneurs in response to changing economic dynamics.

As the path of SME growth continues, it is essential for policymakers and stakeholders to ensure that this path is sustained. Initiatives that promote innovation, address potential challenges, and provide an enabling business environment remain essential for the continued development of SMEs as potent contributors to Algeria's economic vibrancy and resilience.

2.1.2 Entrepreneurial activity by gender

In Algeria, the dynamics of entrepreneurial activities based on gender shed light on disparities and trends in the country's business landscape. The data from the GEM 2011 survey reveals that despite progress, men still maintain a dominant position in entrepreneurship, while women have made significant strides to close the gender gap.

In light of the GEM 2011 survey data, let's delve deeper into the gender-wise breakdown of entrepreneurial activities in Algeria. The following table provides a comprehensive overview of the statistics, highlighting the Total Entrepreneurial Activity (TEA) rates for both men and women in various regions of the country:

Table 2: Distribution of TEA by Gender in Selected Regions of Algeria

	TEA-2011	TEA-2001 Male	TEA-2011 Female	Rapport Male/Female dans les taux
Alger	11,10%	13,40%	7,50%	1,79
Blida	4,40%	6,70%	1,00%	6,87
Tizi Ouzo	11,30%	18,30%	3,80%	4,8
Bejaia	9,90%	18,40%	2,60%	6,98
Constantine	8,10%	10,40%	6,60%	1,57
Annaba	6,10%	6,80%	5,10%	1,34
Biskra	3,00%	4,30%	0,50%	1,32
Ouargla	11,00%	13,80%	7,10%	1,93
Setif	12,50%	15,80%	7,90%	2
BBA	11,10%	21,20%	3,00%	6,98
Mascara	17,50%	24,20%	9,30%	2,59
Relizane	15,50%	18,90%	8,00%	2,36
Tlemcen	7,70%	9,00%	3,90%	2,3
Sidi Bel Abess	8,30%	9,10%	6,50%	1,39
Oran	3,20%	2,70%	4,70%	0,59
Ghardaia	20,30%	23,30%	15,40%	1,51
Total TEA	9,70%	12,30%	5,70%	2,18

Source: Global Entrepreneurship Monitor (GEM) (2011), *Entrepreneurship in Algeria*, (p. 67).

The average national Total Entrepreneurial Activity (TEA) rate for women stands at 5.7, indicating a growing presence of female entrepreneurs. However, it remains noticeably lower than the TEA rate for men, which is approximately 12.3. This discrepancy implies that women continue to face certain challenges and barriers to fully participating and establishing businesses compared to their male counterparts.

One potential contributing factor to the gender gap in entrepreneurship could be related to socio-cultural norms and traditional gender roles, which may hinder women's access to resources, financial support, and business opportunities. Addressing these cultural barriers and fostering a more inclusive and supportive environment for women entrepreneurs could further promote their participation in the entrepreneurial landscape.

In recent years, efforts have been made by various stakeholders, including government agencies and non-governmental organizations, to encourage and empower women to start and grow businesses. These initiatives have led to visible improvements in the entrepreneurial ecosystem for women in Algeria, as evidenced by the increase in the female TEA rate. However, sustained and targeted support is crucial to accelerate progress and create an environment that enables women to thrive as entrepreneurs.

The regional disparities in female TEA rates are also worth noting. The regions of Blida, Bordj Bou Arreridj, and Tizi Ouzou have recorded the lowest rates of female entrepreneurial activity in the country. Identifying the specific challenges faced by women in these regions and implementing

region-specific support programs could be instrumental in fostering entrepreneurship and economic growth.

To bridge the gender gap in entrepreneurship further, policymakers and stakeholders should consider implementing targeted policies and initiatives. These could include providing access to affordable and tailored financial services, promoting entrepreneurship education and training for women, facilitating networking opportunities, and creating mentorship programs.

In conclusion, the progress made by women in entrepreneurial activities in Algeria is commendable, but the existing gender disparities in the field require attention. By addressing the underlying challenges and implementing supportive measures, Algeria can create a more inclusive and diverse entrepreneurial ecosystem, contributing to overall economic development and prosperity in the country. The GEM 2011 survey conducted in Algeria serves as a valuable resource to understand and address these issues effectively.

2.2 Female Entrepreneurship in Algeria: Insights from Different Regions

The exploration of the realm of female entrepreneurship in Algeria, takes us through the diverse landscapes of various Algerian regions. Our focus extends to three distinct areas: Oran, Bejaia, and Algiers. These regions have been selected due to their prominence and significance within Algeria's economic and social fabric. By examining the entrepreneurial dynamics in these well-known locales, we aim to capture a holistic view of the opportunities, challenges, and trends that shape the path of women entrepreneurs in the country. Through a series of studies conducted in these regions, we unravel the intricate story of women's participation in the entrepreneurial realm and shed light on the nuances that make each region's narrative unique.

2.2.1 Study on Female Entrepreneurship in Oran Province

According to the survey conducted at the University of Oran by DIF Aicha in her thesis "L'Entrepreneuriat Féminin: Cas de la Wilaya d'Oran in the year 2009-2010," entrepreneurial intention reached 59% among a sample of 100 young women surveyed. This study, focusing on the specific context of Oran, unveils the key elements and main results that Aicha DIF has discovered regarding the entrepreneurial intentions of young women during the specified time frame. These findings shed light on the significant entrepreneurial interest prevailing among the surveyed individuals.

2.2.1.1 Motivating Factors for Entrepreneurial Intention

-The project idea is the young woman's own initiative, whether she comes from an entrepreneurial family background or not.

-The young age can be an asset that encourages entrepreneurial intention, as the idea of creating a business is seen as a self-fulfilling adventure.

-A field of specialization can inspire entrepreneurial intention. The survey indicates that those in the field of commerce are more likely to have the idea of starting their own project.

-Short-cycle education can stimulate entrepreneurial intention among young women. Entrepreneurship training within the university can trigger this intention.

-The project's creation period can be a factor favoring entrepreneurial intention, closely related to the project type and the financial and technical capabilities of these young women.

-Specific characteristics of the sector can encourage entrepreneurship, either related to the young woman's personality or as an investment opportunity.

2.2.1.2 Demotivating Factors for Entrepreneurial Intention

-The family environment does not encourage entrepreneurial intention. This is particularly evident among young women whose family background is not entrepreneurial, with an estimated rate of 77.97%.

-Post-graduate studies lean toward wage-based work rather than entrepreneurial intention.

-The creation of a business is not a result of the "female entrepreneur leader" trend. Women's entrepreneurial associations do not stimulate entrepreneurial intention among university students, as they state they have no knowledge of the support offered by these associations.

-Entrepreneurial challenges such as risk-taking discourage young women from having entrepreneurial intention.

-These results on entrepreneurial intention provide insights into the psychological and social profiles of future women entrepreneurs. Nevertheless, the study of entrepreneurial intention remains an initial element in understanding the phenomenon of female entrepreneurship among the young.

-According to data from ANSEJ (the National Agency for Youth Employment Support), the participation of young women in submitting applications for Micro Enterprise creation was significantly lower than that of young men throughout the period 1997-2008. These young women with project ideas encounter fewer problems accessing bank financing compared to young men. Generally, they face issues related to acquiring space. Some of them struggle to choose profitable projects.

-For those who manage to create Micro Enterprises, two age groups emerge: "34-39 years" and "29-34 years." Their educational levels vary from vocational training to university education. Notably, the presence of young women creating Micro Enterprises in the expansion phase is limited.

-Micro Enterprises created by these young women number 995 since the establishment of the ANSEJ initiative. These Micro Enterprises are characterized by a significant presence in the service sector, estimated at 64%, and the artisanal industrial sector, estimated at 22%. Expansion rates are notably low, with only 1 out of 10 Micro Enterprises created by males in the expansion phase. Interviews conducted with young women beneficiaries of ANSEJ have allowed us to synthesize the key obstacles to female entrepreneurship in the Oran region. These obstacles have been grouped and categorized by type and ranked by importance:

-Economic Challenges:

- Challenges related to sector selection.

- Financial difficulties.
- Commercial challenges.
- Costs associated with establishing a Micro Enterprise.
- Management problems.

-Social Challenges:

- Family difficulties.
- Challenges linked to social networks.
- Issues related to the image of a female business leader.
- Harassment problems.
- Corruption-related issues.

In summary, Aicha DIF's study, "L'Entrepreneuriat Féminin: Cas de la Wilaya d'Oran," conducted at the University of Oran, highlights the entrepreneurial intentions of young women in Oran during 2009-2010. The study reveals motivating factors such as individual initiative, field of specialization, and age, while family environment, post-graduate studies, and challenges deter entrepreneurial intentions. The research also examines Micro Enterprises' landscape, indicating that young women's participation is lower than men's, yet they face fewer financing issues. Micro Enterprises mainly concentrate in the service and artisanal industrial sectors, and challenges encompass sector selection, financial difficulties, family dynamics, and societal perceptions. This study underscores the significance of tailored support to overcome challenges and foster a more inclusive entrepreneurial ecosystem in Oran.

2.2.2 Study on Female Entrepreneurship in Bejaia Province

The Bejaia region serves as the backdrop for a comprehensive study that delves into the characteristics and dynamics of female entrepreneurship. This study, titled "Promotion Sociale et Insertion Economique de la Femme en Algérie: Cas des Entrepreneures de la Wilaya de Bejaia," is authored by Lillia Hitache and Khelloudja Megherbi-Arab. Within the context of this research, the authors offer a detailed exploration of the entrepreneurial landscape shaped by women in Bejaia. Their work encompasses an array of essential facets, ranging from the personal profiles of women entrepreneurs to the businesses they have established. By examining age, education, marital status, motivations, obstacles, financing sources, and more, this study provides a comprehensive overview of the female entrepreneurial ecosystem in the region. The research not only identifies key trends and patterns but also highlights the resilience and determination exhibited by these entrepreneurs. Ultimately, this exploration sheds light on the critical role played by female entrepreneurs in the socio-economic fabric of Bejaia, showcasing their potential to drive positive change and economic growth.

2.2.2.1 Characteristics of Female Entrepreneurs in the Bejaia Region

-Age and Marital Status:

- The most significant age category among entrepreneurs is 31-40 years old.
- The categories of ≤ 30 years and 41-50 years are almost equivalent.
- The smallest group falls within the 51-60 age range.
- The majority of entrepreneurs are married with children.

-Education Level:

- The majority of surveyed entrepreneurs have a secondary education level.
- Followed by those with a university degree.
- Some surveyed women entrepreneurs pursued additional training after starting their businesses.

-Social Network: In terms of the family's role in entrepreneurship, family members are primarily homemakers, Some are teachers, and a few are business owners.

-Motivations:

- The majority of responses indicate factors such as financial autonomy, capability, responsibility, developing one's own idea, and meeting family financial needs.
- The previous professional situation also played a role in initiating entrepreneurship.

-Obstacles to Creation:

- Looking at the results, some female entrepreneurs declared that their main obstacles were financial in nature.
- Some encountered administrative obstacles.
- Entrepreneurs indicate that they face obstacles even after business creation.
- Obstacles potentially slowing down business activity are perceived as family-related.

2.2.2.2 Profile of Businesses Created by Women Entrepreneurs in Bejaia Region

-Legal Status:

- Half of the businesses created by women were established between 2000 and 2009.
- A significant creation rate was recorded for the year 2010-2011.
- Regarding the location of businesses, the majority are situated in urban areas.

- The most prevalent legal form of these businesses is the "individual proprietorship."

- Activity and Location:

- In terms of business distribution by sector, many are engaged in handicrafts.
- Handicrafts appear to be the most popular activity.
- The survey also reveals that many women entrepreneurs worked in the same sector in which they currently operate.
- Many prefer working close to home.

-Sources of Financing:

- The initial investment for businesses falls into different categories.
- The study also highlights that the funds needed to start the businesses mainly come from personal savings.
- Some entrepreneurs mention using family funds in addition to their personal savings.
- Additionally, family assistance contributes to the initial financing of the business.
- Bank loans are mentioned in some cases.

- Staff Size:

- Regarding company size, the category of "very small enterprises" prevails.
- In the second place, some enterprises have not hired any employees.
- The "small enterprises" category holds the third position.
- Lastly, "medium-sized enterprises" represent a relatively small portion.

In conclusion, the study "Promotion Sociale et Insertion Economique de la Femme en Algérie: Cas des Entrepreneures de la Wilaya de Bejaia," conducted by Lillia Hitache and Khelloudja Megherbi-Arab, provides valuable insights into the landscape of female entrepreneurship in the Bejaia region. The research illuminates the varied backgrounds, motivations, and challenges faced by women entrepreneurs. The prevalence of small businesses, diverse sources of financing, and determination displayed by these entrepreneurs underscore their crucial role in the economic development of the region. Despite facing obstacles, including financial constraints and societal biases, the surveyed women entrepreneurs exhibit resilience and a strong desire for positive change. As the journey continues, their collective efforts, as outlined by Hitache and Megherbi-Arab, hold the potential to drive economic growth and empower more women to contribute significantly to the entrepreneurial landscape in the Bejaia region.

2.2.3 Study on Female Entrepreneurship in Province of Algiers

Algiers, being the capital of Algeria, showcases a more pronounced entrepreneurial activity among women compared to other provinces in the country. The focal point of Dr. Himrane's study is to gather information from diverse public entities, aiming to attain a more comprehensive understanding of the current state of female entrepreneurship within this significant province. In pursuit of this objective, Dr. Himrane consulted various organizations, including ANGEM, the Sidi Abdellah Incubator, CASNOS, ANDI, ANSEJ, CNAC, and CNRC. A summary of his results for each organization will be provided.

2.2.3.1 National Microcredit Management Agency (ANGEM)

ANGEM helps fight unemployment and uncertainty. It is for people aged 18 and up. In Algiers, ANGEM's offices (both Eastern and Western) gave loans without interest (called PNR) up to 100,000 Algerian dinars (DA) for buying materials. From 2005 to 2015, they funded 17,073 projects for women, which is 68% of the total. But few women got loans for projects worth 1,000,000 DA compared to those worth 100,000 DA during the same time. Around 11% (478) of all projects were in the PNR category for women.

From 2011 to 2015, women started 15,467 businesses. Out of these, 257 were PNR projects. This shows more women are starting businesses now. But most business owners in this program are not women. Only about 10% of them are. Men got almost 90% of the funded projects. Women run more small businesses. Projects worth 40,000 DA are popular in ANGEM Algiers (more than 97% of the funded activities).

2.2.3.2 Sidi Abdellah Incubator

Business incubators are like guides for new business starters. But in our country, there aren't many of them. Algeria wants to make its economy more varied, so it needs more help to support and guide businesses. This helps them grow better.

Dr. Himrane, the person doing the research, got information from one of the incubators in Algiers. It is called the Technobridge Incubator and is in the Sidi Abdellah Cyberpark. This place has been open for 6 years (since 2010) and focuses on helping new businesses.

According to him, the incubator accepted 168 projects from the time it started. Out of these, 29 projects were led by women. But only 25% of these women-led projects became actual businesses after getting help – that's just 7 out of 29. This means haven't been many businesses run by women since the incubator started in 2010.

2.2.3.3 Caisse Nationale de la Sécurité Sociale des Non Salariés (CASNOS)

Referring to the statistics from CASNOS Alger, the total number of activities reached 198,264, out of which 28,834 belonged to women, making up a rate of 14%. It is important to note that at CASNOS, all kinds of activities, from small businesses to larger enterprises, are registered.

What's quite surprising is that the most entrepreneurial age group among women is those over 60 years old. They make up 20% of the total female activity (5,735 out of 28,834 activities). It is highly likely that sons, spouses, or other individuals are the actual operators of these women's businesses.

For women registered with the regional CASNOS agency in Algiers, commerce and services fields make up 72% of all the activities they engage in, followed by the industry sector at 22%.

2.2.3.4 Agence Nationale de Développement d'Investissement (ANDI)

Analyzing female investment and entrepreneurship in Algeria, according to data from ANDI Alger, the number of businesses established by women was around 377 from January 2002 to December 2015. This represents only 3.3% compared to the total number of created businesses. For such a significant province like the capital, this percentage is considered very low.

However, these very businesses remain crucial drivers for the economic development of the capital. Although their participation rate in the economic landscape of Algiers is low (3.3%), they contribute significantly to reducing unemployment. They have led to the creation of 6,334 jobs. On average, one business creates 16 jobs, which is indeed quite impressive.

This situation is both positive and often overlooked by experts. In fact, businesses established by women under the auspices of ANDI have strong potential. Furthermore, they constitute a quarter of the total project funding, amounting to 74 billion Algerian Dinar.

2.2.3.5 Agence Nationale de soutien à l'emploi des Jeunes (ANSEJ)

This program is designed for young unemployed individuals aged between 19 and 35, who possess a professional qualification related to the planned activity. As for the number of businesses created under the ANSEJ framework since its inception in 1998, it totals 5,334 projects, accounting for 15%. This rate is higher than in other provinces.

The highest rate (26%) was recorded in 2004, and the lowest value (9%) was achieved in the program's first year of launch in 1998. In Algiers, the rates of entrepreneurial activity among female participants have not experienced a decline, unlike in other provinces. In fact, they have witnessed clear growth in recent years.

2.2.3.6 Caisse Nationale d'Assurance Chômage (CNAC)

This program serves as a means of supporting the creation and expansion of businesses for unemployed entrepreneurs aged 30 to 50. It was established by Executive Decree No. 04-03 on January 3, 2004.

Upon initial review of the data for the period 2004-2015, we observe that the number of projects initiated by women reached 1,220 out of a total of 7,863 funded enterprises, making up 16%.

Moreover, there has been a noticeable growth in women's business creation. This rate peaked in 2015 at 24%, while the lowest score was registered in 2004 (the first year) at 0%. The numbers demonstrate that the CNAC program has facilitated women's entry into entrepreneurship, particularly for those within the age bracket of 30-35, who were previously unemployed. Many women venture into entrepreneurship primarily to generate their own employment. This is often referred to as "necessity entrepreneurship," as opposed to "growth entrepreneurship," which is more common among men (GEM, 2010).

Furthermore, women in Algiers, like others, prefer to invest in the service sector (60%), with a lesser degree of interest in the industrial sector (27%). These women-led businesses have managed to provide over 3,000 jobs since the inception of the CNAC program.

2.2.3.7 Centre National de Registre de Commerce (CNRC)

The National Center for Commercial Registry (CNRC) has been independent administrative institution under the authority of the Minister of Commerce since March 1997. Its main responsibility is maintaining the commercial registry.

Regarding the data as of April 2016 at CNRC Alger, we observe that out of a total of 8,833 registered business owners (both men and women), 3,885 are women-owned companies (legal entities), accounting for 44% of the national total of business owners. This is a very significant percentage.

Furthermore, in recent years, there has been a growing trend of business closures. In 2015, 251 companies owned by women were deregistered. On the other hand, in terms of new business creation at CNRC Alger, women established only 389 companies in 2014, with 62% of them being in the service sector.

Ultimately, the number of businesses managed by women is on a clear upward trajectory. However, the proportion of women-owned businesses remains notably lower compared to those owned by men. Women have initiated just 6% of the total businesses in Algiers.

In summary Dr. Himrane's study on female entrepreneurship in Algiers, Algeria's capital, illuminates the noteworthy presence and impact of women in the entrepreneurial realm, highlighting their contributions to economic growth, job creation, and challenging traditional gender roles across various institutions including microcredit agencies, business incubators, and employment support programs, while revealing both the progress made and the room for growth, particularly emphasizing the resilience and potential of older women entrepreneurs and those seeking employment alternatives, thus offering valuable insights to inform policies and initiatives geared towards fostering an inclusive and thriving entrepreneurial ecosystem in Algiers, aligning with Algeria's economic diversification and women's empowerment goals.

2.2.4 Culmination of Findings

Collectively, these studies conducted across different regions of Algeria reveal a complex yet promising landscape for female entrepreneurs in the country. The insights gathered from these studies underscore the shared challenges and aspirations of women entrepreneurs, transcending regional boundaries. Despite variations in location and context, common threads of determination, resilience, and the desire for positive change emerge prominently.

These studies highlight the importance of acknowledging the multifaceted motivations that drive women to entrepreneurship, such as individual initiative, specialization, and a quest for financial independence. They also shed light on the hurdles these entrepreneurs face, encompassing financial constraints, societal biases, and family dynamics. However, it is encouraging to note that these challenges do not deter these women from pursuing their entrepreneurial dreams.

The prevalence of small businesses, varied financing sources, and the inclination towards service and artisanal sectors underscore women's entrepreneurial prowess across different regions. It is evident

that tailored support and ecosystem development are essential to enable these women to overcome obstacles and fully realize their potential.

The findings collectively advocate for policies and initiatives that promote inclusive entrepreneurship, recognizing the distinct needs and strengths of women entrepreneurs across Algeria. As the studies reveal, these women contribute significantly to economic growth and job creation while challenging traditional gender roles. By addressing barriers, fostering supportive environments, and leveraging the determination exhibited by these entrepreneurs, Algeria has the opportunity to harness the full potential of female entrepreneurship, contributing to both regional development and the broader national economy.

2.3 Conclusion of the chapter

The message of this chapter resounds loud and clear: empowering women entrepreneurs is not just about individual success; it is about transforming economies and fostering equity. By providing tailored support, removing barriers, and creating nurturing ecosystems, Algeria has the opportunity to harness the power of its women entrepreneurs to drive innovation, growth, and positive change. The stories and insights collected within this chapter offer a roadmap for fostering an environment where women's entrepreneurship can flourish, contributing not only to Algeria's economic prosperity but also to the global narrative of empowered women driving meaningful transformation. As the research transitions to Chapter Three, it focuses on the role and perception of ANADE in empowering women entrepreneurs in Djelfa, a region where female entrepreneurship is relatively unexplored.

**Chapter Three: Exploring The Role And
Perception Of The Agence Nationale d'Appui
Et De (ANADE) In Empowering Women
Entrepreneurs: A Case Study In Djelfa**

Introduction

The role of support agencies in empowering entrepreneurs is crucial for fostering economic growth and development. In the context of Djelfa, the Agence Nationale d'Appui et de Développement de l'Entrepreneuriat (ANADE) plays a pivotal role in providing support and financing options to aspiring entrepreneurs, including women. This chapter aims to explore the role and perception of ANADE in empowering women entrepreneurs in Djelfa, shedding light on its development, types of financing and support, as well as the appreciation of this structure by women entrepreneurs.

This chapter is divided into two sections and focuses on the role and perception of the Agence Nationale d'Appui et de Développement de l'Entrepreneuriat (ANADE) in empowering women entrepreneurs in Djelfa. The first section provides an overview of ANADE's development, types of financing and support, and its significance in promoting entrepreneurship. The second section presents the findings of a questionnaire survey conducted specifically among women entrepreneurs in Djelfa who have been accompanied by ANADE, exploring their experiences, appreciation, and satisfaction levels.

Section One: Presentation Of The ANADE

This section presents the framework of the National Agency for Support and Development of Entrepreneurship (ANADE), which is a government agency dedicated to supporting and developing entrepreneurship. In Djelfa, ANADE plays a crucial role in providing assistance and financing to entrepreneurs, particularly young entrepreneurs, in the region.

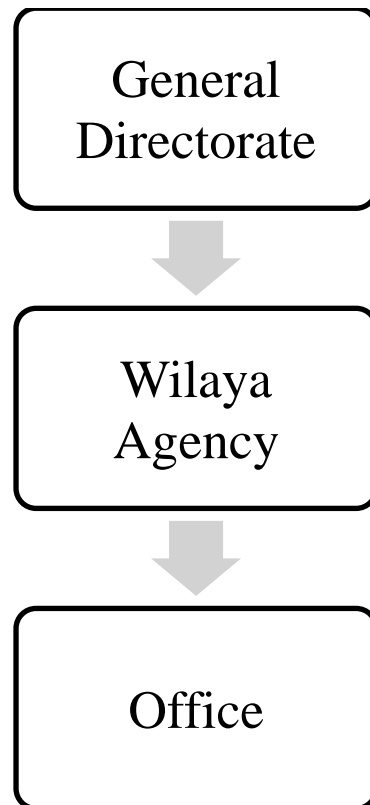
1.1 Organization of the Agency

ANADE has adopted an organizational structure that aligns with its mission of supporting young project initiators in relation to their economic and social environment.

The implemented organization is centered around support and encourages local initiative.

The General Directorate focuses on developing activities related to process engineering and methods of support and training.

At the local level, the implementation of the framework is carried out by agencies established in each wilaya (province), with additional branches located in specific localities.

Figure 9: Organizational Chart of the ANADE

Source: Elaborated by the student based on information from the ANADE

1.2 Agency Establishment

The Agence Nationale de Soutien et de Développement de l'Entreprise (ANADE), formerly known as the Agence Nationale de Soutien à l'Emploi des Jeunes (ANSEJ), was established in 1996. It is a distinct public organization with legal status and financial autonomy, operating under the authority of the Minister Delegate to the Prime Minister in charge of micro-enterprises.

ANADE provides support and assistance to project initiators for the establishment and expansion of micro-enterprises engaged in the production of goods and services.

ANADE has a network of 61 agencies, located in all the wilayas (provinces) of the country, as well as branches in major localities.

1.3 ANADE's Missions

In the upcoming discussion, we will explore an extensive range of missions undertaken by ANADE, exemplifying the agency's steadfast dedication to promoting positive transformations, cultivating economic prosperity, and nurturing opportunities for sustainable progress. The following highlights just a glimpse of the diverse missions carried out by ANADE in pursuit of its objectives:

- To support, advise, and guide project initiators in establishing their activities effectively.
- To provide project initiators with comprehensive and up-to-date economic, technical, legislative, and regulatory information pertinent to their ventures.
- To establish strong partnerships with banks, tax authorities, social security institutions, and other key stakeholders.
- To identify investment opportunities in diverse sectors through collaborative efforts and intersectoral partnerships.
- To offer tailored training programs on micro-enterprise management techniques to equip project initiators with the necessary skills.
- To actively promote and implement measures that foster the creation and expansion of business activities.

1.4 Business Creation through the ANADE Program

In this discussion, we will explore the process and impact of business creation through the ANADE Program. Discover how this initiative supports aspiring entrepreneurs, provides resources, and drives economic growth through the creation of new businesses. We will also examine the conditions required to benefit from ANADE's assistance, the types of financing available, and other essential aspects of the program.

1.4.1 Conditions for eligibility to benefit from the agency

To ensure equitable distribution of benefits and targeted assistance, the agency has established specific conditions for eligibility to benefit from their programs. In the figure below, we present the essential requirements that individuals must fulfill to qualify for assistance from the agency. These conditions act as guidelines to identify individuals who meet the requirements and are most likely to benefit from the agency's support.

Figure 10: Conditions for eligibility to benefit from the agency

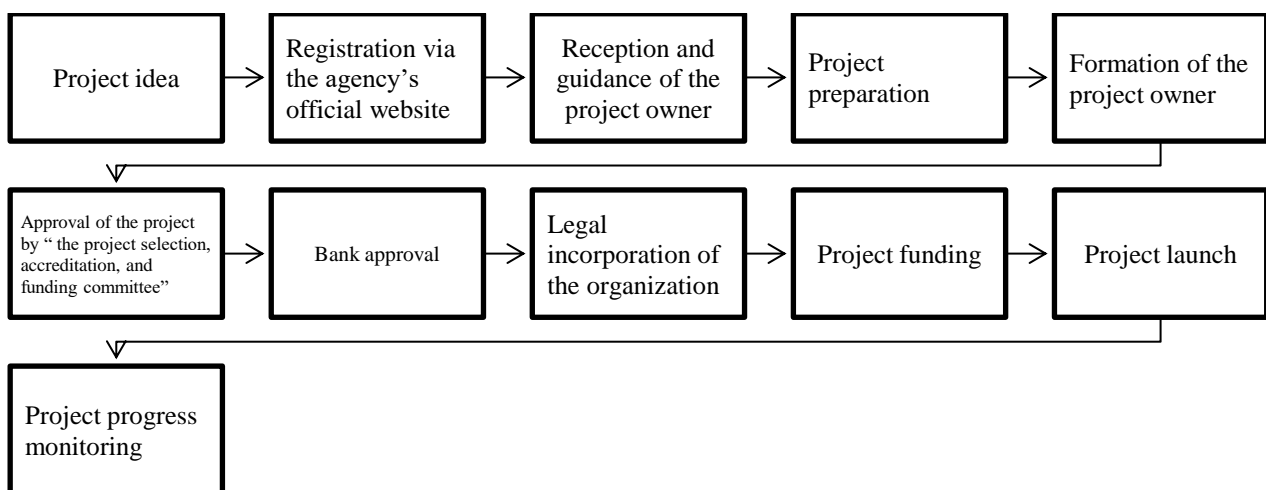
Source: Elaborated by the student based on information from ANADE

1.4.2 Accompaniment Stages

Project owners looking to benefit from the ANADE association and ensure the success of their projects are advised to go through a series of essential accompaniment stages. These stages have been carefully designed to provide comprehensive support and guidance throughout the project lifecycle. By following these stages, project owners can maximize their chances of achieving their goals and accessing the resources and expertise offered by ANADE.

To better understand these stages, refer to the accompanying figure below. This visual representation offers a clear overview of the sequential steps involved in the accompaniment process. It serves as a helpful reference to ensure project owners are aware of the necessary actions required at each stage. By following this structured approach, project owners can navigate through the ANADE accompaniment process with clarity, confidence, and a higher probability of project success.

Figure 11: Accompaniment Stages



Source: Elaborated by the student based on information from ANADE

1.4.3 Financial Structures

Financial Structures in ANADE offer diverse options for project funding, allowing project owners to shape their financial approach based on their specific needs and capabilities. In the tables below, we will provide detailed explanations of all three structures used in ANADE: the Triangular Structure, the Dual Structure, and the Personal Contribution Structure. By exploring these tables, you will gain a comprehensive understanding of how each structure operates. Let's proceed with the tables to delve deeper into these financial structures and their applications to ANADE's initiatives.

1.4.3.1 Triangular Financing

Triangular financing is a financial structure that involves three different categories of individuals or groups and three sources of funding, each contributing a different percentage. The categories are divided based on employment status, and the regions are categorized geographically. The three

sources of funding include personal contributions, ANADE's (presumably an organization or government entity's) contributions, and contributions from banks.

This triangular financing model aims to address the financial needs of different categories of individuals based on their employment status and geographical regions. Each category has a specific contribution structure, and the combination of personal contributions, ANADE's contributions, and bank contributions allows for more comprehensive and inclusive financing opportunities.

Table 3: Financial Structure For Triangular Financing

Triangular Financing					
	Category	Region	Personal Contribution	ANADE's Contribution	Bank's Contribution
Up to 10.000.000 DZD	Unemployed individuals and Students	All regions	5%	25%	70%
	Non-unemployed individuals	southern regions	10%	20%	70%
		Central regions	12%	18%	70%
		The rest of the regions	15%	15%	70%

Source: Elaborated by the student based on information from ANADE

1.4.3.1.1 The Advantages of Triangular Financing

-Diversified Funding Sources: Triangular financing involves contributions from three different sources: personal, ANADE, and banks. This diversification of funding helps reduce dependency on a single funding source and spreads the risk among multiple parties. It can also make the overall financing more stable and sustainable.

-Reduced Financial Burden: For unemployed individuals and students, the personal contribution is relatively low (5%) compared to the contributions from ANADE (25%) and banks (70%). This lower personal contribution can ease the financial burden on these individuals, making it more feasible for them to participate in projects or investments.

-Regional Development: The financing structure takes into account regional disparities by offering different contribution percentages based on the geographic location of the individuals. This approach can encourage investments and projects in less-developed regions, promoting balanced regional development and economic growth.

-ANADE's Contribution: The involvement of ANADE (presumably an organization or government entity) in providing funding (ranging from 15% to 25% based on the category) can lead to several benefits. ANADE's contributions can act as subsidies or incentives, encouraging individuals to invest in certain sectors or regions that align with government priorities. Additionally, ANADE's involvement can enhance confidence in the project's viability, attracting more private investment.

-Bank Financing: The significant contribution from banks (70% in all categories) provides access to substantial funding for projects. Banks generally have experience evaluating project viability and risk assessment, which can lead to more informed investment decisions and ensure that funds are allocated to viable ventures.

Overall, the triangular financing structure aims to facilitate financial inclusion, promote regional development, and leverage the combined strengths of personal, public, and private sector funding to support a diverse range of projects and investments. By optimizing the allocation of financial resources, it can contribute to economic growth and development on multiple levels.

1.4.3.2 Dual Financing

In this dual financing model, the total investment amount is up to 10,000,000 DZD. The funding is split equally between the individual's personal contribution and ANADE's contribution, with each party contributing 50% of the investment amount.

Table 4: Financial Structure For Dual Financing

Dual Financing		
Investment amount	Personal contribution	ANADE's contribution
Up to 10.000.000 DZD	50%	50%

Source: Elaborated by the student based on information from ANADE

1.4.3.2.1 Advantages of Dual Financing

-Reduced Financial Burden: In dual financing, the investment amount is shared between two parties – the individual or private entity and the ANADE. This can significantly reduce the financial burden on the individual, allowing them to undertake larger projects or investments that might have been challenging to fund independently.

-Access to Expertise: In dual financing arrangements, the involvement of the ANADE can bring valuable expertise and resources to the project. This expertise can enhance the project's success and improve its chances of meeting objectives and timelines.

-Government Support: If ANADE or the government is involved in the financing, it signals support for the project or sector. This backing can instill confidence in other stakeholders, such as private investors or lenders, and attract additional funding or resources.

-Enhanced Network and Connections: Working with ANADE through dual financing can expand the project's network and connections. This can lead to new opportunities, partnerships, and potential customers or clients.

-Faster Project Implementation: With increased financial resources from dual financing, projects can progress more quickly, as there are more funds available to allocate to different aspects of the venture.

-Strategic Alignment: Involving ANADE can ensure that the project aligns with broader strategic goals or government priorities, potentially unlocking additional support or resources in the future.

Overall, dual financing offers a range of advantages that can be leveraged to support larger and more ambitious projects, mitigate risk, and tap into external expertise and resources to achieve success.

1.4.3.3 Self-Financing

Self-financing is a financial approach where an individual or business undertakes the responsibility of funding a project or investment entirely from their own financial resources, which can be in the form of cash or non-monetary assets like equipment, real estate, or inventory. This method is often chosen by individuals or businesses that possess sufficient financial capability or valuable assets to independently cover the entire investment amount.

Table 5: Financial Structure For Self-Financing

Self-Financing	
Investment amount	Personal Contribution: Cash or Non-Monetary Assets
Up to 10.000.000 DZD	100%

Source: Elaborated by the student based on information from ANADE

1.4.3.3.1 Advantages of Self-Financing

-Complete Control: Self-financing allows individuals or businesses to have full control over the project or investment. Since there are no external investors or lenders, the decision-making process remains entirely in the hands of the self-financer. This enables greater flexibility and autonomy in shaping the project's direction and making strategic decisions.

-No Debt or Interest Payments: One of the most significant advantages of self-financing is the absence of debt. Unlike the other two financial structures, self-financing does not incur interest expenses, reducing the overall financial burden and increasing the project's profitability in the long run.

-Faster Decision-Making: With no need to seek approval or negotiate with external parties, self-financed projects can experience faster decision-making processes. This agility allows for quicker adjustments and responses to market changes or opportunities.

-Retention of Ownership and Profits: Self-financing ensures that the individual or business retains full ownership of the project and all profits generated. There is no need to share ownership or distribute profits among external stakeholders, leading to higher potential returns on investment.

-Long-Term Stability: Self-financed projects are not subject to external financial pressures, such as repayment deadlines or interest rate fluctuations. This stability can allow for a more focused and long-term approach to business planning and development.

-Tax Benefits: Depending on the jurisdiction and project type, self-financed investments may be eligible for specific tax benefits or deductions, reducing the overall tax liability of the individual or business.

-Greater Business Flexibility: Self-financed ventures have more flexibility in their operations, as they are not bound by external investor expectations or covenants. This flexibility allows for quicker adaptation to market changes or shifting business priorities.

-Potential for Future Growth: Successful self-financed projects can serve as a solid foundation for future growth. Profits generated from initial investments can be reinvested into the business, paving the way for expansion and further development.

While self-financing has its advantages, it is important to recognize that it requires significant financial resources or valuable non-monetary assets. Additionally, it carries a higher level of personal financial risk since the individual or business is solely responsible for the investment. It is essential to carefully assess the financial strength and risk tolerance before opting for self-financing as a funding approach.

1.4.4 Additional loans

The project owner can gain advantages by seeking additional financial assistance in the form of loans, going beyond the initial funding provided by ANADE. Regardless of whether the financing method is dual financing, triangular financing, or self-financing, individuals or businesses may have the opportunity to secure loans from the ANADE.

There can be two cases for additional loans in the context of the three financing structures: Dual Financing, Triangular Financing, and Self-Financing.

1.4.4.1 Non-subsidized additional loan for renting a commercial space

When necessary, project holders can benefit from an additional non-subsidized loan of up to 500.000 DZD to cover the rent of a shop or a designated location at port facilities for conducting goods and services production activities, excluding non-resident activities. This loan is granted when the project owner resorts to bank financing during the phase of establishing the activities.

This facility provides the possibility for project holders to obtain an extra loan without subsidies, with a maximum amount of 500.000 DZD. The loan is intended to cover the expenses of renting a commercial space or a designated location within port facilities for producing goods and services, except for non-resident activities. The loan is provided when the project owner seeks additional funding from banks during the phase of initiating business activities. The aim of this service is to support small and medium-sized commercial projects and enable them to start and expand their operations.

1.4.4.2 Non-subsidized additional loan for utilization or exploitation

The project owner can exceptionally benefit from an additional non-subsidized loan for utilization/exploitation, with a value of up to 1,000,000,000 DZD.

Note: In cases of necessity and exceptional circumstances, the project owner can benefit from refinancing their troubled projects according to the formula of triangular financing.

1.4.5 Loan Term

Loan Term encompasses the Loan Deferment or Extension Period, which allows borrowers to temporarily delay payments or extend the loan, and the Loan Repayment Period, specifying the duration for regular repayments until the borrowed amount is paid in full.

1.4.5.1 Loan Deferment or Extension Period

Bank Loan: The deferment or extension period for a bank loan is set at a year and a half. This means that the borrower has the option to defer or extend the repayment commencement date by up to 18 months from the loan disbursement date. During this period, the borrower is not required to make any principal or interest payments, providing a grace period for financial planning or project development before the repayment obligations begin.

Non-Subsidized Loan (Triangular Financing): For triangular financing, the non-subsidized loan comes with a deferment period of 5 years. This means that the borrower can postpone the start of loan repayments for a period of 5 years from the loan disbursement date. During this period, the borrower is not obligated to make any principal or interest payments. This extended deferment period allows the borrower to focus on project implementation and development before initiating loan repayments.

Non-Subsidized Loan (Dual Financing): In dual financing, the non-subsidized loan offers a deferment period of 6 years. This means that the borrower can defer the commencement of loan repayments for up to 6 years from the loan disbursement date. During this period, no principal or interest payments are required. The longer deferment period allows the borrower to allocate funds to other areas of the project or business during its early stages.

1.4.5.2 Loan Repayment Period

Bank Loan: The loan repayment period for a bank loan is set at 5 years. This means that the borrower must repay the loan, including both principal and interest, over a span of 5 years from the loan's commencement date. Regular payments are made in installments, often monthly, until the loan is fully repaid.

Non-Subsidized Loan: Both the triangular financing and dual financing options come with a loan repayment period of 5 years. This means that the borrower has 5 years to repay the loan in its entirety. The loan is typically repaid in regular installments over the course of the 5-year period.

It is important to note that loan terms, including deferment and repayment periods, can vary based on the specific terms and conditions agreed upon by the borrower and the ANADE. Borrowers should carefully review the loan agreement and understand the implications of the loan terms before entering into any financing arrangement.

Table 6 represents a summary of the loan terms based on the explanation earlier:

Table 6: Loan Term

	Bank Loan	Non-Subsidized Loan
loan deferment or extension period	A year and a half	- 5 years (triangular financing) - 6 years (dual financing)
Loan Repayment Period	5 years	5 years

Source: Elaborated by the student based on information from ANADE

1.4.6 Reduction Of Bank Interest Rates

Specifically, it refers to a reduction in the interest rates applied to investment loans granted by banks for establishing or expanding business activities. In this context, it mentions a reduction of 100%. However, it is worth noting that a 100% reduction would mean the interest rate would be reduced to zero, making it an interest-free loan.

1.4.7 Tax Privileges

Within the framework of Tax Privileges, there are two distinct cases, applicable during both the Establishment and Expansion phases, each offering unique tax benefits and incentives.

1.4.7.1 Establishment Phase

- Exemption from value-added tax (VAT) on the acquisition of equipment and services directly involved in the implementation of the establishment and expansion phases for activities subject to the real tax system.
- Application of a reduced rate of 5% for customs duties on imported equipment directly used in investment implementation.
- Exemption from property transfer fees against financial compensation for real estate acquisitions within the framework of establishing an industrial activity.

1.4.7.2 Expansion Phase

- Exemption from property registration fees for buildings and additional constructions for a period of 3 years, 6 years, or 10 years, depending on the project's location, starting from the date of completion.

- Exemption from the single flat-rate tax IFU or, depending on the case, IRG IBS TAP for a period of 3 years, 6 years, or 10 years, depending on the project's location, starting from the date of completion.

Note regarding the second exemption:

Upon the expiration of the exemption period, it is possible to extend it for two years if the investor commits to employing at least three workers for an indefinite period. However, it is important to note that failure to comply with the commitment to create job positions may result in the withdrawal of granted privileges and the obligation to pay the required rights and fees.

This additional information emphasizes the consequences of not fulfilling the commitment to create job positions. It implies that if the investor fails to meet the employment requirement, the benefits and privileges previously granted may be revoked. Additionally, they may be held accountable for any applicable rights and fees that were waived during the exemption period.

Section Two: Experiences and Satisfaction Levels of Women Entrepreneurs Accompanied by ANADE: A Questionnaire Survey in Djelfa

This section presents the insightful findings of a questionnaire survey conducted exclusively among women entrepreneurs in Djelfa, who have received support and guidance from ANADE. The survey aimed to delve into the unique experiences, perspectives, and levels of satisfaction of these women entrepreneurs, who have benefitted from ANADE's assistance in their entrepreneurial journeys.

2.1 Research Methodology

We have relied on a number of elements to determine the general framework of our research.

2.1.1 The Objective Of The Study

The objective of my survey is to understand the unique experiences, perspectives, and levels of satisfaction of women entrepreneurs in Djelfa who have received support and guidance from ANADE. Specifically, i aim to gather insights into how ANADE's assistance has benefitted these women entrepreneurs in their entrepreneurial journeys.

2.1.2 The Study Population: The Size And Choice Of The Sample

The population concerned by our research is made up by young women entrepreneurs assisted by ANADE.

The sample was formed based on a list of 61 women entrepreneurs provided to us by the ANADE.

The question that guided our selection of women entrepreneurs for the sample is as follows: Which female entrepreneurs in the Djelfa region have benefitted from ANADE's assistance and successfully established their own companies?

The selection process was conducted randomly by the support providers. They recommended women entrepreneurs whom they were familiar with, and for the remaining participants, individuals were drawn from the database.

After selecting the young women entrepreneurs involved and finalizing our questionnaire, we contacted the participants. The communication with these entrepreneurs varied; some were contacted directly (when they were easily accessible), while others were reached via email and phone (for those who were busy or traveling).

2.1.3 Data Collection

In order to achieve our main objective, we tested the hypotheses and developed a questionnaire consisting of three sections:

The first section includes questions related to entrepreneurial aspects, such as the socio-professional situation before starting the business, the factors that influenced the decision to start the business, rated on a scale from "very important" to "not important at all," and the problems encountered during the project's realization, rated on a scale from "major problem" to "not a problem at all."

The second section focused on the support provided by ANADE and the project's financing. It includes questions about the reasons for choosing ANADE, the assistance provided by the agency before and after the business creation, the promoters' evaluation of the agency's support, and on the other hand, the financing of the project. Specifically, it explores whether the funding is triangular, dual or self-funding, and it also inquires about the source of the personal contribution made by the entrepreneur.

The final section includes questions about the preparations made by the entrepreneur before starting her business and the difficulties she faced in increasing her income. It aims to gather information on the steps taken by the women entrepreneur in preparation for the business launch and to identify any challenges or obstacles she encountered in trying to grow her income.

2.1.4 Data Analysis Approach

The statistical method employed for this study involved quantitative analysis, which was conducted using Google Forms as the data collection tool.

2.2 Results of the survey

I will present the research findings following the structure adopted for the questionnaire design.

2.2.1 Questioning On The Entrepreneurial Journey

- Socioprofessional situation before starting the venture;
- Motivations for starting an independent activity;
- Problems and obstacles encountered during and after the establishment.

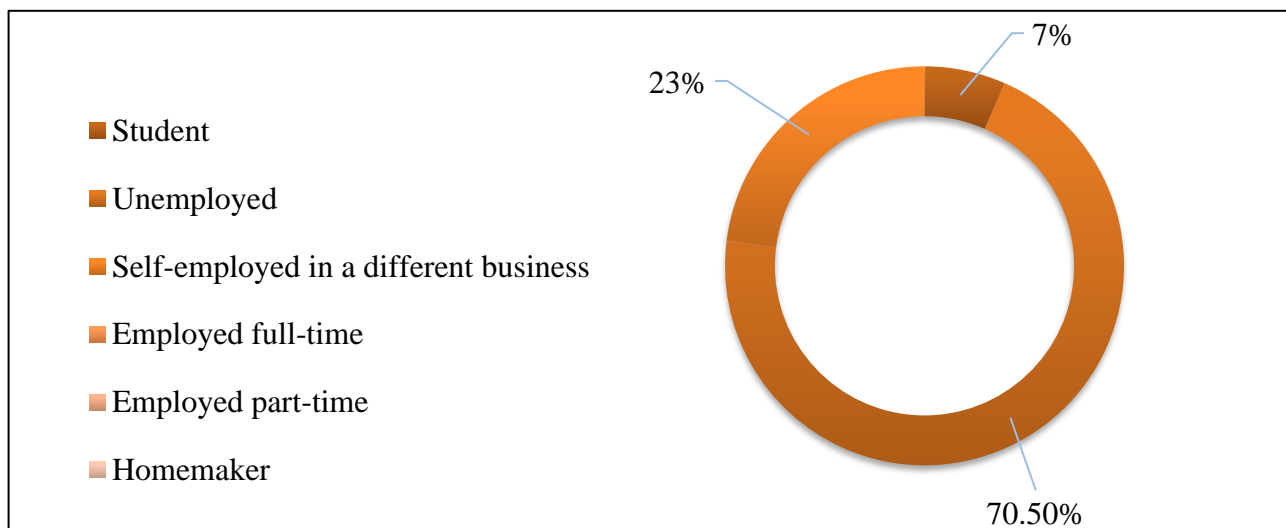
2.2.1.1 Occupational Status Before Starting The Venture (Q 1)

The table below illustrates the Occupational Status distribution of women entrepreneurs prior to initiating their ventures, as observed in a survey conducted within the Djelfa region. The table categorizes the respondents' occupational statuses into several distinct categories, including "Employed full-time," "Employed part-time," "Self-employed in a different business," "Unemployed," "Student," and "Homemaker." Each category is accompanied by the corresponding percentage, representing the proportion of women entrepreneurs who fell under that specific occupational status before commencing their entrepreneurial endeavors. This breakdown offers valuable insights into the diverse professional backgrounds and roles these women held before embarking on their entrepreneurial journeys, highlighting the multifaceted nature of their experiences.

Table 7: Occupational status

	Number of observations	Percentage	Cumulative Percentage
Employed full-time	0	0%	0%
Employed part-time	0	0%	0%
Self-employed in a different business	14	23%	23%
Unemployed	43	70.5%	93,5%
Student	4	6,6%	6,6%
Homemaker	0	0%	100%
Total	61	100%	

Source: Elaborated by the student

Figure 12: Occupational status

Source: Elaborated by the student

The data extracted from the table reveals interesting insights into the pre-entrepreneurial occupational statuses of women in Djelfa, each bearing its distinct narrative:

The absence of any observations within the 'Employed' category, representing 0%. The requirement of a deposit for one year or more, mandated by ANADE for funding, explains the cautious approach of employees. The hesitation to pause employment underscores the significant risk perceived in giving up one's source of income, even temporarily, as part of the funding process.

In contrast, the 'Self-employed in a different business' category, accounting for 23%, showcases a segment of women who were already engaged in entrepreneurship. Their prior experience is a testament to the cross-applicability of entrepreneurial experience, as they ventured into new realms of business while building upon their existing expertise.

The majority, 70.5%, falling within the 'Unemployed' category underscores the marked tendency among women in Djelfa to go beyond unemployment by embarking on entrepreneurial ventures. This trend reflects an empowered response to the lack of regular job options, translating into an innovative pursuit of self-sustenance.

The presence of students, comprising 6.6%, highlights the intersection of academic curiosity and entrepreneurial enthusiasm. These individuals manifest a promising fusion of education and enterprise, encouraging a culture of being creative and good at solving problems from a young age.

Interestingly, the 'Homemaker' category registers 0% owing to multifaceted considerations. Beyond conventional responsibilities, societal dynamics and spousal viewpoints play pivotal roles. The possible hesitation from husbands' viewpoints shows how old beliefs and modern dreams mix together in Djelfa.

In sum, the table articulates a mix of occupational transitions driven by a mix of calculated risk-taking, prior experience, and the response to existing socio-cultural contexts. These results show a variety of personal choices that collectively define the evolving landscape of women's entrepreneurship in Djelfa.

2.2.1.2 Motivation for starting an independent activity (Q 3)

The presented table unveils the motivations behind female entrepreneurs initiating their independent ventures in Djelfa Province, with the assistance of ANADE. This table offers a spectrum of motivations, each assessed on a scale of importance, ranging from 'Very Important' to 'Not Important at All'.

Table 8: Motivations of Female Entrepreneurs Initiating their Own Ventures in Djelfa Province with the Assistance of ANADE

	Very important	Important	Less important	Not important at all
Unemployment	41	14	4	2
Job dissatisfaction	17	19	10	15
Independence and being your own boss	50	6	4	0
Pursuing a passion or interest	33	12	10	6
Identifying a market opportunity	29	15	12	5
Financial potential and increased income	39	19	2	1

Desire to innovate	29	14	8	10
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Source: Elaborated by the student

The insights drawn from the table reflect the motivations of 61 women entrepreneurs who embarked on their own ventures in Djelfa Province with the assistance of ANADE. These motivations, evaluated on a scale from 'Very Important' to 'Not Important at All,' offer valuable insights into the driving forces that guided these entrepreneurs:

Unemployment: A resounding majority of 41 entrepreneurs rated unemployment as 'Very Important.' This suggests that a significant portion of these women saw entrepreneurship as a means to address the challenges of job scarcity, opting to forge their paths when conventional employment avenues proved limited.

Job Dissatisfaction: For job dissatisfaction, 19 entrepreneurs marked it as 'Important,' highlighting its role as a factor pushing individuals to explore independent ventures. Although not as universally impactful as unemployment, dissatisfaction played a notable role in propelling entrepreneurial pursuits.

Independence and Being Your Own Boss: The driving force of independence and autonomy resonated strongly, with 50 entrepreneurs rating it as 'Very Important.' This underscores the desire to break free from traditional work structures and to make autonomous decisions in their own ventures.

Pursuing a Passion or Interest: Pursuing a passion garnered a significant 'Very Important' rating from 33 entrepreneurs. This suggests that a considerable number of women leveraged their personal interests as driving forces to establish businesses that aligned with their passions.

Identifying a Market Opportunity: The importance of identifying market opportunities was affirmed by a 'Very Important' rating from 29 entrepreneurs. This demonstrates that a substantial subset of these women recognized unmet needs in the market and saw entrepreneurship as a way to address them.

Financial Potential and Increased Income: The allure of better financial prospects was deemed 'Very Important' by 39 entrepreneurs. This indicates a prevailing aspiration for improved financial well-being, potentially contributing to the economic growth of both individual entrepreneurs and the region.

Desire to Innovate: Finally, the desire to innovate resonated with 29 entrepreneurs as 'Very Important.' This suggests that a considerable segment of these women saw entrepreneurship as a vehicle for introducing fresh ideas and solutions to the market.

In conclusion, these ratings collectively portray a mix of motivations that underline the entrepreneurial landscape of Djelfa Province. The varying degrees of importance attributed to each motivation offer a nuanced perspective on the intricate interplay of personal aspirations, economic considerations, and innovative thinking that collectively shape the journeys of these women entrepreneurs.

2.2.1.3 Challenges Faced During and After Establishment: Problems and Obstacles Encountered (Q 4)

Closely examining the journey of entrepreneurship, this section sheds light on the the difficulties that women entrepreneurs encountered both during and after establishing their ventures. The forthcoming table unveils a comprehensive overview of the problems and obstacles gleaned from a survey, offering valuable insights into the intricacies of their entrepreneurial experience. Notably, participants were asked to rate these challenges on a scale ranging from 'Extremely Challenging' to 'Not Challenging at All'.

Table 9: Challenges Faced Before and During the Establishment

	Extremely challenging	Very challenging	Moderately challenging	slightly challenging	Not challenging at all
Financial constraints	38	17	4	1	0
Lack of business knowledge and skills	13	19	13	11	3
Market competition	11	23	19	6	1
Limited access to resources	18	24	14	3	0
Balancing work and personal life	18	19	11	7	5

Source: Elaborated by the student

Rated on a scale that stretches from 'Extremely Challenging' to 'Not Challenging at All,' the survey results offer a clear understanding of the significant hurdles and difficulties confronted by women entrepreneurs during and after the establishment of their ventures. The following insights emerge from the responses:

Financial Constraints: A significant majority of 38 participants marked 'Extremely Challenging' for this category, emphasizing the considerable struggle they encountered due to financial limitations. This highlights the central role of securing adequate funds in enabling smooth business operations and growth.

Lack of Business Knowledge and Skills: Notably, 19 participants indicated 'Very Challenging,' demonstrating the importance of business insight in navigating the complexities of entrepreneurship. This underscores the need for accessible and effective training resources to address knowledge gaps.

Market Competition: With 23 participants selecting 'Very Challenging,' it is evident that competition within the market posed a substantial hurdle. This points to the significance of developing strategies to differentiate and position businesses effectively.

Balancing Work and Personal Life: A noteworthy majority of 38 participants found 'Very Challenging' to balance work and personal life. This underscores the struggle entrepreneurs face in maintaining equilibrium between business demands and personal commitments.

In essence, the responses emphasize that financial constraints emerged as the most arduous challenge for women entrepreneurs, significantly impacting various aspects of their ventures. These findings underscore the importance of support mechanisms addressing financial hurdles to foster sustainable entrepreneurial growth.

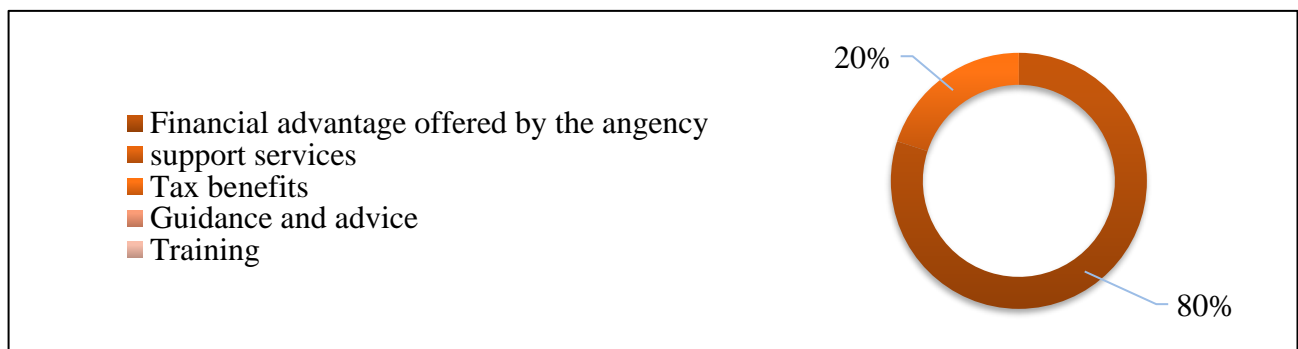
2.2.2 The support from ANADE

- The ANADE's selection process;
- Support provided by ANADE before and after the establishment;
- Appreciation of the support from ANADE;
- Type of funding from ANADE;
- The source of personal contribution (and various expenses) by the women entrepreneur for the financing of their business;
- Preparatory steps before creating the business;

2.2.2.1 ANADE's Selection Process (Q 2)

The figure below illustrates the outcomes of the survey, shedding light on the factors that drive women entrepreneurs to turn to ANADE for support.

Figure 13: Factors Motivating Women Entrepreneurs to Seek Assistance from ANADE



Source: Elaborated by the student

The results presented in the figure shed light on the motivating factors that drive women entrepreneurs in Djelfa Province to seek assistance from ANADE. Each factor plays a distinct role in shaping their decisions:

Financial Advantage Offered by ANADE (80%): The notable 80% of respondents recognizing the financial advantage offered by ANADE underscores the significance of economic incentives in motivating engagement. This finding suggests that many women view ANADE's financial benefits as a crucial factor in their pursuit of entrepreneurial endeavors. Such incentives likely contribute to enhancing the appeal of ANADE's support by directly impacting entrepreneurs' financial well-being.

Support Services (0%): Surprisingly, the reported 0% for support services points to an interesting dynamic. It could be indicative of a gap in awareness regarding the extensive support services ANADE offers. Alternatively, it might suggest that these entrepreneurs are more driven by financial and tax-related incentives rather than comprehensive support programs.

Tax Benefits (20%): The recognition of tax benefits by 20% of respondents highlights a moderate level of importance. While not as dominant as financial incentives, this factor still resonates with a portion of women entrepreneurs who consider favorable tax arrangements as an influencing factor in their decision to seek assistance.

Guidance and Advice (0%): The absence of endorsements for guidance and advice as a motivating factor might suggest that these entrepreneurs either possess a high degree of self-sufficiency or might not be fully aware of the depth of expertise and mentoring that ANADE provides.

Training (0%): Similarly, the lack of endorsements for training suggests that this particular aspect might not have been a dominant driver in their engagement with ANADE.

In summary, the results reflect a strong acknowledgment of the financial advantages offered by ANADE, indicating that economic incentives play a pivotal role in encouraging women entrepreneurs to seek support. The absence of endorsements for support services, guidance and advice, and training might indicate a potential area for ANADE to emphasize and communicate the diverse range of resources it provides beyond financial benefits.

2.2.2.2 Pre and Post-Establishment Support Offered by ANADE (Q 5)

This section delves into the crucial role played by ANADE in providing comprehensive support to aspiring and established women entrepreneurs. By examining the support mechanisms both preceding and following the establishment of their ventures, we gain insights into how ANADE empowers these individuals at every step of their entrepreneurial journey. The upcoming exploration sheds light on the specific forms of support, resources, and guidance that ANADE extends to foster sustainable business growth and success.

Table 10: Summary of the support received by the women entrepreneurs

Support	Before the creation				After the creation			
	Facilitati on of procedur es	Guidan ce and advice	Trainin g	Non e	Contr ol	Counsellin g	Others	None
support provided to women entrepreneurs	45	23	17	6	10	15	6	32

Source: Elaborated by the student

The table presents a comprehensive insight into the support provided by ANADE to women entrepreneurs both before and after the establishment of their ventures. The responses outline the distinct forms of assistance received:

Before Creation:

- Majority (45) of respondents highlighted the facilitation of procedures as a substantial factor. This suggests that ANADE's involvement streamlined administrative hurdles, potentially expediting the establishment process.
- Additionally, 23 respondents noted the significance of guidance and advice. This indicates ANADE's role in providing vital insights and mentorship to shape business concepts.
- Training was cited by 17 respondents, revealing the emphasis on skill development and knowledge enhancement facilitated by ANADE.
- Intriguingly, 6 respondents indicated that they received no support before creation, signifying the variability in the extent of assistance availed.

After Creation:

- A majority of 32 respondents reported receiving no support after venture establishment. This indicates a potential need for sustained post-establishment assistance to ensure ongoing growth and success.
- 10 respondents mentioned 'control,' possibly highlighting the importance of regulatory and monitoring support from ANADE in managing operational challenges.
- 15 respondents cited 'counseling,' underscoring the role of ANADE in providing ongoing advice and guidance to address evolving business demands.

These responses collectively underline ANADE's multifaceted role in facilitating administrative processes, offering guidance, and furnishing training opportunities. The prevalence of 'none' in post-establishment support suggests an opportunity for ANADE to enhance its role in supporting entrepreneurs through various stages of their ventures. Additionally, the mentions of 'control' and 'counseling' emphasize the significance of regulatory assistance and continued mentoring in sustaining entrepreneurial growth and success.

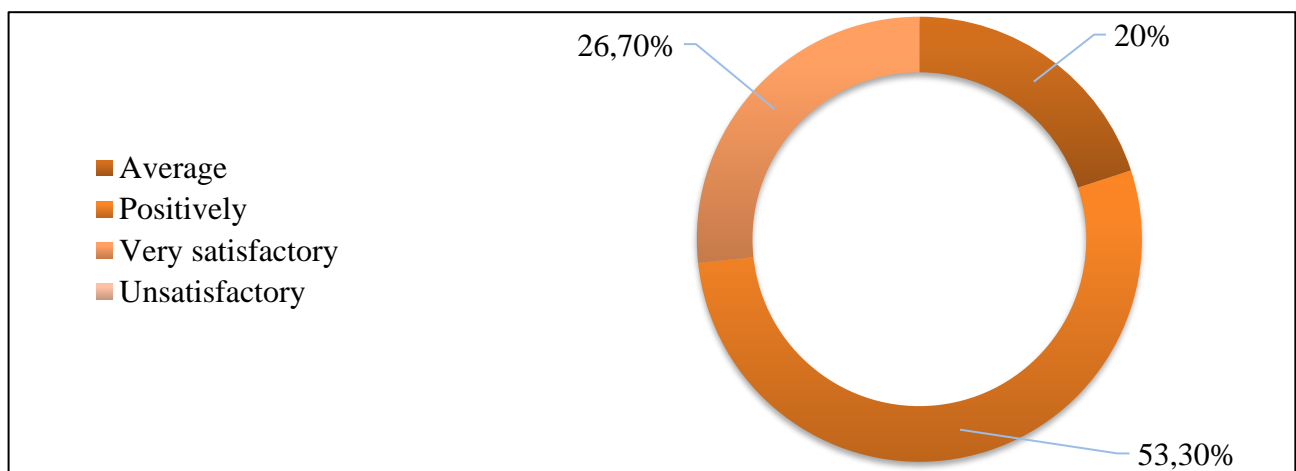
2.2.2.3 Appreciation of ANADE (Q 6)

This section delves into the sentiments of women entrepreneurs regarding the assistance provided by ANADE. It explores their expressions of gratitude and acknowledgment for the support they have received on their entrepreneurial journeys. By capturing their appreciation, we gain insight into the positive influence of ANADE's efforts in empowering and enabling women to thrive in their business endeavors. The forthcoming table showcases the value of ANADE's initiatives through the voices of the entrepreneurs it has supported.

Table 11: Appreciation of ANADE

	Counts	Percentage	Cumulative Percentage
Average	13	20%	20%
Positively	32	53.3%	73.3%
Very satisfactory	16	26.7%	100%
Unsatisfactory	0	0%	100%
Total	61	100%	

Source: Elaborated by the student

Figure 14: Appreciation of ANADE

Source: Elaborated by the student

The results reflect a range of sentiments expressed by women entrepreneurs regarding ANADE's support, offering valuable insights into their overall perceptions:

Very Satisfactory (26.7%): A notable proportion, at 26.7%, conveyed a 'very satisfactory' level of appreciation. This indicates a high degree of contentment with ANADE's support, underscoring its effectiveness in meeting the needs and expectations of these entrepreneurs.

Positively (53.3%): The majority of respondents, 53.3%, reported a 'positive' sentiment towards ANADE's support. This significant figure reinforces the organization's positive impact, resonating favorably with a substantial portion of the women entrepreneurs.

Average (20%): A portion of respondents, at 20%, indicated an 'average' level of appreciation. This suggests a moderate but not overwhelming endorsement of ANADE's support, signifying potential opportunities for enhancement.

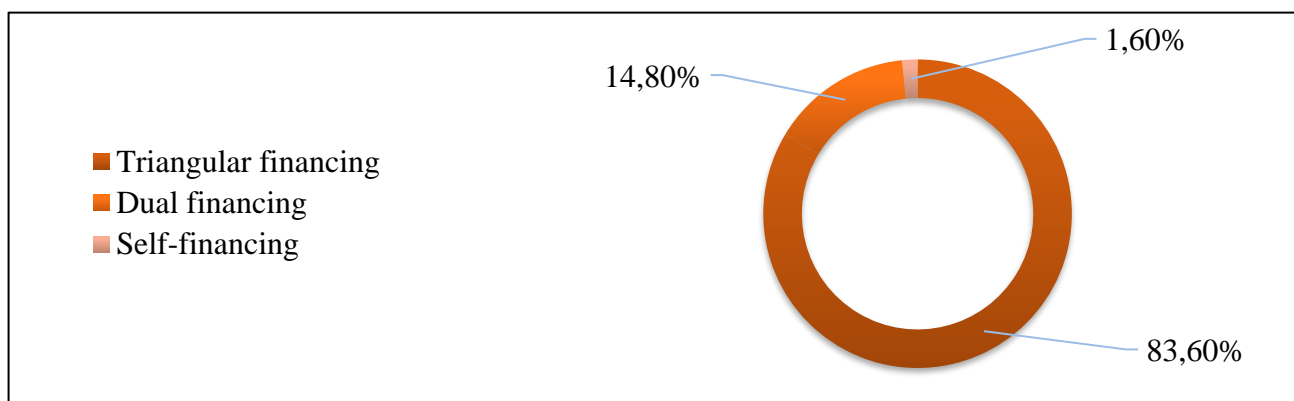
Unsatisfactory (0%): Remarkably, the data shows a complete absence of respondents expressing an 'unsatisfactory' sentiment. This absence underlines ANADE's success in delivering support that has not been perceived negatively by any surveyed entrepreneurs.

In summary, the survey outcomes depict an overall positive sentiment towards ANADE's support, with a noteworthy percentage expressing high levels of satisfaction. The absence of 'unsatisfactory' responses attests to ANADE's effectiveness in fostering a positive perception among the surveyed women entrepreneurs.

2.2.2.4 Types of funding from ANADE (Q 7)

This section delves into the diverse types of funding models extended by ANADE to support women entrepreneurs. By examining the specific avenues through which financial assistance is provided, we gain insights into ANADE's role in fostering financial empowerment. The forthcoming figure sheds light on the array of funding options available.

Figure 15: Type of funding from ANADE



Source: Elaborated by the student

The results provide a comprehensive perspective on the types of funding models offered by ANADE to women entrepreneurs, each catering to distinct financial needs and objectives:

Triangular Financing (83.60%): The overwhelming majority of participants, at 83.60%, favored the triangular financing model. This popularity underscores the effectiveness of ANADE's approach, where entrepreneurs benefit from a multi-faceted funding structure that combines various financial resources, potentially enhancing their access to capital for business ventures.

Dual Financing (14.80%): A notable percentage, 14.80%, opted for dual financing. While not as prevalent as triangular financing, this choice indicates that a subset of entrepreneurs found value in the dual approach, combining two funding sources to bolster their business endeavors.

Self-Financing (1.6%): The self-financing choice garnered limited preference, with only one participant selecting it. The rationale provided – to benefit from tax privileges – underscores the strategic thinking employed by entrepreneurs to leverage financial advantages when opting for self-funding.

The prevalence of the triangular financing model suggests that entrepreneurs appreciate the comprehensive nature of ANADE's support, which combines multiple sources to meet their financial requirements. The relatively smaller preference for dual financing might indicate that entrepreneurs find value in combining two sources while still relying heavily on ANADE's support. Lastly, the strategic use of self-financing for tax benefits showcases entrepreneurs' ability to make informed decisions that align with their financial goals.

2.2.2.5 Sources of Personal Contribution and Business Financing by Women Entrepreneurs (Q 9)

This section delves into the intricate web of financial resources tapped by women entrepreneurs to fund their business ventures. By uncovering the diverse sources of personal contribution and business financing, we gain insights into the financial strategies these entrepreneurs employ. The forthcoming table sheds light on the various avenues through which entrepreneurs fund their enterprises, showcasing their resourcefulness in navigating the financial challenges of entrepreneurship.

Table 12: Summary table of sources of personal contribution

	Counts	Percentage%
Individual or private savings	49	83.1%
Spousal support	4	6.8%
Parental support	20	33.9%
Family support	11	18.6%
Friend support	2	3.4%
Other sources	0	0%

Source: Elaborated by the student

The results offer a comprehensive panorama of the diverse sources from which women entrepreneurs draw upon to contribute to their business financing:

Individual or Private Savings (83.1%): A significant majority of 83.1% of participants highlighted individual or private savings as a primary source of personal contribution. This underscores the entrepreneurs' self-reliance and willingness to invest their own resources in their ventures.

Spousal Support (6.8%): While comparatively smaller, 6.8% indicated spousal support as a source of contribution. This suggests a certain degree of collaborative financial effort within households, contributing to entrepreneurial pursuits.

Parental Support (33.9%): Parental support emerged as a prominent source, with 33.9% of participants indicating reliance on financial assistance from parents. This points to the significance of familial ties in fostering entrepreneurship.

Family Support (18.6%): The preference for family support, at 18.6%, highlights the interconnectedness of family networks in entrepreneurial endeavors, with some entrepreneurs benefiting from wider family contributions.

Friend Support (3.4%): A small percentage, 3.4%, noted friend support as a source of personal contribution. This demonstrates the role of close social circles in aiding entrepreneurial financial efforts.

Other Sources (0%): Notably, there were no respondents citing other sources of personal contribution. This implies that the outlined sources adequately encapsulate the spectrum of financing avenues explored by these entrepreneurs.

2.2.2.6 Preparatory steps before creating the business (Q 9)

This section explores the foundational steps that women entrepreneurs in the region of Djelfa take prior to launching their businesses. It highlights the strategic preparations and initial groundwork that contribute to their journey toward successful ventures. The forthcoming table shows the percentage of each step taken.

Table 13: Business creation preparation

	Counts	Percentage%
Market study	50	83.3%
Financial study	39	65%
Client prospecting	21	35%
Business creation training	8	13.3%
Other preparations	2	1.7%

Source:Elaborated by the student

The results paint a vivid picture of the preliminary measures undertaken by women entrepreneurs as they pave the way for their business initiation:

Market Study (83.3% of 100%): An overwhelming majority, at 83.3%, diligently engaged in comprehensive market studies. This reflects their commitment to understanding market dynamics and potential demand, showcasing a strategic approach to business preparation.

Financial Study (65% of 100%): The substantial figure of 65% indicates that a significant portion conducted financial studies. This underscores the importance of understanding financial viability and potential risks, demonstrating astute financial planning.

Client Prospecting (35% of 100%): At 35%, a notable portion of entrepreneurs undertook client prospecting activities. This signifies their proactive approach to identifying and engaging potential customers, fostering a customer-oriented business foundation.

Business Creation Training (13.3% of 100%): A smaller yet noteworthy 13.3% participated in business creation training. This highlights their recognition of the value of skill development and knowledge enhancement through targeted training programs.

Other Preparations (1.7% of 100%): With 1.7% indicating 'other preparations,' entrepreneurs exhibited a limited engagement in distinct forms of groundwork tailored to their unique business goals.

In summary, the responses underscore the women entrepreneur's dedication to thorough groundwork before business initiation. The prominence of market and financial studies reflects their strategic foresight, while client prospecting and business creation training reveal a proactive stance in building a strong foundation. The presence of 'other preparations' showcases their adaptability to specific business requirements, collectively exemplifying their meticulous approach to business preparedness.

2.2.3 Entrepreneurial Outcomes and Success Indicators of Women Entrepreneurs in Djelfa Province: The Impact of ANADE Support

- Ability to Increase Business Activity;
- Access to Further Financial Support;
- Job Creation Impact;
- ANADE's Impact on Innovation: Introduction of New Products or Services

2.2.3.1 Unveiling Business Growth Potential: Exploring the Ability to Increase Business Activity (Q 10)

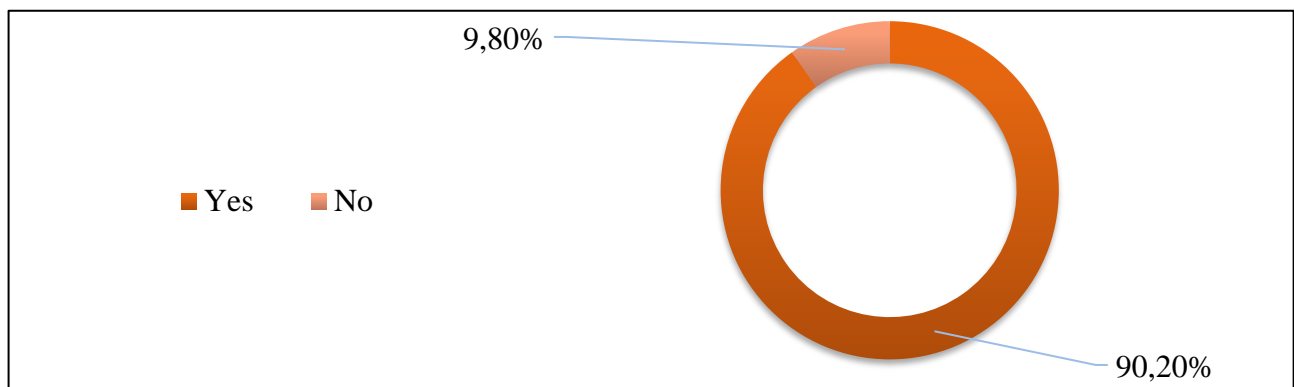
This upcoming table delves into the experiences of women entrepreneurs in the Djelfa region regarding the amplification of their business activities. By investigating whether they encountered challenges in this pursuit, we gain valuable insights into the factors that either facilitate or hinder the expansion of their entrepreneurial endeavors. The table provides a comprehensive overview of their responses, offering a nuanced understanding of the landscape for business growth in the region.

Table 14: Difficulty in increasing business activity

	Counts	Percentage	Cumulative Percentage
Yes	55	90.2%	90.2%
No	6	9.8%	100%
Total	61	100%	

Source: Elaborated by the student

Figure 16: Difficulty in increasing business activity



Source: Elaborated by the student

The results underline a noteworthy trend among women entrepreneurs in the Djelfa region, revealing the dynamics of their efforts to expand business activities:

Yes (90.2%): A substantial majority of 90.2% of participants responded affirmatively, indicating that they encountered difficulties in increasing their business activities. This dominant figure underscores the challenges that women entrepreneurs face in their pursuit of business growth within the Djelfa region.

No (9.8%): While notably smaller, the 9.8% who responded negatively signifies a minority who managed to navigate these difficulties and successfully enhance their business activities. This percentage suggests that despite the hurdles, a notable portion of women entrepreneurs has been able to overcome obstacles and achieve growth.

In summary, the overwhelming 'yes' responses reflect the prevalence of challenges among women entrepreneurs striving to elevate their business activities. This highlights the need for targeted support and strategies to address these obstacles and facilitate sustainable business expansion within the Djelfa region. The minority 'no' responses offer insights into the strategies and approaches that have enabled some entrepreneurs to overcome these difficulties and achieve growth despite the prevailing challenges.

2.2.3.2 Access to Further Financial Support (Q 11)

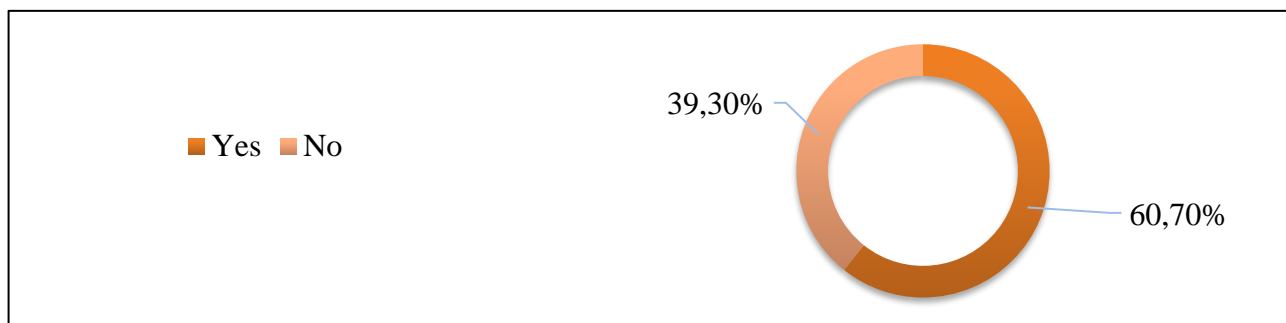
The upcoming table presents a binary exploration of whether women entrepreneurs had access to additional financial support. Through a straightforward 'yes' or 'no' response, we gain a clear perspective on the extent to which these entrepreneurs were able to secure supplementary funding. The table's results provide valuable insights into the landscape of financial assistance available to women entrepreneurs in their pursuit of business growth.

Table 15: Access to Further Financial Support

	Counts	Percentage	Cumulative Percentage
Yes	37	60.7%	60.7%
No	24	39.3%	100%
Total	61	100%	

Source: Elaborated by the student

Figure 17: Access to Further Financial Support



Source: Elaborated by the student

The results illuminate the landscape of financial support available to women entrepreneurs in their endeavors to sustain and expand their businesses:

Yes (60.7%): A majority of 60.7% of participants affirmed that they had access to further financial support. This figure indicates a significant portion of women entrepreneurs who successfully secured additional funding, underscoring the availability of resources to facilitate their business growth.

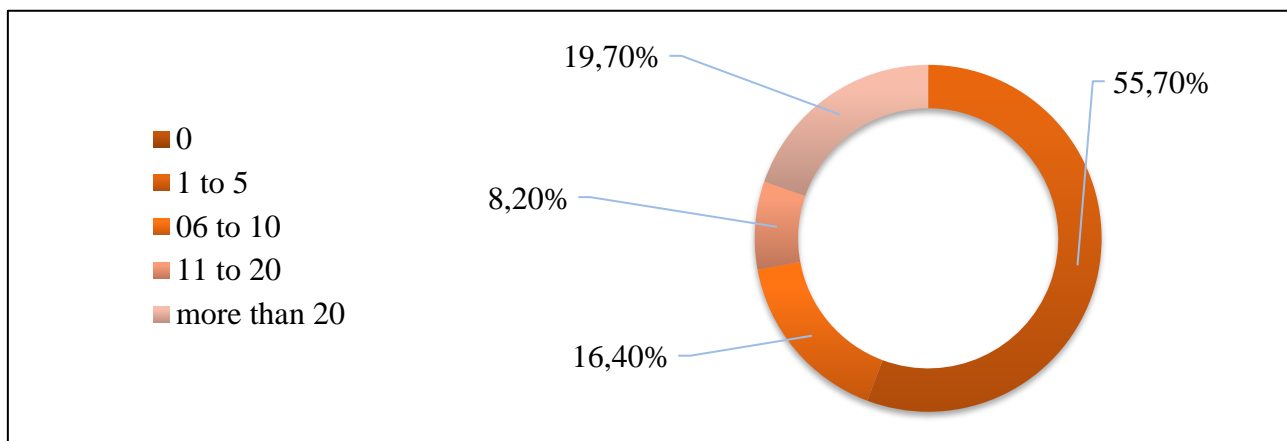
No (39.3%): Notably, 39.3% indicated that they did not have access to further financial support. This subset of entrepreneurs highlights the challenges faced by a considerable portion who are striving to sustain and expand their businesses without the aid of supplementary funding.

In summary, the majority 'yes' responses reveal a substantial proportion of women entrepreneurs who were able to access additional financial support, suggesting a positive trend in available resources. The 'no' responses, while smaller, shed light on the significant percentage of entrepreneurs who faced limitations in obtaining further financial assistance, emphasizing the need for enhanced support mechanisms to bridge this gap and promote equitable growth opportunities.

2.2.3.3 Job Creation Impact (Q 12)

The upcoming figure presents a quantitative representation of the impact of women entrepreneurs' endeavors in terms of job creation. By showcasing the number of jobs generated by each participant, we gain a detailed insight into the tangible contributions of these entrepreneurs towards employment growth. The figure provides a visual depiction of their role in driving economic progress through job creation.

Figure 18: Job Creation Impact



Source: Elaborated by the student

The results provide a nuanced understanding of the job creation impact driven by women entrepreneurs:

0 Jobs (0%): no participants reported no job creation.

1-5 Jobs (55.7%): The majority of respondents, at 55.7%, generated between 1 to 5 jobs through their entrepreneurial pursuits. This indicates a significant number of women entrepreneurs who have managed to create a modest yet meaningful number of employment opportunities.

6-10 Jobs (16.4%): A sizeable minority, 16.4%, reported generating between 6 to 10 jobs. This subset of entrepreneurs demonstrates a more substantial contribution to job creation, potentially indicating businesses that have achieved a higher level of growth.

11-20 Jobs (8.2%): The presence of 8.2% of respondents in this category suggests that a smaller but still significant group of entrepreneurs have successfully created a notable number of jobs, contributing to a notable impact on employment.

More than 20 Jobs (19.7%): An impressive 19.7% of participants indicated creating more than 20 jobs. This highlights a commendable achievement of a subset of entrepreneurs who have significantly driven job growth through their ventures.

In summary, the responses showcase the diversity in job creation impact among women entrepreneurs. The prevalence of 1-5 job creation indicates a widespread positive influence, while the presence of higher job creation numbers demonstrates the potential for substantial economic impact in the region. The entrepreneurial efforts of these women contribute not only to their own success but also to the broader community's economic growth through increased employment opportunities.

2.2.3.4 ANADE's Role in Fostering Innovation: Introducing New Products or Services (Q 13)

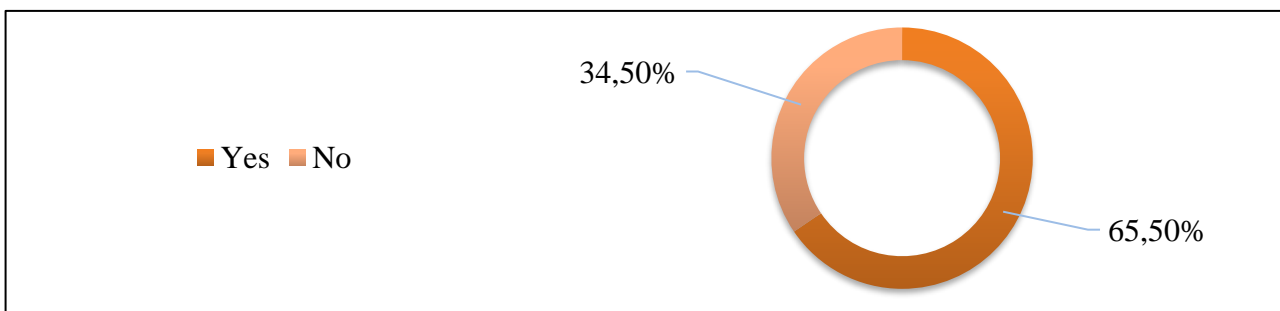
The forthcoming table presents a binary investigation into whether ANADE has impacted product or service innovation among women entrepreneurs. Through a straightforward 'yes' or 'no' response, we gain a clear snapshot of ANADE's role in driving creative advancements within the entrepreneurial landscape. The table's results offer valuable insights into ANADE's contribution to fostering innovative transformations in products and services.

Table 16: Impact of ANADE's Support on Product/Service Innovation

	Counts	Percentage	Cumulative Percentage
Yes	40	65.5%	65.5%
No	21	34.5%	100%
Total	61	100%	

Source: Elaborated by the student

Figure 19: Impact of ANADE's Support on Product/Service Innovation



Source: Elaborated by the student

The results provide a revealing glimpse into the influence of ANADE on product or service innovation among women entrepreneurs:

Yes (65.5%): A majority of 65.5% of participants affirmed that ANADE has indeed played a role in driving product or service innovation. This notable figure underscores ANADE's positive impact in fostering creative advancements within the entrepreneurial ecosystem.

No (34.5%): The 34.5% who responded negatively indicates a minority who did not perceive ANADE's direct influence on product or service innovation. This subset offers insights into the diverse range of experiences and perceptions among entrepreneurs regarding the extent of ANADE's impact in this aspect.

In summary, the substantial 'yes' responses highlight ANADE's significant role in inspiring and supporting product or service innovation among women entrepreneurs. The 'no' responses, while smaller, underscore the need for continued efforts to enhance ANADE's initiatives and communication regarding its role in driving innovative transformations within the entrepreneurial landscape.

2.3 Key Findings from the Survey

The survey on "Experiences and Satisfaction Levels of Women Entrepreneurs Accompanied by ANADE in Djelfa Province" has yielded valuable insights into the entrepreneurial landscape and the impact of ANADE's support. Several key findings stand out:

-Pre-Entrepreneurial Occupational Status: The majority of women surveyed in Djelfa Province were unemployed before embarking on their entrepreneurial journeys. This reflects a resilient response to limited job opportunities and a determination to pursue self-sufficiency.

-Motivations for Entrepreneurship: The primary motivation for starting independent businesses was unemployment, followed by job dissatisfaction and the desire for independence. These factors underscore the role of entrepreneurship as a means to address economic challenges and achieve personal fulfillment.

-Challenges Faced: Financial constraints were the most significant challenge encountered by women entrepreneurs, emphasizing the importance of adequate funding. Additionally, the need for business knowledge and skills and the challenges of market competition were notable hurdles.

-ANADE's Support: ANADE's financial incentives were highly appreciated, and financial advantages were the primary motivators for women entrepreneurs to seek assistance. However, there was a limited acknowledgment of other support services provided by ANADE.

-Types of Funding: Triangular financing was the most preferred funding model, indicating the value of combining various financial resources. Dual financing and self-financing also had their place, with strategic considerations guiding entrepreneurs' choices.

-Sources of Personal Contribution: Individual savings were the most common source of personal contribution, followed by parental support and spousal support. These findings highlight the importance of personal resources and family networks in women's entrepreneurship.

-Preparatory Steps: Entrepreneurs in Djelfa Province demonstrated meticulous preparation before starting their businesses, with market and financial studies being common practices.

-Business Growth Potential: The majority of women faced difficulties in increasing their business activities, emphasizing the need for targeted support to overcome challenges.

-Access to Further Financial Support: A significant percentage had access to further financial support, indicating a positive trend in available resources to facilitate business growth.

-Job Creation Impact: A majority of respondents created between 1 to 5 jobs through their entrepreneurial ventures, showcasing a positive impact on employment in the region.

-ANADE's Role in Innovation: ANADE played a significant role in driving product or service innovation, reflecting its positive influence on fostering creative advancements within the entrepreneurial ecosystem.

In conclusion, the survey highlights the resilience and determination of women entrepreneurs in Djelfa Province, their motivations, challenges, and the pivotal role played by ANADE in supporting their ventures. The findings suggest opportunities for further support in areas such as business knowledge, market competitiveness, and sustained post-establishment assistance to promote sustainable growth and innovation in women's entrepreneurship.

2.4 Conclusion of the chapter

In Chapter Three, our investigation into the role and perception of the ANADE in empowering women entrepreneurs in Djelfa Province has yielded significant results. ANADE emerges as a pivotal force in the empowerment of women entrepreneurs, as evidenced by the positive impact of its support programs on the growth and development of women-led businesses. The high levels of satisfaction reported by surveyed women entrepreneurs underscore the effectiveness of ANADE's initiatives, highlighting its potential to drive positive change and foster economic growth. These findings underscore the importance of ANADE's continued support for women entrepreneurs, offering valuable insights that can inform future strategies and policies aimed at further enhancing the agency's impact within Djelfa and beyond.

Conclusion

Conclusion

This research has aimed to provide a comprehensive understanding of the reality of female entrepreneurship in Algeria, focusing on young Algerian women entrepreneurs from the Djelfa region who have received support from the National Agency for Support and Development of Entrepreneurship (ANADE). The study's objectives were to explore Algerian women entrepreneurs from Djelfa and their businesses, their socio-professional backgrounds before starting their ventures, their motivations, and the challenges they encountered. Additionally, the research aimed to analyze the support provided by ANADE, one of the key entrepreneurship support structures in Algeria.

To achieve these objectives, the research was structured into two main parts:

Theoretical Framework: This part involved an extensive literature review to provide a theoretical foundation for the research. It consisted of two chapters. The first chapter delved into the theoretical aspects of entrepreneurship in general, with a focus on the role of the entrepreneur as the central actor. The second chapter explored the phenomenon of female entrepreneurship, drawing on previous studies and experiences from various countries.

Practical Investigation: The practical aspect of the research involved the administration of a questionnaire. This section comprised a single chapter, with the first section dedicated to presenting ANADE, its development, the types of financial support and guidance it offers, and the feedback from female entrepreneurs from the Djelfa region who have utilized its services. The second section presented the results of the questionnaire survey conducted among ANADE-promoted female entrepreneurs from Djelfa.

The research findings have confirmed various hypotheses that were initially set:

H1: Women in Djelfa province are motivated to become entrepreneurs due to their desire for financial independence and economic empowerment. They see entrepreneurship as a means to create their own sources of income and achieve financial stability.

Confirmation: The research findings confirm this hypothesis. The primary motivation for women in Djelfa province to become entrepreneurs was indeed their desire for financial independence and economic empowerment. This motivation aligns with their pursuit of self-sufficiency in response to limited job opportunities.

H2: The motivating factor for the young woman to turn to ANADE is financial assistance. The support provided by this organization is primarily focused on pre-establishment activities, such as guidance and advice during the orientation phase. Women entrepreneurs view ANADE as a helpful support structure.

Confirmation: The research findings confirm this hypothesis as well. Financial assistance was identified as a key motivator for women to turn to ANADE. The support provided by ANADE was primarily perceived as valuable during the pre-establishment phase, including guidance and advice. Women entrepreneurs generally viewed ANADE as a helpful support structure, particularly for its financial incentives.

H3: The support provided by ANADE positively influences entrepreneurial outcomes for women entrepreneurs in Djelfa province, leading to indicators of success such as business growth, increased revenue, job creation, market expansion, and improved sustainability.

Confirmation: The research findings confirm this hypothesis. ANADE's support, particularly its financial incentives, had a positive influence on various entrepreneurial outcomes. Women entrepreneurs reported indicators of success such as business growth, increased revenue, job creation, and market expansion, which can be attributed to the support received from ANADE. This support contributed to improved sustainability in their entrepreneurial endeavors.

All three hypotheses are confirmed based on the research findings, indicating the significant role of ANADE's support in empowering women entrepreneurs in Djelfa province and driving positive entrepreneurial outcomes.

In conclusion, this research sheds light on the realities of female entrepreneurship in Algeria, specifically among young women entrepreneurs from the Djelfa region who received support from ANADE. The findings suggest opportunities for further support and improvement, particularly in enhancing business knowledge, competitiveness, and post-establishment assistance to ensure sustainable growth and innovation in women's entrepreneurship in Djelfa.

Throughout this research, several challenges were encountered, including limited specialized literature on female entrepreneurship, difficulty in reaching and convincing young women from the Djelfa region to respond to the questionnaire, data collection challenges due to incomplete responses, and a lack of detailed statistics on female entrepreneurs from Djelfa.

This multifaceted research encompasses social and economic dimensions, making the analysis of female entrepreneurship in Djelfa, Algeria, a complex undertaking. It is evident that female entrepreneurship has become a reality in the Djelfa region, with women engaging in various sectors. However, questions regarding the success or failure of these micro-enterprises and their sustainability over time remain pertinent, especially in the context of Djelfa.

In light of these findings, several research avenues are suggested for further exploration in the field of entrepreneurship in Djelfa, Algeria:

Investigating the factors contributing to the success or failure of female entrepreneurs from the Djelfa region.

Conducting a comparative study of entrepreneurial intentions between male and female university students in the Djelfa region.

Exploring the differences in entrepreneurial intentions between students from the Djelfa region who have studied entrepreneurship and those who have not as part of their university curriculum.

This research underscores the importance of understanding the dynamics of female entrepreneurship in the Djelfa region and provides valuable insights that can inform policies and strategies to support and strengthen businesses led by women in this specific area. It also highlights the need to facilitate access to financial resources and provide ongoing support to empower female entrepreneurs from the Djelfa region to expand their activities and penetrate new markets. Additionally, encouraging support mechanisms for women's economic initiatives and reinforcing entrepreneurship assistance programs, especially for women in Djelfa, is crucial.

Regarding ANADE, the research suggests that entrepreneurial support should encompass both pre- and post-establishment phases, particularly for women entrepreneurs from the Djelfa. Despite the challenges faced, women entrepreneurs persist in their entrepreneurial endeavors and seek opportunities for business expansion.

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Annexes

Annex 01: Questionnaire**ANADE Entrepreneurial Impact Survey**

Dear Participants,

Thank you for taking the time to participate in our survey focused on understanding the impact of ANADE's support on female entrepreneurs. Your valuable insights will help us gain a deeper understanding of how ANADE's programs influence business development, innovation, and economic growth.

This survey aims to gather information about your experiences, challenges, and successes as entrepreneurs who have received support from ANADE. Your responses will remain anonymous and confidential, and the information you provide will contribute to valuable research in the field of entrepreneurship.

The survey should not take more than 10 minutes to complete. Your participation is highly appreciated and will contribute to meaningful insights that can drive positive changes for aspiring and existing women entrepreneurs.

Thank you for your participation!

1. Employment Status

Please select the option that best describes your socioprofessional situation before starting your entrepreneurial venture:

- Employed full-time
- Employed part-time
- Self-employed in a different business
- Unemployed
- Student
- Homemaker

2. ANADE's Selection Process

Could you please select the main reason that influenced your decision to choose ANADE for your entrepreneurial venture?

- Financial advantage offered by the agency
- Support services
- Tax benefits
- Guidance and advice
- Training (topics like accounting, business management, and communication)

3. Influence of Motivations on Starting Your Venture with ANADE

Please rate the importance of the following motivations in influencing your decision to start your own venture with ANADE's assistance, using the scale provided (very important to not important at all)

	Very Important	Important	Less important	Not important at all
Unemployment				
Job dissatisfaction				
Independence and being your own boss				
Pursuing a passion or interest				
Identifying a market opportunity				
Financial potential and increased income				
Desire to innovate				

4. Challenges Faced Before and During Establishment

Please rate the challenges you faced before and during the establishment of your venture

	Extremely Challenging	Very Challenging	Moderately Challenging	Slightly Challenging	Not Challenging at All
Financial constraints					
Lack of business knowledge and skills					
Market competition					
Limited access to resources					
Balancing work and personal life					
Others					

5. Support Provided by ANADE Before and After Establishment

Please indicate the types of support you received from ANADE before and after establishing your venture. Select all that apply.

-Before Establishment:

Facilitation of procedures Guidance and advice Training None

-After Establishment:

Control Counselling Others None

6. Appreciation of the Support from ANADE

Please indicate your level of appreciation for the support you received from ANADE.

- Very Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very Dissatisfied

7. Type of Funding from ANADE

Please indicate the type of financing you received from ANADE.

- Triangular financing
- Dual financing
- Self-financing

8. Source of Personal Contribution and Various Expenses

Please indicate the sources of personal contribution and various expenses you used to finance your business.

- Individual or private savings
- Spousal support
- Parental support
- Family support
- Friend support
- Other

9. Preparatory Steps Before Creating the Business

Please indicate the preparatory steps you undertook before establishing your business

- Market study
- Financial study
- Client prospecting
- Business creation training
- Other

1. Ability to Increase Business Activity

Please indicate your experience with increasing business activity

- Faced difficulties in increasing income
- Successfully achieved increased business activity

2. Access to Further Financial Support

Did you have access to further financial support form ANADE beyond the initial assistance

- Yes
- No

12. Job Creation Impact

Please indicate the number of job opportunities your business has created for others

- 0
- 1-5
- 6-10
- 11-20
- More than 20

13. ANADE's Impact on Innovation

Did ANADE's support contribute to the introduction of new products or services by your business?

- Yes
- No