
Title: Entrepreneurial Women in Algeria: A Theoretical Study on Traits, Paths of Challenges, and Self-Assertion

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Abstract

This study explores the evolving role of women in Algeria's entrepreneurial landscape, particularly within the context of ongoing political and economic reforms. These reforms aim to revitalize the national economy and promote inclusive development, creating opportunities for broader societal participation—including that of women. As key players in this transformation, Algerian women have increasingly ventured into entrepreneurship, establishing diverse businesses across critical sectors. Their growing presence highlights both their ambition and the challenges they face in traditionally male-dominated domains. Despite structural, social, and institutional barriers, women entrepreneurs continue to assert themselves, contributing to the creation of added value and reinforcing the national economy's resilience and competitiveness. This study offers a theoretical analysis of the traits that characterize entrepreneurial women, the nature of the challenges they encounter, and their pathways toward self-affirmation. It aims to enrich the understanding of female entrepreneurship in Algeria and support strategies that enhance women's contributions to sustainable economic development.

Keywords: Women entrepreneurs; Female entrepreneurship; Entrepreneurship; Economic development; Challenges.

Introduction

Entrepreneurial women in Algeria are considered a vital element in both the economic and social landscapes, as they increasingly contribute to driving sustainable development and enhancing economic activity in the country. Women's entry into the business world represents a bold and highly significant step, as they have become one of the sources of growth. Women have asserted themselves as active participants in society across various fields, and recent years have witnessed their strong presence in the labor market. However, it is the woman entrepreneur who takes the initiative to establish, purchase, or acquire a business, bearing all financial, administrative, and even social risks and responsibilities, while also participating in its daily management. Therefore, the issue of women establishing their own businesses remains a subject of considerable debate in our society, whether it concerns new ventures, business revival, or development.

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In recent years, women entrepreneurs have come to play a pivotal role in fostering innovation and increasing the competitiveness of the national economic fabric. However, this path is not without challenges. Women in Algeria face a range of obstacles, such as discrimination, difficulty accessing funding, and at times, social constraints. Despite these hurdles, successful female role models have emerged, demonstrating women's ability to overcome such barriers and achieve remarkable accomplishments across various sectors. These female-led enterprises have not only contributed to strengthening the national economy, but also added value by expanding employment opportunities and reducing unemployment rates. This underscores the importance of enhancing laws and policies that support female entrepreneurship.

From this perspective, the present study aims to shed light on the experience of women entrepreneurs in Algeria. Understanding these dynamics is crucial to harnessing women's potential and enhancing their active participation in the business world. This is achieved by exploring the key characteristics that distinguish them, the paths they follow to achieve success, and the challenges they face in the business environment. Grasping these aspects is of great importance for strengthening efforts to create a supportive and sustainable environment for female entrepreneurs and for driving the national economy toward sustainability and innovation.

Accordingly, the central research question posed is: What are the social, cultural, and economic factors that influence the role of women entrepreneurs in Algeria, and how can the obstacles they face be overcome to enhance their contribution to sustainable economic development?

1. Defining the Key Concepts of the Study:

1.1 Women Entrepreneurs: Women entrepreneurship has become a prominent subject of research over the past decade. Singh defines it as “the act of owning and establishing businesses that economically empower women, enhancing their economic strength and social status.” According to Ranbir Singh (2012), “women entrepreneurs engage in business activities due to push and pull factors that encourage them to pursue independent careers and become self-reliant” (GHIAT, p. 78). The primary motivation behind this drive is the desire to make independent decisions about their lives and professional paths.

1.2 Female Entrepreneurship: Female entrepreneurship is defined as women who typically come from affluent backgrounds, possess certain financial capabilities, or have professional skills or appropriate training. They may also be female heirs who receive logistical and financial support from their families and take over the management of family businesses. These women are considered entrepreneurs, as their work represents a duty to carry on the legacy by assuming responsibility.

According to Belcourt, Burke, and Lee-Gosselin (1991), a female entrepreneur is “a woman who seeks self-fulfillment, financial independence, and control over her existence through the launch and management of her own business” (Ranbir, 2012, pp. 45–58). Thus, female entrepreneurship refers to the practice of entrepreneurship carried out by women, which involves the creation and management of business ventures. It aims to promote the economic empowerment of women, thereby enhancing their economic strength and elevating their status in society. Female entrepreneurship also works to provide job opportunities and increase women's economic participation, especially in social contexts where women may face discrimination or restrictions. Moreover, female entrepreneurship tends to introduce new ideas and innovative solutions that meet diverse market needs, thereby contributing to economic development. It also enables women to achieve financial independence and make autonomous decisions regarding their lives and businesses. However, women entrepreneurs face unique challenges related to financing, social networking, and the scarcity of mentorship and guidance. As a result, they often need to develop creative strategies to overcome these obstacles. Female entrepreneurship is therefore more than just an economic concept—it represents a social movement aimed at achieving greater justice and equality in the economic sphere.

1-3 Entrepreneurship: Entrepreneurship has become a strategic tool for youth employment and for social and economic development. The entrepreneurial strategy began in the late 1980s, thanks to liberal economic reforms, which led to the emergence and growth of entrepreneurship. In fact, 91% of the companies existing in 2005 were established after 1990, and since then, the number of businesses has continued to rise. By the end of 2008, the number of private small and medium-sized enterprises

(SMEs) had reached 392,013, in addition to more than 126,887 artisans. Entrepreneurship has, in reality, become the cornerstone of economic development. (Ghiat, 2014, p. 120).

There is no universal agreement on the definition of entrepreneurship, and researchers have provided numerous definitions in recent academic studies on the subject. Reynolds (2005) defined entrepreneurship as the discovery of opportunities and new innovations through which a new organization is formed. Shabana A. Menon (2012) described entrepreneurship as a key element of growth and development, contributing to a country's progress in various ways through innovation and diverse ideas.

According to Kirzner (1997), the entrepreneur is an individual who is alert to business opportunities. Meanwhile, Onuoha (2007) defined entrepreneurship as the practice of starting new organizations or revitalizing mature ones—especially new ventures—in response to identified opportunities. (Patmond, 2012, p. 1)

Thus, entrepreneurship can be defined as an activity that involves discovering, evaluating, and exploiting opportunities to introduce new goods and services, new forms of organization, markets, processes, and raw materials through organizational efforts that did not previously exist.

Schumpeter (1965) defined entrepreneurs as “individuals who exploit market opportunities through technical and/or organizational innovation.” For Frank H. Knight (1921) and Peter Drucker (1970), “entrepreneurship is about risk-taking.” Bolton and Thompson (2000) defined the entrepreneur as “a person who continually creates and innovates to build something of recognized value around available opportunities.” (Osman, Murat, 2011, pp. 146–148)

Thus, it is clear that entrepreneurship involves the creation or expansion of businesses, taking risks, and accepting failure. It also allows for the ability to identify and exploit new opportunities to produce new products, processes, and markets.

1-4 Economic Development: Economic development, including fairness or equity in addressing the vulnerabilities of populations, is the foundation upon which resilience is built. It is the essential condition for all other adaptive capacities.

Economic development is the level and diversity of economic resources, as well as the fair distribution of resources, which determines the overall level of economic development and the availability of resources. The diversity of economic resources affects the speed at which a society can mobilize in the event of a disaster. If certain populations in a society are at risk due to the unfair and inequitable distribution of high-quality resources, the local or broader community is also vulnerable to disasters. (Michael, Charles, 2018)

Thus, economic development is the process aimed at improving the standard of living and quality of life for different segments of society through increased productivity and achieving sustainable economic growth. Within this context, the concept of "building resilience" emerges as a fundamental pillar in the process of economic development. It relates to the ability of economies and communities to recover and adapt to various changes and shocks.

2. Characteristics of the Female Entrepreneur as a Successful Businesswoman

Many studies have focused on the characteristics of female entrepreneurship, distinguishing between three key elements: the traits of women entrepreneurs, the characteristics of businesses managed by women, and the way they enter into business. The outcomes, in turn, vary and stand out depending on the type of training pursued and the level of participation in networks. Most studies agree on a set of traits that are significantly present among women entrepreneurs, including the following:

- She is younger than men.
- She often enters the field of entrepreneurship after a period of unemployment (e.g., raising children) or due to problems faced in the institutions where she worked (such as the glass ceiling, conflicts, etc.).
- She tends to have less experience or competence than men and may have less professional experience in managing businesses or in the sector in which she works.
- She is less competent in terms of financial, managerial, or entrepreneurial skills.

2-1 Characteristics of Businesses Managed by Women:

- The businesses run by women tend to be younger and smaller compared to those owned by men, whether in terms of assets, sales, or employees.
- Their activities are concentrated in sectors with low growth, such as retail and services, and it is rare for women to engage in fields like waste management, transportation, or manufacturing.
- Women entrepreneurs prefer not to have business partners, unlike men. (Christina ET cometamine, p. 6)

2.2 Reasons and Factors for Women's Turn to Entrepreneurship:

Some divide the factors into positive and negative ones, with the classification criterion based on the nature of the influence on the individual that drives them toward entrepreneurship. The positive factors include management, recognizing opportunities, and the search for independence, while the negative factors include job termination or dismissal, the desire to escape unemployment, dissatisfaction with a previous job, lack of opportunities in professional life, discrimination, and the work crisis.

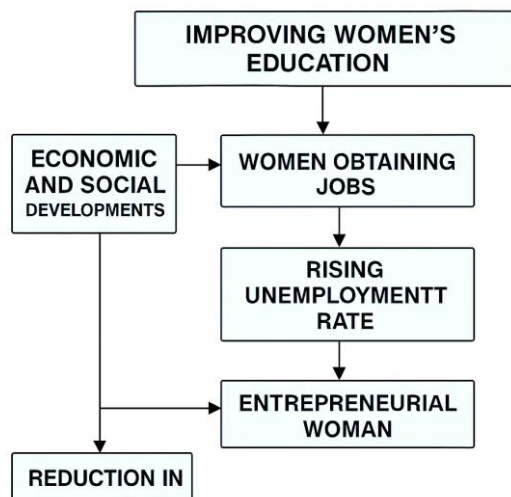
According to Shapiro (1975), entrepreneurial events result from a combination of four variables:

Negative, positive, and intermediary transitions, Perception of desire, Possibility of achievement while considering factors arising from the cultural, economic, political, and social environment, The tendency to work. (Olivier, 2007, p. 03)

Koreen classifies women entrepreneurs based on the reasons and motivations that led them to become businesswomen into three categories:

- **Women Entrepreneurs by Choice:** These are women who established their businesses initially as a way to escape, and this group is characterized by a low level of experience and practice.
- **Women Entrepreneurs by Opportunity:** These women have a high level of professional experience, and entrepreneurship for them is an opportunity to continue growing by utilizing their skills.
- **Women Entrepreneurs Seeking to Balance Family and Professional Life:** This group seeks to continue their professional lives with some freedom in order to achieve a comfortable life for themselves and their families. (Mohammed, 2014, p. 5)

In most studies that have addressed the motivations of women to start their own businesses, it was concluded that the drive for recognition and independence, alongside the economic role and contribution to income, as well as the drive to harness energy and innovation for success, and personal circumstances, are often the driving forces behind women's inclination toward entrepreneurship. These circumstances typically involve the need for money due to the absence of income and the lack of opportunities for paid work after a long period of job searching. The only solution becomes turning toward freelance work out of necessity and urgent need. However, when they think about what their businesses could achieve, they aspire to have a unique vision for their work. From the above, we summarize in the following diagram the factors that drive women toward entrepreneurship:



Source; (Ghiat 2014)

3. The Economic and Social Importance of Women Entrepreneurship:

The current interest in women entrepreneurship lies in the economic and social importance of the businesses established and developed by women. In recent years, many studies have been conducted on this topic in several countries, especially in the Anglo-Saxon region, in order to draw the attention of governments and economic agents when making strategic decisions, due to the important and growing role of women entrepreneurship in life, at all levels.

The annual studies conducted since 1999 by GEM have found that most countries recorded a strong correlation between the level of entrepreneurial activity and growth, especially in women entrepreneurship. These studies indicated that women's involvement in entrepreneurship is highly positive, and it largely explains the growth divergence between different countries.

The same report also pointed out that some countries do not encourage women to enter entrepreneurship and develop businesses, fearing that entrepreneurial goals and growth targets may not be achieved. However, this contradicts the results achieved by women-led businesses. As shown in Table 1, which provides an overall view of evaluating the role of women entrepreneurship and its economic impact, despite the difficulty of acquiring data and statistics that clearly show this (this observation particularly applies to some developing countries like Algeria), some studies and reports presented indicators for certain OECD countries, where the impact of women entrepreneurship on the national economy of these countries is evident.

In Canada, for example, there are 82,100 women entrepreneurs, with their annual economic contributions estimated at more than 18.1 billion Canadian dollars. The number of businesses increased by 208% from 1981 to 2001, compared to 38% for men during the same period. (However, the turnover recorded in small and medium-sized enterprises managed by men is higher than those managed by women, with male entrepreneurs recording \$654,294, while women entrepreneurs recorded \$311,289).

The International Labour Office (ILO) also assessed the economic impact of women entrepreneurship in some African countries by estimating women's ability to create jobs for themselves and others. The study found that despite the difficult conditions faced by some women, they have a significant impact on the economy through job creation alongside the development of their businesses. These jobs were often directed towards women. For example, in Zambia, after studying a sample of 118 women who owned 144 businesses (some women own more than one business), it was found that these women employed 1,013 people, 973 of whom were permanent workers, with an average of 8.2 permanent employees per

business. In Tanzania, 128 women entrepreneurs were surveyed, employing 752 people, with an average of 8.9 workers per business.

In another study conducted by GEM on 37 countries, a significant difference was found in the rates of entrepreneurial activity between women and men, except in Spain and Canada. The study highlighted a strong correlation between economic growth and the rate of entrepreneurial activity. It found a statistically significant correlation of 0.81 between the percentage of women's participation and the entrepreneurial activity rate of the countries. (Fifth Scientific Days, 2014). This result confirms the potential of women entrepreneurs to develop their businesses and that they represent an important source of economic development.

4- Factors Affecting the Development of Women Entrepreneurship

The entry of women into the entrepreneurial field depends not only on obtaining financial resources and means of production, but is also determined by a set of cultural, political, economic, and social factors that can either encourage or reduce women's entrepreneurial readiness. These factors are analyzed as follows: (AMAPPE ET OXFAM, 2001, pp.18-28)

4-1 Economic Factors Include:

- The most important factor that can drive women to establish a business or engage in economic activity is poverty. Many women living in low-income areas decide to use their knowledge to obtain a better income and improve the living conditions for their families, despite the burden of household tasks and limited time.
- Access to financing is another economic factor that can encourage or reduce women entrepreneurship. Businesses owned by women are often small in size and have limited financial resources, which hinders the development of the business. As a result, women often rely on self-financing or family funding. It is worth noting that, under current circumstances, there is no law that prevents women from receiving loans; however, the number of women obtaining loans is lower compared to men, and the reason is often the lack of guarantees.

4-2 Cultural Factors Include:

- The multiple roles played by women: The natural distribution of roles between men and women typically does not encourage women or provide them with the time necessary to run a business. Balancing multiple roles and the lack of consistent resources to alleviate the burden of these responsibilities represents a major obstacle to the development of women entrepreneurship. Therefore, the most important influencing factor for women is time, which is very limited.
- Stereotypical behaviors: A woman's good reputation, which extends to her family's reputation, is one of the core values in many Arab and Islamic societies in particular. This greatly impacts a woman's attitudes and behaviors, as well as the nature of the activity itself, determining whether it is suitable for a woman and acceptable to her.
- For example, in some rural areas, women are not encouraged to engage in activities that require frequent travel and many meetings with men. Additionally, some activities are considered to be exclusively for men, such as those that involve using large machinery. Sometimes, women themselves do not feel capable of engaging in such activities.
- The absence of successful entrepreneurial role models: The lack of role models for women entrepreneurs is also an explanatory factor for the weak inclination of women to establish businesses. It has been found that the more prominent women entrepreneurs are in society, the more this encourages other women to enter the field of entrepreneurship.
- Personal readiness: One of the most important elements affecting individuals when they want to invest in an economic activity is confidence, which refers to

This last factor represents a gap for women, as society does not encourage the development of entrepreneurial readiness and the shift toward entrepreneurship among women. Moreover, the entrepreneurial spirit requires a love for risk-taking, innovation, adaptability (to the environment and customer needs), seizing opportunities (meaning the ability to access information), etc.

4-3 Foundational Factors: Here, we discuss the availability or lack of support services for establishing businesses, especially those that address the specific needs of women and are adapted to their capacities, meaning they take into account women's limited time and individual educational levels. Additionally, the failure to consider the differences between women and men in all aspects (such as not being able to benefit from the same programs, or participate in the same networks, etc.) is a significant barrier to the development of women entrepreneurship, as it does not take into account women's needs. Therefore, both governmental and non-governmental programs, such as ONG, that aim to support women in starting businesses, have a significant impact on women's entrepreneurial orientation.

4-4 Legal Factors: Here, we discuss laws and regulations. In some countries, there are provisions that limit women's freedom to use their property or obtain loans without needing to consult their husbands and obtain their approval (essentially treating women as minors in this regard). This can create a significant barrier that restricts women's freedom to act (for example, requiring spousal consent to obtain a passport, or the necessity of a male guardian in rare cases, such as in Saudi Arabia). This places women in a position that is not conducive to effective business management.

4-5 Educational Factors: Among the factors influencing this aspect, we find:

- **Girls' Education:** In some countries, despite the efforts made over the years to encourage the education of children of both genders, the enrollment rate for females is lower compared to males. This is due to structural factors (such as lack of equipment, mismatch of curricula with the environment, poverty, etc.), as well as cultural factors (heavy household chores, monitoring girls' behavior, prohibiting females from entering public spaces, rejection of mixed-gender interactions, etc.).

- **Illiteracy:** This is especially the case in rural areas, where the illiteracy rate is relatively high compared to urban areas. Illiteracy and lack of training are significant obstacles to the development of women's entrepreneurship. This situation often prevents women from obtaining the necessary information to seize available opportunities, and also keeps them away from training programs that could improve their productivity and efficiency. Illiteracy also causes difficulties in managing a business, leaving women fully dependent on others, which generates a sense of insecurity and a lack of self-confidence.

4-6 Political Factors: Here, we discuss the role and efforts of the state regarding women's promotion and gender equality (although most countries, including Algeria, have signed the gender equality agreement (Beijing) (REPORT OF THE FOURTH WORLD CONFERENCE ON WOMEN, 1996), as well as monitoring specific programs aimed at encouraging individuals, particularly women, to enter the field of entrepreneurship.

4-7 Other Factors Supporting the Development of Women's Entrepreneurship: The most important factor in developing women's entrepreneurship is the women themselves, meaning how much they value the benefits gained from serious entrepreneurship, the love of creation and innovation, the ability to change to meet the needs of their families, and the ability to adapt to them.

As observed in poor areas, women often take the initiative to engage in activities to support their families. Some women have managed to establish and succeed in their ventures, and their husbands have increasingly understood this success through the financial resources that can be provided. Women's work is now viewed from a completely different perspective compared to the initial situation.

5- Economic and Social Impacts of Women's Entrepreneurship:

➤ **The economic impacts are as follows:** (Tawfiq, Hussein, 2013, p. 6)

- Increase in the average income per individual and changes in business and societal structures.

- Increase in both supply and demand.
- Redirecting activities in targeted developmental areas.
- Development of exports and maintaining competitive continuity.
- Contribution to the healthy growth of the economy.

➤ **Social Impacts:**

- Social development fairness and wealth distribution, and regional balance in the economic development process.
- Contribution to women's employment.
- Reduction of rural-urban migration.
- Gender equality and changing societal perceptions of women as entrepreneurs.

In the same context, recognition of the contribution made by women to the economic and social development of societies has emerged, enabling women to enter economic fields in general and entrepreneurial activities in particular.

6-Women's Entrepreneurship in Algeria: Success Indicators in a Competitive Environment

It is observed that the number of female entrepreneurs in Algeria was low, representing no more than 3% of the total number of entrepreneurs in the country. In order to encourage women toward the business world, it is necessary to promote the image of female entrepreneurs within society and implement innovative initiatives and positive results through studying and analyzing the key innovations facing women's entrepreneurship. (Mounira, 2008-2010).

No one denies the growing impact of women's entrepreneurship on economic growth. With women entering the business world, women-led businesses have become a major economic force, achieving high turnover figures, creating jobs, and generating wealth, thus raising indicators of women's contribution to economic development despite the high competition from men.

The economic climate in Algeria provides women with the opportunity to compete and enter the business world through the widest doors, as there is no legal discrimination between men and women regarding the procedures for establishing businesses. Additionally, there are organizations where women entrepreneurs are organized, such as the "Association of Women Entrepreneurs in Algeria," and others that provide support and assistance in the field of business creation. In recent years, women's entry into the world of small businesses in Algeria has become prominent, driven by ambition among many to seek employment through various agencies. The scope of their activities has expanded beyond crafts and light industries to sectors that were traditionally dominated by men, particularly in the fields of entrepreneurship and construction. With the help of the National Agency for the Support of Youth Employment (ANSEJ) for young graduates, multiple businesses led by women have emerged in Algeria, a development that was previously unseen. The success of women in launching successful projects has coincided with the government's motivational initiatives provided through various available mechanisms. This indicates that women are playing a significant role in creating financial wealth and income, particularly due to the large number of female graduates with higher educational levels.

7. Challenges and Difficulties Faced by Women Entrepreneurs:

Entering any field of work is not without its challenges and difficulties, whether financial, social, or otherwise. Entering the field of entrepreneurship is particularly challenging due to several factors, including: (Wafa, Monia, 2013, p. 12).

- The importance of self-reliance and the need for continuous determination to ensure the ability to compete, especially in light of the rapid development occurring in various fields and across all countries of the world.
- A female entrepreneur faces two types of challenges: the first stems from her role as an entrepreneur, and the second is related to her being a woman. She is subject to various influences from her family environment and her work environment, especially if she works in a male-dominated field, such as financial consulting.
- Women entrepreneurs face many challenges when establishing and developing their projects, with the most significant being funding and obtaining loans, particularly when starting a business. Women often have fewer opportunities than men to access loans. Additionally, they find a lack of equal training opportunities compared to men and do not enjoy the same benefits as men. There are also few training programs aimed at promoting entrepreneurial thinking among women.
- **Social Factors** form the second challenge that affects entrepreneurship, including the entrepreneurial culture of society and gender roles. Gender roles are those performed by the sexes, shaped by social, economic, and cultural circumstances. Based on this, the roles differ from one society to another, which in turn affects the entrepreneurial culture within that society. In patriarchal social structures, women are often forced to rely on their husbands, fathers, and brothers to secure funding. Moreover, these negative attitudes discourage women from taking risks in their practices.

According to the World Bank's Development Report of 2011, productivity in some countries could increase by up to 25% if discriminatory barriers against women were removed. (International Labour Office ILO, P01)

- The same suffering exists in proving one's worth and convincing others of the importance of women's economic independence and their involvement in the process of diversifying sources of wealth. The status of the female entrepreneur is still confined by the general position of women within society, which continues to view women working in unfamiliar fields in a demeaning manner.
- Even if financing sources are available, the socio-cultural practices of society still do not accept women's involvement in a structured and organized entrepreneurial framework. Rather, it remains limited to cooperative sector participation at best. A significant proportion of women work in the trade sector but in an unregulated manner.

Additionally, there is a lack of support networks for women wishing to create businesses, despite the political will to promote female entrepreneurship. Furthermore, women are underrepresented in commercial chambers, associations, and professional federations.

Conclusion

Entrepreneurship is fundamentally linked to risks, innovation, and creative thinking. An entrepreneur is someone who innovates and creates something recognized within the framework of available opportunities, while accepting risks and setbacks. The development of women, in turn, strengthens the development of families, communities, and countries. Women are vital agents of development—our prosperity depends on their inclusion, while their absence leads to poverty.

To promote entrepreneurship among women, it is necessary to recognize and confront environmental and cultural constraints. Women's entrepreneurship is closely related to their status in society and the perceived role of entrepreneurship. Women face specific challenges, such as family responsibilities, that

must be addressed to ensure equal opportunities with men. In some countries, additional obstacles—like restrictions on property ownership or contractual rights—further hinder their participation.

Increasing women's participation in the labor market is essential for improving their social status and raising the proportion of self-employed women. Strengthening women's entrepreneurship brings significant economic and social benefits. Some researchers even suggest that female entrepreneurship could help mitigate the current economic crisis. To foster this, governments must support emerging women-owned businesses by integrating them into the legal and productive sectors of the economy. This involves creating favorable institutional, legal, and cultural environments that nurture entrepreneurial initiative.

Furthermore, society must embrace a “policy to combat the waste of women's potential,” which includes offering specialized training, diversifying funding sources, and supporting microenterprises as engines of creativity, innovation, and job creation.

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