

Women entrepreneurship sustainability: Case of Algeria

استدامة المقاولة النسوية: دراسة حالة الجزائر

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leila.benaïssa@univ-biskra.dz**Received:** 04/07/2024**Accepted:** 30/09/2024**Published:** 30/09/2024**Abstract:**

This paper aims to know the characteristics of women entrepreneurs in Algeria and the reality of the women's entrepreneurship sustainability in Algeria based on the analysis of data from international organizations and national and international statistical reports and bulletins.

The study found that men outperform women in terms of dominance in entrepreneurial activities and that business created by women are sustainable projects, but compared to men they are more at risk of stopping.

Keywords: women entrepreneurship, sustainability, business climate, SMEs, support mechanisms.

JEL Classification Codes: L26,B54,M13,H10

ملخص:

تهدف هذه الورقة البحثية إلى معرفة خصائص المرأة المقاولة في الجزائر والوقوف على واقع استدامة المقاولة النسوية في الجزائر بالاعتماد على تحليل بيانات المنظمات الدولية والتقارير والنشرات الإحصائية الوطنية والدولية.

وقد توصلت الدراسة إلى أن الرجل يتفوق على المرأة من حيث الهيمنة على النشاط المقاوالاتي وأن المشاريع المنشأة من قبل المرأة هي مشاريع مستدامة لكن مقارنة بالرجل هي أكثر عرضة لخطر التوقف.

كلمات مفتاحية: المقاولة النسوية، الاستدامة، مناخ الأعمال، المؤسسات الصغيرة والمتوسطة، أجهزة الدعم.

تصنيفات JEL : L26,B54,M13,H10

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INTRODUCTION:

Government interest in women's entrepreneurship has increased due to the great role it plays in local development, as Algeria worked to create and reform many structure and amended the legislation that would encourage entrepreneurship. See also a noticeable increase at the academic level in the study of women's entrepreneurship. However most of them focused on studying women's entrepreneurial orientation and the opportunities and challenges facing women with overlook success from failure.

According to official statistics there are considerable increases of women business creation in Algeria. But are all these businesses successful and survive?

One of the most important questions in the field of entrepreneurship, a question posed by (Cooper, 1993) why some new firms succeed and others fail?

In order to better understand the realities on the ground we will try in this paper to explore that according to local official statistics and international reports.

The Study Problem:

- **What is the reality of Algerian women business sustainability?**

To answer this question, we started from the following hypothesis:

- **Businesses created by women are sustainable.**

The Study Objectives:

Through this study, we seek to:

- know the reality of women entrepreneurship in Algeria.
- Identify Algerian women entrepreneurs.
- know the survival rate of women business in Algeria.

The importance of the subject:

The importance of this study stems from the scientific and practical value of the topic and by identify the reality of the sustainability of women's entrepreneurship in Algeria through collecting and clarifying ideas, studies and statistics that add value to the topic.

The methodology used in the study:

The study relied on the descriptive approach to present the basic concepts related to feminist entrepreneurship and its sustainability. We then supported the study with a group of recent

statistics from various sources and analyzed them using the analytical method.

1- Background of study

1-1 women entrepreneurship

As a subject of study, women entrepreneurship is a recent phenomenon. Only at the beginning of the 19th century, with the development of feminism, were women entrepreneurs widely acknowledged (Iklima Husna, Dzulkifli, & Ab. Rahman, 2022).

There has been increasing interest in studying women's entrepreneurship due to the most important contributor to employment and long-term economic growth (Iklima Husna, Dzulkifli, & Ab. Rahman, 2022).

Women entrepreneurs are distinguished by a number of characteristics that distinguish them from men, which necessitated the presence of comparison gender in most academic studies, as researchers assume that there are fundamental differences between the sexes in terms of characteristics and performance.

Women Entrepreneurs may be defined as a women or a group of woman who initiate, organize and operate a business enterprise, women are less motivated to start business units due to some unwanted fear and lack of motivation (S & R, 2017). In the other side, women are often better at building long-term relationships than men (Sharda, 2017).

Women entrepreneurs suffer from a lack of management training, a lack of funding, as well as discrimination and social inequality (Byrne & Fayolle, 2010)

(Raghuvanshi, Agrawal, & Ghosh, 2017) identify five of the 14 barriers as causal. They are lack of education, experience and training opportunities; spatial mobility and lack of family support; lack of institutional support; lack of entrepreneurial management; and problem in acquiring financial resources. They found that women face difficulty in initiating their own ventures due to several challenges, such as lack of education, experience and training, and sociocultural restrictions. Further, women seem to be overwhelmed by household responsibilities, limited spatial mobility and restricted access to resources, which makes entrepreneurship all the more difficult for them.

According to the ILO (7th Edition), women business owners are more vulnerable and exposed to risks stemming from economic.

- Family influence: Most studies have found that women performance is affected by trying to find balance between business and household responsibilities. (Hien, 2002) refers to another aspect of family influence is marital status in its study that most male entrepreneurs are married and marriage plays a stabilizing role in their profession. The situation is much more controversial at the level of women entrepreneurs. The husband can be either a brake or a stimulator.

-Discriminatory barriers: one of the most barriers that women face is discrimination and prejudices. The gender inequality limits women to access essential resources and leaves women disadvantaged in society. Moreover, the society perceived women to be less capable than men (Iklima Husna, Dzulkifli, & Ab. Rahman, 2022).

-Lack of resources, education, and business experience.

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1-2 Concept of sustainability enterprise:

The theory of barriers to newness (Stinchcombe, 1965) explains the phenomenon of project failure as being more common in recent projects compared to projects that have been in place for a period of time.

(CHERIE et al., 2012) see that sustainable institution which survival in the long term.

According to (Brüderl & Schüssler, 1990), sustainable is an indicator of success.

While Mignon (2009) believes that the sustainability of an institution is determined by its remaining active within a certain number of years.

The definition proposed by the Oxford dictionary, sustainability is the ability to continue or be continued for a long time.

National Institute of Statistics and Economic Studies INSEE define The n-year business survival rate as the proportion of businesses created in a given year that have reached their nth anniversary. (INSEE)

Which is the Sustainable enterprise?

In the academic circles, there is confusion in choosing the indicators survival business for measuring Sustainability.

(Reiss, 2011) indicates that more than half of small enterprises fail within three years of starting.

One of these indicators is **period of survival activity**; we summarize from the previous studies the following:

Sustainable enterprise which stay on activity for 3 years after its first activity: (Witt, 2004 ; Cooper et Mehta, 2006 ; Bouchikhi, 1993 ; Delmar et Shane, 2003; teurlai 2004).

Sustainable enterprise which stay on activity for 5 years after its first activity : (Hamidi et Hassane, 2013; Chrisman et al., 1998).

Sustainable enterprise which stay on activity for 8 years after its first activity : (Korunka et al., 2010).

2- Methods and materials

Data collection was done on base to national and international reports and official websites.

2-1 Algerian entrepreneurial ecosystem:

According to MasterCard index of women entrepreneur 2021, Algeria classed 61st in the ranking of the highest income economies, landing at the bottom of the rankings.

Although those Pessimist numbers, Algerian government has worked to create a supportive environment to enable entrepreneurs to succeed in their path entrepreneurial, believing in the vital role of entrepreneurship in promoting and diversifying economic, growth , advancing development and innovation, through:

- The promulgation of investment law 22/18 on 24/06/2022, which was intended to expand The field of investment and establishing transparency and equality in dealing with investments, especially foreign investors , more guarantees ,The ability to repatriate capital and profit without restrictions and expropriate property.

- Moving towards the knowledge economy by setting up, in 2020, Ministry for the Knowledge Economy and Business Start-ups. Start-ups are financed by the ASF, a fund owned by six public banks, and in 2021 the Ministry established a public accelerator, Algeria Venture.

- The ministerial decision N°1275 announced on 27 September 2022, It values the work and projects completed by students when preparing graduation memoirs.

-The creation of National Agency for Self-Employment that aims to contribute to the regulation of new economic activities, especially in the field of digitalization, promoting entrepreneurship by facilitating young people's access to self-employment, encouraging them to integrate into the country's formal economy.

-The creation of business support structures and mechanisms which are offering a range of services for entrepreneurs.

See the table 1 below depicting the situation.

Table (1): The main entrepreneurship support mechanisms in Algeria

support structure	Objectives	Number of project funded until the end of 2022
CNAC (The National Unemployment Insurance Fund)	• Supporting unemployed activities who have project and aged between thirty (30) and fifty (50) years; On the basis of a tripartite financing pattern in which the project owner, the bank, and CNAC participate, at an investment cost not exceeding ten (10) million AD. • Providing financial assistance and tax benefits	Financing 160 202 project
FGAR (The SME Credit Guarantee Fund)	Facilitate SMEs access to investment credits, through the establishment of guarantees for the coverage of credits granted by banks or Financial establishments whose purpose is to finance: • Business creation. • Renovation of equipment. • The extension or development of activity. • And equity investments. • Advice and assistance to SMEs.	3,639 guarantee offers.
NESDA (National Entrepreneurship Support And Development Agency)	• Supporting, providing advice, accompanying and following up project owners. • Providing all economic, technical, legislative and regulatory information related to the project owners activities. • Developing relationships with various partners. • Developing partnerships between sectors to identify investment opportunities. • Training project owners. Financing projects and introducing the various subsidies granted.	
ENJEM (National Agency for The Management of Micro Credits)	Help fight unemployment and precariousness in urban and rural areas by promoting self-employment, home-based work and crafts, especially among female populations. • Raise awareness among rural populations in their areas of origin • Developing entrepreneurial spirit ,help to social integration and personal development of people - Support, advise and assist beneficiaries in the implementation of their small businesses, especially concerning the financing of their projects and during the exploitation phase as well. • Monitoring the beneficiaries small businesses.	Financing 966302 project: -Financing Purchase of Materials Firsts with 868 562 project. -Triangular financing "ANGEM-Bank-promoter" with 97 740 project.

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	Training project backers and micro loans beneficiaries in mounting techniques and income generating business management, as well as in very small businesses. •Organizing exhibitions-sales to support marketing of microcredit products.	
Entrepreneurship House	institution exists at all the university level ,aim to developing the entrepreneurial spirit ,accompanying students from the initial idea stage until the project is implemented in the field, while providing specialized supervisors; by: •Organizing awareness days for student, awareness-raising days on entrepreneurship and formative days. •Organizing conferences in partnership with specialists and experts in entrepreneurship.	
ADPMEPI (the Agency for the Development of SMEs and the Promotion of Innovation)	The agency is responsible for implementing the policy of developing SME in the field of establishing, growing and sustaining these institutions in coordination with the relevant sectors, including: •The nursery for SME , which has a place, equipment, services, facilities, and mechanisms for support, consultation, and organization, is dedicated to helping owners of ideas or newly established institutions. •Operational advisory centers are responsible for implementing programs and systems to support, develop and sustain small and medium enterprises	•18 operational incubators, with accommodation for 278 projects. •28 operational advisory centers, with support for 331 projects.

Source: made by the researchers according to the official websites of these institutions and their regulatory decrees

As we see these support structures and mechanisms provide a group of services and incentives, these services are mainly represented in providing financial support and accompaniment, providing advice, but we noted that these seeks are directed to all entrepreneurs both women and men not for sex with out other.

2-2 Small and Medium-sized Enterprises (SMEs) creation analysis

SARL control 52.26% of the total, followed by EURL, which represents 37% of the total. We will attempt to analyze the SMEs creation in the Algerian economic fabric based on 3 categories based on statistical information bulletin of industry and Pharmaceutical Production Ministry of Algeria.

2-2-1Sectors of activity :

Table (2): Distribution of SME creation by sectors

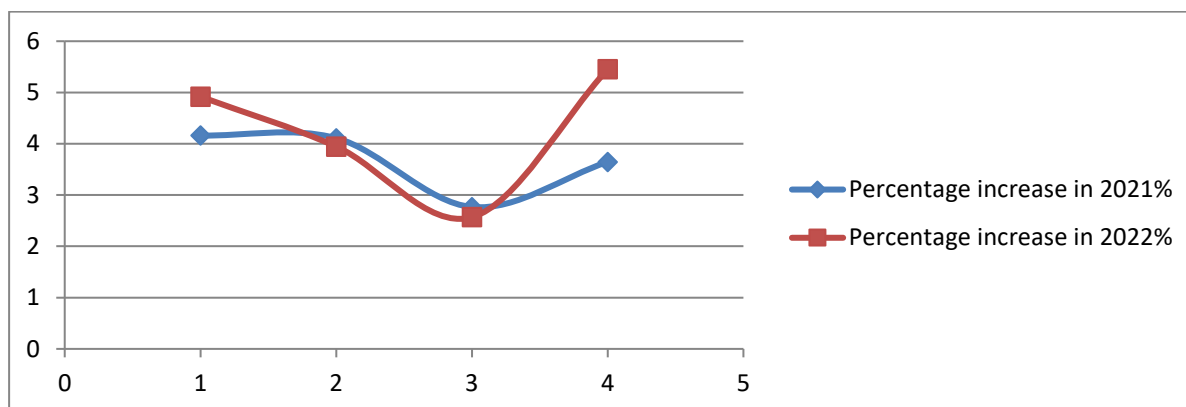
sectors of activity	At the end 2020	At the end 2021	At the end 2022
Agriculture	7690	8010	8404
Hydrocarbons, Energy, Mining and related services	3115	3243	3371

Public Works, Building and Hydraulic	193 964	199 331	204 452
Industries manufacturers	106 121	109 991	115 992
Services including liberal professions	631 459	662 185	703 499
craft industry	288 724	303 605	324 085
Total	1231073	1286365	1359803

Source: made by the researchers based on statistical information bulletin,N38,40,42

This table reflects a general increase in the growth of SME creation number regardless of the type of sector and the following figure shows the percentage increase:

Fig (1):Distribution of the increase SME by sector



Source: made by the researchers based on previous table

SME creation increase, respectively, estimated at 5 % and 6% between 2021 and 2022. The services and liberal professions sector dominates the number of SME creation, with the rate of increase rising from 4% in 2021 to 6% in 2022.

The breakdown by economic sector, entrepreneurship is classified into:

Primary sector: includes agriculture, fishing and mineral extraction.

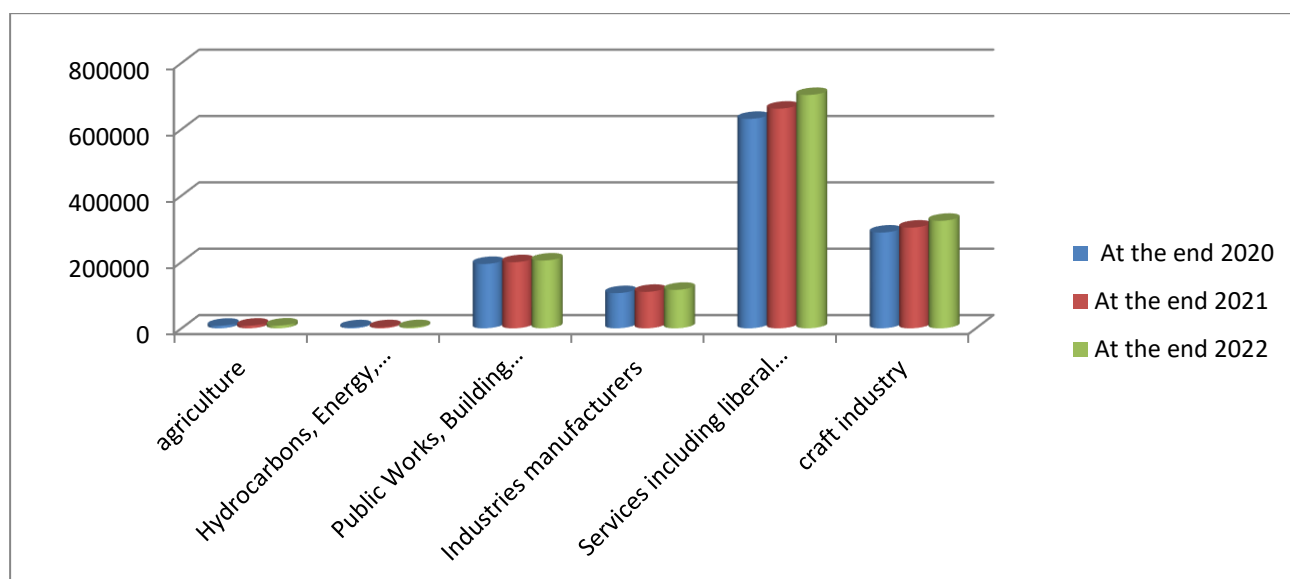
Secondary sector: includes industry, building and public works.

Tertiary sector: includes the service sector.

The following figure illustrates that the tertiary sector is the most dominant.

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Fig (2): Distribution of SME creation number by sector



Source: made by the researchers based on previous table

We note the dominance of the Services including liberal professions sector, followed by craft industry and to a lesser extent agriculture sector.

Despite Algeria's great potential in the agricultural field, the entrepreneurial trend towards it has taken the lowest rates, while the services sector is increasing year after year.

2-2-2 size of enterprise:

Researchers classify the size of the enterprise by:

- Number of employees which we will adopt as a measure in this study.
- Capital investment.
- The annual turnover.

Table (3): Distribution of SME size

Number Of employees	At the end 2020	At the end 2021	At the end 2022
from 1 to 9 employees	36 632	53952	72318
from 10 to 49 employees	952	1188	982
from 50to 250 employees	150	152	138

Source: made by the researchers based on statistical information bulletin,N38,40,42

We note that micro enterprises dominate the economic fabric of all SME creation, with a percentage estimated at 98 %. The craft sector dominates the number of these micro enterprises, followed by the services sector.

2-2-3 Distribution of SME by region:

The distribution of SME creation varies depending on the region, so we will compare it based on three geographical regions.

Table (4): Distribution of SME by region

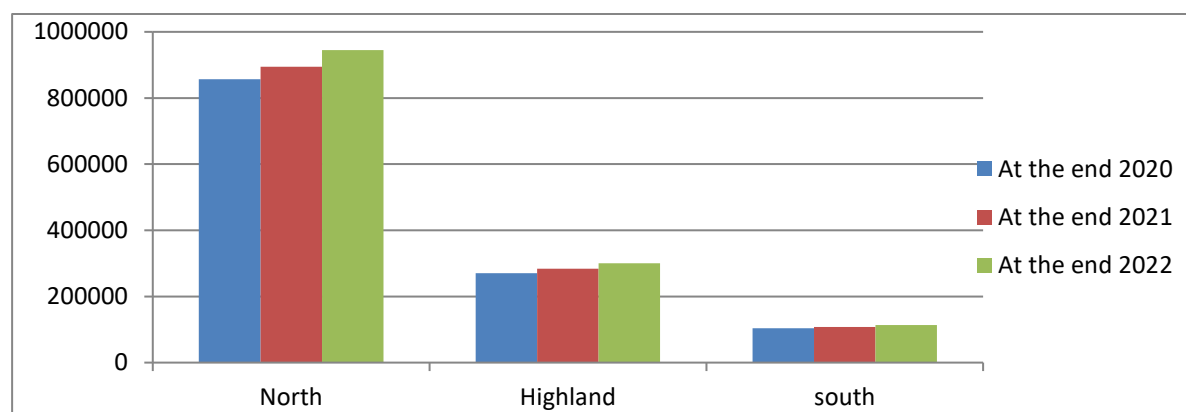
Region	At the end 2020	At the end 2021	At the end 2022
North	856779	894882	945 153
High plateaus	270736	283416	300 745

South	103558	108068	113 905
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Source: made by the researchers based on statistical information bulletin,N38,40,42

The numbers in the table reflect the size of the statement in SME creation across Algeria. Despite its vast geographical area, a large percentage of new enterprises creations are concentrated in a specific geographical area which is the north.

Fig (3): Distribution of SME creation number by region



Source: made by the researchers based on previous table

The large difference in the SME creation number between the studied regions is due to the concentration of population density in the north, followed by the high plateaus and then the south.

2-3 Algerian women entrepreneurship

Algeria has worked to empower women by boosting women's education and employment rates.

Algeria is an Arab leader in terms of the percentage of women enrolled in universities overall. More than 60 percent of all students in the country are female, according to a recent study titled "The Empowerment of Arab Women" issued by the Arab Monetary Fund (Mazzouzi, 25). Algeria has the highest proportion of female engineering graduates in the world, with the figure having reached 48.5 percent of the country's total engineering graduates (Ghanem, 2022), according to a 2021 UNESCO report entitled "To Be Smart, the Digital Revolution Will Need to Be Inclusive.

In terms of the ratio of women to employment, at the end of the 1970s, the female working population represented only 5.2% of the total working population. In forty years, female employment has therefore multiplied by four to reach 20.40% in 2016. However, although this trend has been positive, the female unemployment rate has remained stagnant for almost ten years, around 16.5-17.5% and today it reaches 20%. While the overall unemployment rate remained relatively low in the last years, standing at around 12.3 percent in 2023, youth unemployment reached nearly 31 percent in 2023. Although women are, on average, more educated than men, the female employment rate has been far lower than that of men in recent years. This gap is mostly due to gender discrimination, lack of skills, and cultural legacies. (Department Statista Research, 2024) .This leads most women to undertake their own project, witch confomed by several academic researches, due to earching for a certain autonomy: owning your own business, realizing a dream, or have their own source of income . Women chose entrepreneurship. They also identified several obstacles and constraints during their

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entrepreneurial path: the absence of specific and adapted support, access to markets and lack of information, access to financing and finally social and cultural constraints.

As we said above, there is not a specific support structure addressed for women, but there are only a few associations that support women. For example, SEVE association is an institution directed woman which is the Association of Algerian women business leaders, created on June 12, 1993 as a non-profit organization, the first association to have as its mission the integration of Algerian women into the ecosystem through the creation of businesses, it aims to improve the social condition of women through job creation through entrepreneurship.

In terms of statistical analysis of international organizations, the MasterCard index of women entrepreneurs 2021, which uses 12 main indicators and 27 sub-indices to measure women's ability to advance and prosper in the business world. Algeria was ranked 57th in the ranking of women business owners, directly under Morocco 56th and Tunisia 55th. This is an arrangement that does not reflect the aspirations hoped for and the initiatives undertaken by Algerian government.

2-3-1 Gender in the question:

Firstly, we should know the percentage of women's participation in the entrepreneurial field in Algeria compared to men.

We take Business Directors as an indicator, which refers women who conduct the affairs in the calendar year.

The following table shows the difference between the percentage of female and male directors per calendar year.

Table (5): The percentage of female and male directors

Sex	2020	2021	2022
Female	9.09%	10.30%	10.62%
Male	90.91%	89.70%	89.38%

Source: made by the researchers based on WORD BANQUE GROUP data.

We notice totally men dominance of at the expense of women. Despite the slight increase in the number of women entrepreneurs from year to year, as shown in the table above. however, it is an almost insignificant increase. it is a large gap between genders in business.

According to the statistics of the Commercial Registry Center (CNRC), we noted the following:

It has been registered a total number estimated at 15 645 women business director with 6.5% of the national total of legal persons and 223 902 men. Where Algiers city occupies the lead with 6576 women business director, equivalent 42.03%, followed by Oran city with 1504 women business directors, equivalent 9.61%.

While at level of region, on Highland, Setif classed the first with 2.88%. However on south, all cities did not exceed 1%, except for Ouargla, which recorded a percentage of 1.87%.

This is due to the concentration of population density in the north, in addition to the societal norms controlling women's movement and somewhat limiting their freedom, and the absence of an entrepreneurial culture as we move towards the south.

While ENJEM(National Agency for The Management of Micro Credits) made the only exception, it recorded a completely different numbers, where women represent the largest participation in the number of projects funded by the agency compared to men, see table(6) and Fig (4) .

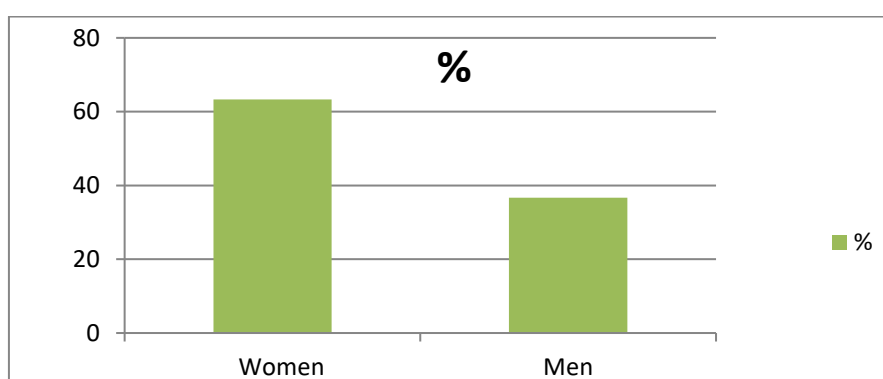
Table (6): Distribution of ENJEM credits granted by gender

Sex	Number Of Project	Percentage
Women	611449	63,28
Men	354853	36,72
Total	966302	100%

Source: SIN, Pharmaceutical Production Ministry of Algeria, 2023, N42, p26.

We noted for the first time, the number of female owner business surpassed men with 63,28%.

Fig (4):Distribution of ENJEM credits granted by gender ENJEM



Source: made by the researchers based on previous table

This advantage over men is due to the nature of agency services. the value of the loan, which does not exceed 1,000,000 DZD, which is granted to everyone who has no income and/or have a small, unstable and irregular income including those held at home, which is suitable for women in general, especially mothers who are trying to find a balance between work and home responsibility. This is what (Byrne & Fayolle, 2010) mentioned, women's entrepreneurship is limited to small and micro projects, and they prefer flexibility by working part-time and perhaps at home.

2-3-2characteristics of women entrepreneurship:

According to the CNRC statistics ,to the end of 2023, out of a total of 172 092 of women physical people, 25,92 % represents the most available age group which ranges between39-48followed by age group which ranges between49-58 with 24,41%. See the below table.

Table (7): Distribution of women entrepreneurs (physical people) by age

Age	Number of women entrepreneurs
18-19	58
20-28	6550
29-38	31 272
39-48	43 529

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49-58	42 004
59-68	26 492
69 and more	22 191
Total	172 096

Source: made by the researchers based on (CNRC, 2023)

According to the statistical information bulletin of industry and Pharmaceutical Production Ministry of Algeria, in 2021, ANADE financed 43319 women. As the below table the service sector is the most attractive sector for women with 18748 projects followed by the craft sector with 7543 projects, then liberal profession sector with 6632 projects financed.

The ANADE agency support 358,354 male entrepreneurs compared to 43,319 female entrepreneurs, representing an overall femininity rate of 11%, which is low percentage.

Table (8): Distribution of women entrepreneurs by sectors

Sector activity	Women	Rate of feminism%
Agriculture	2825	5
Craft	7543	17
Btph	892	2
Hydraulic	27	5
Industry	4869	15
Maintenance	183	2
Fishing	17	1
Liberal Profession	6632	47
Service	18748	17
Transportation Refrigerated	389	3
Transportation Merchandise	712	1
Transportation Of Travelers	482	3
Total	43319	11

Source: made by the researchers based on SIN, Pharmaceutical Production and industry Ministry of Algeria, N40

2-3-3 Birth, Death and Sustainability women business :

Are the projects created by women sustainable projects? or are most of them may be subject to suspension, and what are the sectors in which life continues the most? The table below represents the most important figures recorded in this regard.

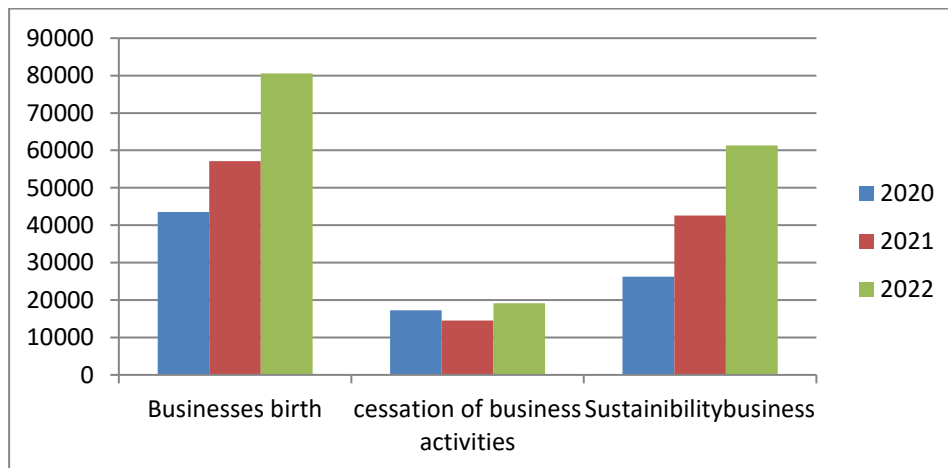
Table (9): Distribution of Sustainability women project

demography enterprise	2020	2021	2022
Businesses birth	43558	57129	80531
cessation of business activities	17297	14508	19179
Sustainibilitybusiness	26261	42621	61352

Source: made by the researchers based on SIN, Pharmaceutical Production and industry Ministry of Algeria, N38,40,42

The “services” sector is the most affected by the mortality of SMEs which recorded 4,553 SMEs deregistered at the end of 2020, followed by the BTPH sector with 1,333 SMEs deregistered and the industrial sector with 950 SMEs deregistered.

Fig (5): Distribution of credits granted by gender



Source made by the researchers based on the above table

We notice from the figure that SME creation rates increased between the three years, while cessation of business activities was fluctuating, but the number of SME death increased in 2022. On the other hand, the rate of survival businesses increased significantly.

Therefore, the sustainability of projects is greater than the rate of cessation of activity with 71,86% survival project while the death of project estimated by 28,13% . so after 3 years from the creation SMEs, 71,86% of businesses are survival .

This numbers makes us confirm the main hypothesis that: **business created by women is sustainable.**

However, according to statistics, the rate of cessation of activity of projects running by women is greater than that of men.

This is confirmed by (ahl,2006), when evaluating the performance of men and women without taking into account the quality of the project, women are the ones on the losing side.

Most studies that dealt with women's performance in the entrepreneurial field have shown that the survival rate for women is lower than for men. The OCDE indicated, in a report examining the sustainability of free enterprise in Europe, that women are more vulnerable to the cessation of their activity and its lack of continuity.

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Conclusion:

This study concluded the following:

- Despite the many reforms undertaken by the Algerian government, the increases in the number of projects and the rates of women's participation in entrepreneurial activity, it has not been reflected in Algeria's progress at the global level, according to general reports specialized in business and entrepreneurship.
- Men are still far ahead of women in the creation business number.
- The female entrepreneurs are more present in the urban areas of northern compared by the other Algerian areas.
- Algerian official Statistics do not cover many aspects of the characteristics of women entrepreneurs, such as their education and level, skills and competencies,...
- Businesses created by women are sustainable, but compared with men, women businesses have lower rate than men.
- Algerian women entrepreneurs tend to small business and prefer service and craft sector.

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