

Dirassat & Abhath
The Arabic Journal of Human
and Social Sciences



مجلة دراسات وابحاث
المجلة العربية في العلوم الإنسانية
والاجتماعية

EISSN: 2253-0363
ISSN : 1112-9751

Emerging entrepreneurs, successful models of economic empowerment for Algerian women

Dr.Makhloufi Kenza¹, Dr.Mokadem Tebra²

¹ Assistant Professor, Class B, University of Mustafa Istambouli Mascara, Faculty of Economic Sciences, Laboratory for Analysis, Foresight, Development of Jobs and Competencies, kenza.makhloufi@univ-mascara.dz

² Assistant Professor, Class B, , University of Mustafa Istambouli Mascara, Faculty of Economic Sciences, Laboratory for Analysis, Foresight, Development of Jobs and Competencies, m.tebra@univ-mascara.dz

Corresponding author: Makhloufi Kenza, e-mail: kenza.makhloufi@univ-mascara.dz

تاريخ القبول: 17 سبتمبر 2024

تاريخ الاستلام: 10 جويلية 2024

Abstract:

Women entrepreneurship is considered a main brick for strengthening the economy of countries in general, and the Algerian economic in particular, as the integration of women into the economy has become an inevitable necessity in order to maintain the growing and pioneering role that they pursue at all levels. Therefore, opportunities must be given to them to rise the challenge, prove themselves and improve their competitiveness. In the same context, we have tried to know the reality of creating the investment environment in Algeria for women entrepreneurs through this study. In order to achieve this, we have decided to analyze the theoretical aspect related to both women entrepreneurs and the mechanisms of support and accompaniment so as to reduce the challenges they face, and to monitor the most important steps that the entrepreneur has gone through, from an idea to embodying the project on the ground, in addition to keeping track of economic empowerment of Algerian women which has led to the sustainability and success of their projects. We have also used the descriptive analytical approach which concluded that Algerian women investors must be accompanied and empowered economically to avoid their failure under the novelty of the topic about female entrepreneurs and their inability to achieve the desired position.

Keywords: Women's Entrepreneurship, Women's Economic Empowerment, Startups, Business Incubators

الملخص:

تعتبر ريادة الأعمال النسوية لبنة لتعزيز اقتصاد الدول عامة، والنسيج الاقتصادي الجزائري خاصة، حيث أصبح إدماج المرأة في الاقتصاد ضرورة حتمية للمحافظة على الدور الريادي المتنامي الذي تنتهجه على كافة الأصعدة، لذا يجب إتاحة الفرصة أمامها لرفع التحدي وإثبات ذاتها وتحسين قدراتها التنافسية. في ذات السياق حاولنا من خلال هذه الدراسة معرفة واقع تهيئة بيئة الاستثمار بالجزائر للنساء المقاولات، ولتحقيق ذلك ارتأينا تحليل الجانب النظري المتعلق بكل من المرأة المقاول و آليات دعمها ومرافقتها للتقليل من التحديات التي تواجهها، ومحاولة رصد أهم المراحل التي مرت بها رائدة الأعمال من الفكرة إلى تجسيد المشروع على أرض الواقع، بالإضافة إلى تتبع وتيرة التمكين الاقتصادي للمرأة الجزائرية مما أدى إلى استدامة ونجاح مشاريعها، وقد استخدمنا المنهج الوصفي التحليلي في هذه الدراسة التي توصلت إلى أنه يجب مرافقة المرأة الجزائرية المستثمرة وتمكينها اقتصاديا لتفادي فشلها في ظل حداثة موضوع رائدات الأعمال وعدم بلوغه المكانة المرجوة.

الكلمات المفتاحية: ريادة الأعمال النسوية، التمكين الاقتصادي للمرأة، المؤسسات الناشئة، حاضنات الأعمال

With moving towards a market economy and the intensification of competition between economic enterprises, the economic empowerment of Algerian women has become an inevitable necessity to create businesswomen capable of facing major challenges and keeping pace with changes by adopting many strategies, including the policy of business incubators and opening the way for women to embody their ideas and creativity on the ground according to a strategic perspective that helps enterprises face future changes and helps them develop employees' performance and increase their skills in an environment characterized by increasing competition. From this standpoint, the thesis of our research was formulated in the following question: **What is the reality of the economic empowerment of Algerian women? What are the various achievements of emerging female entrepreneurs?**

To analyze this problem and form a theoretical framework, we pose a set of sub-questions that help in embodying and clarifying the main questions below :

-What are the entrances to women entrepreneurship?

-How did business incubators contribute to create female startups?

-What are the various fields in which women have been able to invest?

In order to monitor the reality of Algerian women's access to various investment fields in the context of challenge and leadership spirit, the study is built on a set of hypotheses:

-The first hypothesis: Among the most important entrances to women

1. INTRODUCTION

The introduction to entrepreneurship represents a leap in economic thought due to its effective contribution to open the field for women. Although entrepreneurship was restricted to men, many Algerian female activists decided to enter the field of entrepreneurship. Therefore, women entrepreneurship has become an inevitable necessity as it can be considered a group of activities through which women change the type of their thoughts and strategic path by searching for more appropriate combination of resources and capabilities so as to be self-fulfilled. Researchers agree that female entrepreneurship is the result of co-evolution between the capabilities that the invested woman possess and the external environment which leads to the emergence of businesswomen with high capabilities to adapt to reality to create economic development. In the same context and based on the conversations conducted with women business owners, we noticed their broad awareness about the field of entrepreneurship which poses a threat and a challenge and carries major repercussions at accelerating rates, putting them in a constant struggle to renew strategies through the change and the focus on the human aspects of technology taking into account the cost and burdens required by the non-random progress of the emerging enterprise, supervising the workflow with renewed capacity to build and develop concepts, trends, systems and methods to meet the current and future needs of the enterprise. Today, work is done in a changing environment that requires a free mind capable of adapting to updates in a way that ensures the highest possible efficiency while enhancing economic opportunities for women.

entrepreneurship in Algeria.

2.1 Study methodology: In order to answer the thesis and analyze its elements, we used the descriptive and analytical method in the theoretical aspect to present the most important scientific contributions that dealt with the features of women entrepreneurship, and the various facilities that Algerian business incubators grant to women in order to create a startup, and the areas of overlap between them. As for the applied aspect, a case study approach was followed, where we will study a group of female startups by following their track from the idea to creating the project on the ground.

3.1 Structure of the study: To achieve the objectives of the thesis study and reveal the validity or error of the hypotheses from which we started, we have divided this study into several units beginning from the introduction to the presentation of the results in the general conclusion. In the first unit, we will discuss the theoretical foundation for both of women entrepreneurship and startups. The second unit is about the basic foundations of women's success in the field of entrepreneurship, as well as mentioning the obstacles that prevent them from progress. Then, the applied study which is about: **(The reality of women entrepreneurship, successful models for a sample of Algerian startups)**

2. Theoretical background of the study

1.2 The concept of entrepreneurship: Frederick Harbison thinks that an entrepreneur is a person who possesses institutional building skills as well as administrative and creative skills that help him or her to organize or manage the enterprise. Besides, McClelland agrees that

entrepreneurship : (Women's contribution to creating the project, sources of financing, continuous training, the nature of women, women's economic empowerment...)

-The second hypothesis: The business environment contributes to supporting or hindering women entrepreneurs, in light of enhancing economic opportunities for women

-Third hypothesis: The emerging female enterprises under study are witnessing a kind of distinction that can contribute to creating an economic development.

1.1 The importance of the study: It is summarized as follows:

- The importance of the study lies in the necessity of keeping pace with women in the field of entrepreneurship in parallel with the development of economic thought

-The importance of the current study is considered one of the most prominent contemporary topics, as we believe that there is a limitation of the importance and role of women in adding transformations at the economic level through their creation of Algerian startups, whether industrial or service, in addition to a knowledge gap in adopting this philosophy and creating the requirements for its application.

-Monitoring various modern trends in women entrepreneurship. Thus, this research may benefit Algerian economic enterprises in identifying the basic standards and principles that ensure the development of their programs and policies to support and encourage women to invest effectively and positively.

-Providing some suggestions that could contribute to effectiveness of women

new products and entering new markets. (Féminin, 2009, p. 9)

3.2 Characteristics of entrepreneurial women: The entrepreneurial woman is distinguished by a set of characteristics that qualify her to enter the field of entrepreneurship. She is an economic agent, so the woman here focuses on her role in creating projects that fall within the economic cycle in its manufacturing or service form, as well as being creative since the activity of women entrepreneurship is considered a response to environmental variables (internal and external environment), and therefore their activities contain innovation as they are the agent of change, in addition to bearing risks, the women entrepreneurs assume a state of uncertainty in the future and seek to achieve profit in the future. The future is necessarily accompanied by the possibility of loss, and one of its characteristics is also innovative because entrepreneurship is generally linked to innovation because its projects are presented in a new and better way. Innovation may take multiple forms, such as a new product, new sources of raw materials, a new market, or new methods of production. Since entrepreneurship and projects are a dynamic function, and even women's entrepreneurial activity flourishes with environmental changes that bring many beneficial opportunities, and women entrepreneurs also bear various dynamic decisions, especially because there are a few rules and principles that can be used to start business projects in an inconstant and heterogeneous environment. (Moghaddam, 2021, p. 29)

4.2 Empowerment of women entrepreneurs: Empowerment is the ability of an individual, regardless of gender, male

the entrepreneur is an unconventional person who carries out work in a distinctive and innovative way and most importantly, he is able to make decisions in ambiguous circumstances in which the risk level is high. The entrepreneur has economic behaviour and has a strong motivation to achieve the goal. He has a distinguished performance and wide imagination. (Pasha, 2017, p. 25)

2.2 The concept of feminist entrepreneurship: A woman entrepreneur is a woman who is alone or accompanied by a partner or several partners, and has established or purchased an enterprise, where she bears financial, administrative and social responsibility. She contributes daily to the current management, and she also bears the financial risk of establishing or obtaining an enterprise to manage it in a creative way by developing new products and entering new markets (Al-Hadi, 2020). There is no unified concept for women entrepreneurship, as some see it as: "that entrepreneurship in which the woman is the manager and takes the initiative in establishing a new enterprise in addition to bearing the risks associated with it, whether financial, administrative or social, ensuring the effectiveness of the daily management process. (Zarina, 2007, p. 25). In the other hand, some others express it as: "Taking risks, establishing and running an enterprise to ensure its continuity and growth." Accordingly, a woman entrepreneur can be every woman, whether alone or with one or more partners who founds, buys, or obtains an enterprise through inheritance to become financially responsible for it administratively and socially. She contributes to its ongoing management, as a person who bears the financial risks of creating or acquiring an enterprise and manages it in a creative way by developing

improved and implemented in practice.

-Increasing the percentage of women's participation in decision-making positions and drawing up economic policies, which has a significant impact on women's empowerment at the community level, as the effectiveness of their participation gives them the opportunity to influence the decisions taken in their favor.

-Ensuring justice, gender equality and social protection for women in the economic field.

-Promoting livelihood options and making them more secure for women in the formal and informal economies, focusing on women self-employed, especially those who lack access to financial services and other barriers that prevent them from joining the formal economy.

5.2 Mechanisms to support emerging female entrepreneurs in Algeria:

Various governmental bodies seek to work together for the economic empowerment of Algerian women by developing programs that help provide support and accompaniment to women who are about to enter into entrepreneurship. Based on this, we will try to discuss these various financing formulas and the bodies that support them, as follows: (Murad, 2021, page 181_183)

1.5.2 National Agency for Youth Employment Support: (Agence Nationale de Soutien a l'emploi des Jeunes; ANSEJ)

The National Agency for Youth Employment Support was established by Executive Decree No. 96/296 on September 8, 1996, and it is a national body that has an incorporeal personality and financial independence. It aims to help unemployed

or female to control all aspects of his life, such as defining tasks, acquiring skills, enhancing self-confidence, solving problems, and developing oneself. From this standpoint, Naila Kabeer defines women's empowerment as: "The process through which women who have long been deprived and prevented from making their strategic choices in life to gain the ability to make decisions and take control of matters." According to the World Bank's 2015 report, it was recognized that empowerment targets women by making various resources available and promoting gender equality in the family and society, thereby achieving significant returns. Expanding women's employment opportunities in various sectors such as agriculture, finance, and other sectors leads to accelerating economic growth and mitigating the effects of current and future financial crises. (Badisi, 2021, p. 4)

The goals of women's economic empowerment: The goals of women's economic empowerment are: (Balouti, 2021, p. 297)

-Increasing the economic opportunities available to women by making markets a place for women's success and enabling them to compete strongly with markets in terms of the ability to determine strategic options, decisions, and resources, in other words, in terms of the ability to set goals and work to achieve them.

-Providing decent working conditions, as it is necessary to create job opportunities that help them find profitable and productive work in conditions characterized by freedom, security, and human dignity. There

is a need to transform workplaces into safe places free of any risks and laws must be

as guidance and accompaniment at the level of all departments. It carries out the technical and economic study of the project, and presents training programs to manage an enterprise, as well as giving the opportunity to these beneficiaries to participate in exhibitions and salons where they can get to know each other, gain different experiences, and create a new space to market their products and exchange ideas.

5.5.2 Loan Guarantee Fund for Small and Medium Enterprises (FGAR): This fund was established according to Executive Decree No. 02-373 on November 11, 2002. It is considered a mechanism that facilitates the process of accessing the financing necessary to establish and develop enterprises, and plays the role of mediator between the contractor and the bank that he participates in sharing the risk by providing financial guarantees to the latter. Thus, it constitutes one of the financial tools that seeks to create a suitable climate for the development of entrepreneurship in Algeria.

6.5.2 Investment Guarantee Fund for Small and Medium Enterprises: CGCI This fund was established according to Presidential Decree No. 04-134 on April 14, 2004 at the initiative of public authorities to cover the risks of non-repayment of investment loans borne by banks and financial institutions in order to finance investment projects to establish or develop small and medium-sized enterprises where the Fund provides guarantees to repay bank loans that contractors benefit from.

7.5.2 Associations: Non-governmental bodies represented in Algerian associations had a greater share in participating in the process of supporting and promoting Algerian women entrepreneurs, so we can mention the most important associations that

youth establish their small enterprises. The agency focuses on the category of young people from 19 to 35 years, especially those who have professional qualifications or technical skills. It is considered a means of promoting and spreading the entrepreneurial spirit and granting them financial support and tax benefits throughout the project and coordination stages with banks for financing. The accompaniment service here is considered distinguished services provided by the agency as it guarantees reception, information, guidance and consultation services during the stage of establishing and expanding the enterprise as well as follow-up during the exploitation of the project.

2.5.2 National Agency for Investment Development: ANDI was created according to Executive Decree No. 01-03 on August 20, 2001. It grants the investor a set of tax and other benefits. This agency is charged with promoting, developing and sustaining investments, assisting national and foreign investors, ensuring respect for signed agreements and transfer profits.

3.5.2 The National Unemployment Insurance Fund (CNAC): It was established according to Executive Decree No. 94/188 on July 6, 1994. One of the Fund's tasks is to contact financial institutions and the National Employment Promotion Fund in order to create work for the unemployed persons enrolled in it who are between 35 and 50 years old as well as offering tax concessions.

4.5.2 National Microcredit Management Agency: ANGEM was created by Executive Decree No. 04-14 on January 22, 2004, it is a tool for embodying the government's policy regarding combating poverty by providing microfinance for projects, as well

levels simultaneously. 3 - Outcome of programs for establishing small and medium enterprises.

6.2 Challenges facing emerging female entrepreneurs: (Ahmed, 2016, pp. 42-45)

1.6.2 Sociocultural Challenges: The woman entrepreneur faces two types of obstacles: the first is from her position as an entrepreneur, and the second is related to being a woman as she is subject to a set of influences from her family and work environment, especially if she works in a male field. It is the spread of mentalities which says that the business world is a world exclusive to men, as a result of the social and cultural sediments based on the traditional division of roles which indicate that women's place is in home or working in female jobs such as nursing, teaching, and the service field, while the sectors of industry, trade, projects, and enterprises are the domain of men only. So, the Algerian society is a male society or patriarchal society that still transmits these values to its individuals. As a result, women are afraid of starting a project and taking risks for fear of failure and wasting capital, confirming society's view that women are unable to withstand and compete with men in the field of finance and business, so the entrepreneurial woman is in addition to the burdens and social responsibilities that she bears as a wife, mother, or sister, she also bears the burdens of her professional status and her role as a leader and manager of a project that faces competition from large enterprises and from men as a gender issue. 15% of female entrepreneurs face social and cultural obstacles such as: the lack of encouragement from their husband or family member for women to start a private project, as one of them stated, "My husband rejected

support women entrepreneurs in Algeria as follows:

-The Algerian Association of Women Heads of Enterprises (SEVE): This association was founded in 1993 and stands for Knowledge, Desire and Initiative. This association is also a partner in the Chamber of Commerce and Economics charged with following the Mediterranean Partnership Charter, as well as a member of the National Advisory Council for Small and Medium Enterprises. It aims to help companies in creating enterprises or expanding activity.

-Association of Algerian Women Cadres AFCARE: The "Women's Ideas" Association was founded in 1998, it has been working to restore respect for woman framing in all fields and promoting them in the professional field.

-Association of Algerian Businesswomen and Managers AME: It was established in 2005. Its goal is to encourage the membership of businesswomen in the Chamber of Commerce and Professionals as well as trade associations, which will lead to the formation of new networks between government officials, non- governmental organizations, international experts, and new business owners. It is also interested in providing new possibilities for Algerian businesswomen and small business owners to connect them to the business world and help them in their growing businesses. AME also aims to create intellectual frameworks, train businesswomen to use new management tools, and create a network for exchanging experiences and knowledge. Communication between businesswomen and the exchange of experiences and knowledge can lead to improving cooperation and raising the level of participation at the national and international

help of family or friends, due to the pressure of economic crises and the need for development and modernization. That's why, Many entrepreneurs are forced to seek to obtain other sources of financing when establishing their project or when they want to expand it. One woman sold her jewelry to secure the money to open her project, and another woman took advantage of her inheritance to open the project, while 40% of female entrepreneurs resorted to national agencies to finance their projects, and despite their ability to provide sources of financing for the project, the benefits incurred by the enterprise are high, and this has led to an increase in the project's debts, risks and threats. Women also usually face difficulty in obtaining finance due to the requirement of guarantees which is difficult for her to prove, due to the lack of ownership documents in the existing traditional social system, and due to the inferiority view of woman even by those close to her. They think woman always needs a guardian to tell her what to do.

-Marketing challenges: The lack of information about the local and foreign market and consumer tastes leads to weak marketing efficiency and offering a product that does not match the needs of the market or encountering competition from foreign products at low prices. One of the companies states in this regard, " We are facing great competition with Chinese goods, especially the low price of their goods compared to local handmade products which take a long time and have a higher price." In addition to the problems of high transportation costs, customer delays in paying the value of sales, or the site loses its marketing advantage. The use of devices and equipments that may be primitive or less advanced than those used in large

the idea of opening a store, and when I complain of being tired, he tells me to stop working."

In addition to this, there are moral obstacles that women entrepreneurs face, such as blackmail or asking for bribes indirectly, as one of the women confirmed: "They refused to give me a municipal seat even though I deserved it and I represented my state in national forums, but they asked me indirectly for a bribe and I refused."

2.6.2 **Psychological challenges:**

Psychological obstacles are a barrier to women's progress in the field of entrepreneurship. There are obstacles related to the woman herself and the extent of her self-confidence and belief in her abilities. Women are still afraid of the world of entrepreneurship, and this was confirmed by the American writer Colette Dowling in her book in which she exposed her thoughts on what she called: the Cinderella complex with its subtitle "Women's Hidden Fear of Independence," as many women have the idea that they are unable to bear responsibility and take full responsibility for themselves.

3.6.2 **Organizational challenges facing women entrepreneurs:**

The women entrepreneurs' project faces difficulties reaching a percentage of 75% that hinder its establishment or ensuring its continuity to compete with enterprises and projects in the labour market. These are obstacles that women share with men entrepreneurs. The most important of them are the following:

- Financial challenges: The woman entrepreneur faces financial obstacles to finance her project, like the male entrepreneur. Although 60% of the sample relied on self-financing, whether with the

a store in the name of the company. One of the respondents says, “In order to obtain a loan from the Agricultural Bank. It was necessary for my father to write the plot of land in my name as a guarantee in order to obtain the loan, which my brothers refused and caused family problems ». Procrastination and administrative arbitrariness are also among the most important obstacles for women who benefit from loans from national agencies and support funds, since they take a long time to study the file that may require years, in addition to the interest that follows the loan and the beneficiaries are required to pay whether the project succeeds or fails.

In this regard, the Algerian state worked to set a vision for the business sector by creating about 2 million enterprises by the year 2025 , as its devices and programs supporting micro and small enterprises were activated and their position was strengthened to embody the vision and enhance local entrepreneurship. In 2011, a national program costing more than \$3 billion was launched in order to revive and strengthen small enterprises, which reached one million small enterprises by the end of 2016 , especially since approximately 97% of these enterprises do not exceed the number of individuals working in them 10, where vulnerable groups are supported, financed and encouraged to practice self-employment to improve their standard of living and create job opportunities to integrate them socially and economically.

3. Field study

After we discussed the theoretical framework of the study's variables, we will present the results of the field study and analyze and interpret them in order to identify the reality of women

enterprises to improve the quality of their products in line with international specifications in international markets may hinder the project's progress, as one of the women who works in the field of silver jewelry manufacturing confirmed, “Local silver, despite its quality, customers refuse to buy it“ . The Turkish harem jewelry of the Sultan is expensive. However, it is purchased in large numbers.” Therefore, the woman entrepreneur must adopt a modern marketing strategy using scientific methods to avoid these risks.

-The risk of bankruptcy: The most serious problem that a project owner may face is the exposure to the loss of most or all of his capital in the project, as a result of incorrect decisions, local or global economic crises, or a prolonged market depression which leads to the inability of small projects to continue compared with large enterprises that can sustain it for a longer period, therefore ; most companies preferred to rely on their own financial assets and not resort to banks or national agencies for fear of the debts that may accumulate in case of the project's failure. About 60% depended on the help of the family and relatives to finance the project, while 40% resorted to the National Agency for Support and Employment of Youth, the National Agency for Microcredit Management, the Chamber of Commerce and the assistance of the Rural Bank. One of them says, “My husband helped me to open the project and rent the shop because I was afraid of a loan where the interest is paid.”

- Administrative challenges: Women suffer from bureaucratic difficulties while dealing with banks that hinder their obtaining money for the project, as banks take a long time to accept coverage for the project and require guarantees such as a plot of land, a house, or

entrepreneurs, reaching the number 116,476 at the end of 2017.

-However, the total number of actual women's enterprises in Algeria still represents about 6% of the total number of small and medium enterprises.

Models of small women's enterprises

Table 01: Women's projects funded by the National Agency for Entrepreneurship Support and Development

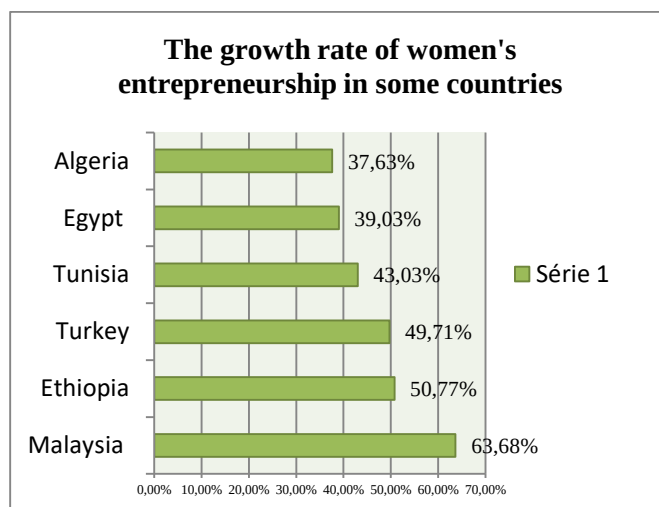
Star date	Financi bank	Value of investment In Algeria dinar	Activity	Name of Company
/ 05 / 2019	BDL Ban	4644742.00 DZD	makes traffic signal panels for roads and highways	Cheritel Ahlam
			an advertising agency	Sab -pub
/ 08 / 2018	Mascara	5598622.00 DZD	Installation and repair of equipment and supplies related to the field of solar electric energy and its various sources	Zanak Nesrin
/ 02 / 2014	Mascara	1960784.00 DZD	Office of Studies in Civil Engineering	Hamhami Rachida
/ 10 / 2019	BDL Ban	8377644.00 DZD	Studies and decoration works facade plans, display stands, etc	Farah Koulthoum
/ 10 / 2021	Agency B A	5255902.00 DZD	Dyeing, Ste Ironing Cleaner	Boumediene Fatima
/ 02 / 2021	Agency B L	5878571.00 DZD	Medical analysis laboratory	Daly Youssef Hanaa
/ 02 / 2020	Agency B L	1673931.00 DZD	Pediatrician	Ben Charnin Sanaa

Source: Prepared by the researcher

The first project: Making traffic signal panels for roads and highways

We notice from the table that the National Agency for Support and Development of Entrepreneurship contributed to accompanying women in creating projects that were exclusive to men. We will mention some of them below :

entrepreneurship in Algeria.



Source: Prepared by the researcher based on (adapted): **Mastercard Index of Women Entrepreneurs 2020**, p11

It is clear from the figure that Algeria is trying to keep pace with developments in the field of women entrepreneurship, and this is expressed by the growth rate, which reached 37.63% compared to other countries. Efforts have been intensified to support and encourage young people in entrepreneurship, including women and help them create their own work and be creative in their field.

1.3 Data analysis

The activity of women's enterprises has developed in Algeria, especially in the four years between 2012 and 2016. The most important statistics can be presented as follows: (Bougalem, 2022, page 334)

-The number of women working in Algeria is estimated at approximately 912 thousand, which is equivalent to 17.6% of the total workforce.

-The percentage of women entrepreneurs increased to 23% at the end of 2012, and the number was about 14,010 women

achieve more.

Other projects:

The agency's members agreed that entrepreneurship is not an easy matter, but its adopter must possess (knowledge, qualifications, creativity, constant curiosity to check the latest developments, perseverance, and a spirit of risk), and women's involvement in many fields can confirm this: (such as dyeing and steam ironing, advertising agencies, advanced analysis laboratories.....etc.) which reflects the change in the mentality of Algerian society by unleashing women and empowering them economically to prove themselves, as they always seek to development through the continuous training granted by accompanying internal business incubators with their training programs, in addition to their strategic vigilance which allowed them to make agreements in multiple places, which led to the expansion of their activity and the development of their projects, and this reflects the strength of their entrepreneurial thought.

As a result of the interviews conducted with the agency's executives, we conclude that women entrepreneurship in Algeria still needs greater attention because it faces difficulties in sustaining the project. This reflects the novelty of the idea of business incubators in Algeria, as it needs continuous improvement until it reaches the desired results. The possibility remains no matter how similar the activity is and whether the stages of creating the project are identical, there is a possibility that some will succeed and others will fail.

4. Conclusion:

From what was presented, we tried to

-The manufacture of traffic signal panels. The Agency allowed Mrs. Ahlam to invest in this field by granting her 4,644,742.00 DZD, which is a valuable amount that can pave the way for the owner of the project to start, and indeed she succeeded in investing it because she has been working until now since 2018 for approximately 6 years, and she has expanded her activity and attracted a workforce.

The second project: Installation and repair of equipment and supplies related to the field of the solar energy. **Installation et Réparation de Matériel Au Domaine De l'énergie Solaire**

According to the interview conducted with a staff member at the National Agency for Support and Employment of Youth, Mrs. Zanak was committed to her project from the presentation of the idea to the launch of the project, which took approximately two years. This result indicates that the National Agency for Support and Employment of Youth (ANSEJ) gives to invested youth (both genders) equal opportunities to prove themselves and embody the idea of their project on the ground, and within this context, many facilities and programs have been approved to grant an initial boost to project owners at the launch stage of their startups, and this is what resulted from the interviews conducted with the executives of the National Agency for Entrepreneurship Support and Development (ANADE) which confirmed the financial support for the project as a first step for accompaniment according to different financing formulas. So, the agency granted 5,598,622.00 DZD which encouraged Mrs. Zanak to invest in this field and take risks, and she has been continuing her project to this day since 2018, and she promises to persevere and

that's why they must be empowered to achieve self-realization and economic development at the same time.

2.4 Recommendations:

It is difficult to have a system devoid of shortcomings, but the point is to try to remedy them. There is no doubt that all obstacles can be treated and rationalized. Through analyzing the previous results, we decided to put forward the following recommendations to help female entrepreneurs monitor the most important risks that they may face and try to realize them at the appropriate time. This reflects on the sustainability of their projects and contributes to achieve the economic development. In the same context:

- The necessity of coordination between female entrepreneurs in order to develop friction and communication between them to benefit from mutual experiences, by establishing associations that include emerging female entrepreneurs to facilitate the process of exchanging information.

- Encouraging women entrepreneurship by striving constantly to accompany and support them financially and even morally by displaying successful experiences through social media to motivate them to enter the field of competition and the world of women's entrepreneurship.

- Accompanying women entrepreneurs permanently from presenting the project idea until it is implemented on the ground and ensuring its sustainability through the establishment of periodic training programs that treat possible challenges.

- Updating support and accompaniment programs according to the rapid developments in the economic field and the

deal with the topic according to the information and data available and obtained, and the truth is that the topic is very complex and we need to delve into it more deeply. Therefore, we consider this study to be a foundation stone from which we can start to build other topics related to it so that it can contribute more to enriching the scientific research in the field of women's entrepreneurship and the economic empowerment of Algerian women. So, we will present the most important results and recommendations that we have reached below:

1.4 The results of the study:

According to the data analysis and the interview with the agency executives, we have reached the following results:

- Business incubators seek to strengthen women's entrepreneurial behavior, which leads to establishing new progressive institutions. Many women realize that without new ideas they will not be able to continue. In fact they are required to create an atmosphere and a climate which motivates and encourages innovation, research and invention.

- The National Agency for Entrepreneurship Support and Development is one of the strategic options for the economic empowerment of Algerian women to establish and sustain their projects on the ground.

- Female entrepreneurs complain about the lack of training courses related to risk management, which they believe that they are not serious. So, they will not be able to develop their skills and supervisory methods.

- Women are the integral part of the society,

Typology of Women entrepreneurs.
Jurnal Kemanusiaan Bil 25.

- 8) Talhi Fatima Al-Zahraa, Zainab Bougalem. (2022). Business incubators are designed to support and promote women's entrepreneurship, successful Arab experiences. **Research Journal**, 334.
- 9) Rapport du groupe-conseil sur entrepreneuriat féminin. (2009). les défis des entrepreneures. Québec.

general development context.

1. 5. References

- 1) Aida Sadrati, Fahima Badisi. (2021). Microfinance as a mechanism to empower women's entrepreneurship and support small projects, a case study of the National Microcredit Management Agency in Algeria. **Journal of Human and Social Sciences**, 4.
- 2) Al-Hadi. (2020). The image of women entrepreneurs in Algeria. **Maghreb Journal of Economics and Management**, 149.
- 3) Faten Pasha. (2017). Women's entrepreneurship internationally between encouragement and challenges. The international WED program is a model. **Research Journal**, 25.
- 4) Fayez Belabed, Mustafa Bayad, Abdeljalil Moghadam. (2021). The reality of women's entrepreneurship in Algeria, successful examples of women's entrepreneurship. **Al-Makar Journal of Economic Studies**, 29.
- 5) Masoud Ahmed,. (2016). The social background of women entrepreneurs in Algeria - a field study of a sample of women entrepreneurs . Knowledge, 29.
- 6) Omar Ait Mokhtar, Jazia Hosseini, Nabil Ballouti. (2021). Mechanisms for promoting digital financial inclusion to empower women economically: The Arab Women's Fund as a model. **Journal of the Institute of Economic Sciences**, 297.
- 7) S&Mohd Osman,M,H Zarina. (2007). Goal Orientation and