

Economic Empowerment of Algerian Women: An Analytical Study of Adopted Strategies and Current Challenges

التمكين الاقتصادي للمرأة الجزائرية: دراسة تحليلية للاستراتيجيات المعتمدة والتحديات الراهنة

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Abstract:

This study aims to analyze the reality of the economic empowerment of Algerian women by evaluating the strategies adopted by Algeria to enhance the role of women in the economy, with a focus on the current challenges facing them.

The results showed that Algeria has adopted a set of policies that have contributed relatively to improving the level of economic empowerment of women, but many obstacles still exist and hinder the achievement of full economic empowerment, which necessitates further social and economic reforms to enhance the role of women in the economy.

Keywords: Economic empowerment, Algerian women, empowerment strategies, challenges.

JEL Classification Codes: J16,O22

ملخص:

تهدف هذه الدراسة إلى تحليل واقع التمكين الاقتصادي للمرأة الجزائرية من خلال تقييم الاستراتيجيات التي تبنتها الجزائر لتعزيز دور المرأة في الاقتصاد، مع التركيز على التحديات الراهنة التي تواجهها. وقد أظهرت النتائج أن الجزائر تبنت مجموعة من السياسات التي ساهمت نسبيا في تحسين مستوى التمكين الاقتصادي للمرأة، إلا أن العديد من التحديات لا تزال قائمة وتعيق تحقيق التمكين الاقتصادي الكامل، مما يستوجب ضرورة إجراء المزيد من الإصلاحات الاجتماعية والاقتصادية لتعزيز دور المرأة في الاقتصاد.

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1.Introduction

Women's economic empowerment has become a priority topic on the global development agenda, and is considered the leading goal that countries around the world seek to achieve within the framework of sustainable development. This is due to the significant contribution that women can make across various economic sectors, which enhances workforce diversity and supports economic growth.

Algeria, like other countries around the world, has paid clear attention to the economic empowerment of women and has worked to implement a set of policies and strategies to integrate women into the national economy. Through this study, we try to shed light on the strategies that target the integration of women into the labor market, support women's entrepreneurship, and enhance women's financial inclusion to assess their effectiveness.

Despite all the efforts made to enhance the role of women in the national economy, Algerian women still face many challenges that hinder their economic empowerment, which requires further social and economic reforms and the provision of a supportive environment that enables them to achieve full economic empowerment.

1.1 Research Problem

The research problem is expressed in the following main question: To what extent has Algeria been able to empower women economically based on the adopted strategies and current challenges?

The following sub-questions have arisen:

- What is the state of economic empowerment of Algerian women according to the Global Gender Gap Index ?
- What strategies has Algeria adopted to empower women economically?
- What are the main challenges facing the economic empowerment of Algerian women?

1.2 Research Hypotheses

- The strategies adopted by Algeria have had relatively a positive impact on women's economic empowerment.

1.3 Importance of the research

This study derives its importance from the increasing interest in recent years on the topic of women's economic empowerment and its occupation of an important space in theoretical and applied studies and research. The current study make a valuable contribution to the existing body of literature on the field of women's economic empowerment, as it gives a clear and comprehensive overview of women's economic empowerment reality in Algeria in its various aspects during the period 2000-2024.

1.4 Aims of the research

- Evaluating the level of economic empowerment of Algerian women.
- Analyzing the effectiveness of strategies adopted by Algeria to enhance women's economic empowerment.
- Defining the main challenges facing Algerian women's economic empowerment.

1.5 Research Methodology

The descriptive approach was used for the theoretical aspect, covering the fundamental concepts of women's economic empowerment.

The analytical approach was used for the practical aspect, focusing on analyzing the reality of women's economic empowerment in Algeria, including the adopted strategies and associated challenges.

2. Difintion of women's economic empowerment:

The World Bank focused on markets in its definition of women's economic empowerment, considering it to be the empowerment of women to compete in markets.

According to the Swedish International Development Cooperation Agency(SIDA), women's economic empowerment involves access to economic resources and opportunities, as well as reducing the gender gap in the labor market. (SIDA, 2015, p. 8)

The International Center for Research on Women considers women's economic empowerment the ability of women to achieve economic progress and make economic decisions. (Golla, Malhotra, Nanda, & Mehra, 2011, p. 4).

3. The status of economic empowerment of Algerian women according to the Global Gender Gap Index:

Table (01) represents the development of Algeria's performance in terms of gender equality during the period (2010-2024). It is noted that Algeria witnessed a decline in its global ranking from 119th in 2010 with a score of 0.6052 to 128th in 2015 with a score of 0.632, to witness an improvement and achieve 120th in 2016, which indicates relative progress in gender equality, as Algeria achieved a score of 0.642, which is the highest score achieved during the period 2010-2024, and during the period 2017-2024, Algeria's ranking deteriorated to reach 144th in 2023, to improve slightly in 2024, and Algeria ranks 139th with a score of 0.612.

Table 1. Global gender gap index in Algeria (2010-2024)

Years	2010	2011	2012	2013	2014	2015	2016	
Rank	119	121	120	124	126	128	120	
Score	0.6052	0.5991	0.6112	0.5966	0.6182	0.632	0.642	
Years	2017	2018	2019	2020	2021	2022	2023	2024
Rank	127	128	-	132	136	140	144	139
Score	0.629	0.629	-	0.634	0.633	0.602	0.573	0.612

Source : (WEF, various reports.)

3.1 Economic participation and opportunity index:

There is a noticeable improvement in the result achieved in the economic participation and opportunities index, as it rose from 0.317 in 2023 to 0.470 in 2024, which made Algeria move from rank 145 to 139. This reflects Algeria's efforts through various policies and programs implemented to improve working conditions and increase opportunities to raise the levels of economic participation for women. The economic participation and opportunities index branches into several other indicators, namely:

3.1.1 Labor force participation rate: There is a noticeable improvement in the results achieved, which rose from 0.259 in 2023 to 0.726 in 2024, which positively affected Algeria's ranking, as it moved from rank 143 in 2023 to rank 92 in 2024, which reflects the high level of women's participation in the labor force in Algeria.

3.1.2 Wage equality for similar work: Algeria ranked 88th in 2024 with a score of 0.612.

3.1.3 Estimated Earned Income: Algeria witnessed an increase in the results related to this indicator from 0.192 in 2023 to 0.543 in 2024, which was

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positively reflected in Algeria’s ranking, as it moved from 144th in 2023 to 106th in 2024, which reflects an improvement in the level of earned income for Algerian women.

3.1.4 Legislators, senior officials and managers: The results achieved indicate a noticeable improvement in Algeria's ranking according to this indicator, as it moved from 138th place in 2023 to 80th place in 2024, reflecting a significant increase in the representation of Algerian women in leadership and administrative positions.

3.1.5 Professional and technical workers: There is an improvement in this indicator, as Algeria moved from 78th place with a score of 0.916 in 2023 to first place with a score of 1 in 2024.

Table 2.Economic participation and opportunity Index in Algeria(2023-2024)

Years	2023		2024	
Index	Rank	Score	Rank	Score
Economic participation and opportunity	145	0.317	139	0.470
1. Labour-force participation rate	143	0.259	92	0.726
2. Wage equality for similar work	-	-	88	0.612
3. Estimated earned income	144	0.192	106	0.543
4. Legislators, senior officials and managers	138	0.091	80	0.507
5. Professional and technical workers	78	0.916	1	1

Source : (WEF, various reports.)

3.2 Educational Attainment index:

As for the educational attainment index, the results achieved remained stable at 0.951 over the two years, except for the change in the ranking from 116th in 2023 to 119th in 2024, which reflects the improvement of other countries in this field. This requires Algeria to work on developing the education sector at its various levels. The educational attainment index includes several sub-indicators, including the literacy rate, enrollment in primary, secondary and higher education.

The data indicate that Algeria has made significant progress in education indicators, especially enrollment in both secondary and higher education, where it achieved first place with a score of 1 in both years, reflecting good performance in terms of enrollment in secondary and higher education, and that the stability in performance reflects Algeria's ongoing efforts to ensure that females enroll in both secondary and higher education.

As for the literacy indicator, this indicator has been stable at 0.682 in both years, indicating stability in literacy among females in Algeria. It reflects the stability of the education system in Algeria, in addition to the existence of literacy programs that target females, especially in rural and remote areas, in order to enable all females to obtain integrated educational opportunities. However, the scope remains open for improvement to achieve sustainable progress.

Table 3. Educational attainment index in Algeria (2023-2024)

Years	2023		2024	
Index	Rank	Score	Rank	Score
Educational Attainment	116	0.951	119	0.951
1. Literacy rate	120	0.862	119	0.862
2. Enrolment in primary education	-	-	-	-
3. Enrolment in secondary education	1	1	1	1
4. Enrolment in tertiary education	1	1	1	1

Source : (WEF, various reports.)

3. 3 Health and survival index:

The health and survival index is one of the main index of the global gender gap index, and this index includes several sub-indicators such as the sex ratio at birth and healthy life expectancy. Based on what is shown in Table (04), the results of the health and survival index remained stable at 0.958 during the years 2023 and 2024, with Algeria's ranking changing from 137th in 2023 to 139th in 2024. Therefore, health and care services directed at women still need further improvement in order to achieve further progress in this area.

Algeria maintained the first place in terms of the sex ratio at birth, achieving a result of 0.944 in both years, indicating that the sex ratio at birth is stable at the normal level and there is no gender preference, which positively affects gender equality at birth.

As for the average healthy life expectancy indicator, it witnessed stability at 0.990 in both years, with Algeria declining from 143rd in 2023 to 144th in 2024. However, Algeria needs to continue improving health care services and increasing health awareness among women to ensure a long and healthy life.

Table 4. Health and Survival Index in Algeria (2023-2024)

Years	2023		2024	
Index	Rank	Score	Rank	Score
Health and Survival	137	0.958	139	0.958
1. Sex ratio at birth	1	0.944	1	0.944
2. Healthy life expectancy	143	0.990	144	0.990

Source : (WEF, various reports.)

4.Strategies to enhancing economic empowerment of Algerian women :

4.1 Government plans and programs for empowering Algerian women:

4.1.1 The National Strategy for the Integration and Advancement of Women: This strategy was implemented between 2008 and 2013 and was the first initiative of the Ministry of Family Affairs and Women in collaboration with stakeholders in women’s issues. (salami, 2016, p. 191)

4.1.2 The Joint Program for Gender Equality and Women's Independence: adopted in 2010, this program aims to help women enter the labour market and benefit from international cooperation initiatives related to education and training.

4.1.3 The National Strategy for Women's Empowerment: This strategy was implemented between 2014 and 2019, aiming to support women's economic integration while defending their rights in the labor market.

In addition to other programs targeting rural women, the percentage of women benefiting from agricultural development initiatives has increased. This includes participation in the land reclamation program, benefiting from interest-free loans , and obtaining a farmer’s card. (Dendougui, Al-Mahdawi, & Trifa, 2024, pp. 56-57)

4.2 Enhancing the legal framework to support women's participation in the labor market:

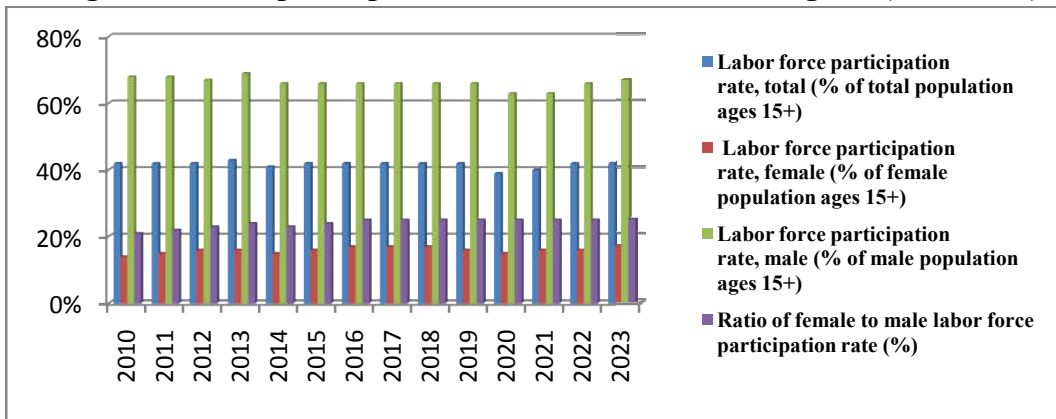
Before discussing the legal reforms adopted by Algeria to enhance women's participation in the labor market, we will first attempt to clarify the extent of Algerian women's contribution to the labor market .

The labor force participation rate (total) showed relative stability at around 42% for most of the period from 2010 to 2023, with the exception of a decline to 39% in 2020 due to the repercussions of the Covid-19 pandemic on the labor market, to rise again to reach 42% in 2023.

Women's participation in the labor force constitutes a average percentage, as it reached about 14% in 2010, gradually increasing during the period 2010-2023 and reaching 17% in 2023. This increase reflects the gradual improvement in the integration of females into the labor market. In contrast, male participation in the labor force had the lion's share, reaching 68% in 2010, stabilizing at 66% during the period 2014-2019, and decreasing to 63% in 2020 and 2021 due to the effects of the Covid-19 pandemic, to rise again to 67% in 2023.

The increase in the ratio of females to males in the labor force from 21% in 2010 to 25% in 2023 reflects the improvement in female representation in the labor market, although the gap between males and females remains large.

Fig.1. Women's participation in the labor market in Algeria (2010-2023)



Source : (World Bank)

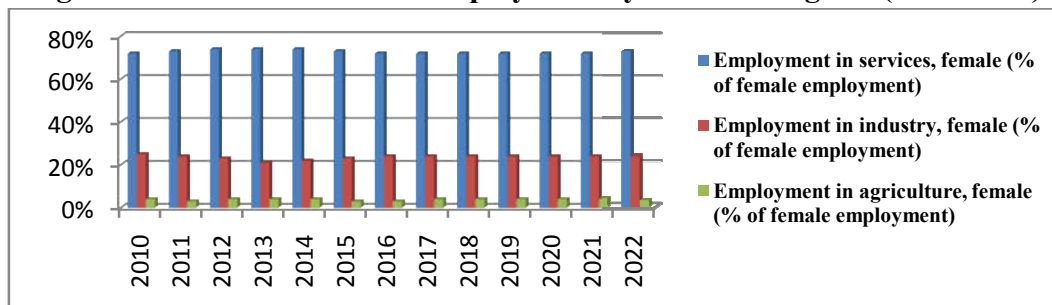
Regarding the distribution of females in the labor market according to economic sectors in Algeria during the period 2010-2023, the services sector is considered the sector that attracts the most females due to the diversity of jobs in it and their suitability to the qualifications of Algerian women. The percentage of female workers in the services sector during 2010 reached about 72% and rose to 74% in 2014 to stabilize during the period 2016-2021 at 72% and rose to 74% in 2022.

As for the industrial sector, it is considered the second economic sector that attracts female labor, as the percentage of women working in the industrial sector in 2010 reached about 25% to gradually decrease to 21% in 2013, indicating the transfer of female labor to other sectors, most notably the services sector, to rise again and stabilize at 24% during the period 2014-2022.

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As for the agricultural sector, the percentage of women working in this sector fluctuated between 3% and 4% during the period 2010-2023, which is a very low percentage that reflects the limited employment of women in the agricultural sector.

Fig .2. Distribution of female employment by sector in Algeria (2010-2022)



Source: (World Bank)

The amended constitution of 2016 included several laws that guaranteed women's right to work while ensuring their protection from various forms of discrimination they may face: (UN Women, May 2019, pp. 9-10).

- Ensuring gender equality in rights and duties, and removing obstacles that hinder the effective participation of everyone in the economy;
- Ensuring gender equality in assuming tasks and jobs, and encouraging the promotion of women to decision-making positions in public administrations and economic institutions, as stated in Article 63 ;
- Ensuring occupational safety and health is a right enjoyed by all workers without discrimination between the sexes, as stated in Article 54 ;
- Tightening the penalties stipulated in Law 07-88 on those who violate the provisions related to the protection of women's employment, ensuring prevention and safety in the workplace, and preventing discrimination between workers regarding salary and working conditions, in accordance with the provisions of Finance Law No. 17-11 of 2018 ;
- Ensuring equal wages among workers without discrimination, as stated in Article 84 of Law No. 11-90 ;
- Providing full protection for working women from any attacks that they may be exposed to in the workplace, as stated in Law No. 15-19 ;
- Women are allowed to retire at the age of 55, while men can retire at 60. The law grants working women a five-year advantage, and women are entitled

to receive the grant at the same rate as men, which is 80%. (Dendougui, Al-Mahdawi, & Trifa, 2024, p. 56)

4.3 Supporting women's entrepreneurship through financing agencies:

Algeria has established many financing agencies for entrepreneurship, which have played a role in enhancing the economic empowerment of women. In the following section, we will address three agencies (ANADE, CNAC, and ANGEM) and explain their role in supporting the economic empowerment of Algerian women.

4.3.1 National Agency for the Support and Development of Entrepreneurship (ANADE):

It was established by executive decret No. 96-296 dated September 8, 1996, under the name National Agency for Youth Employment Support (ANSEJ). It was charged with encouraging, supporting and accompanying the establishment of small enterprises. (Derouiche, 2021, p. 572). The name of (ANSEJ) was changed to the National Agency for the Support and Development of Entrepreneurship (ANADE) by Executive Decree No. 20-329 dated November 22, 2020.

Since its establishment until June 30, 2022, ANADE has financed about 401673 projects, including 358354 projects for men, (89% of the total funded projects), and 43319 projects for women, (11% of the total funded projects). The gender gap remains large, reflecting the ongoing challenges facing women in accessing financial resources and the necessary support, especially in sectors that require high skills.

The sectors of services, handicrafts, liberal professions are among the sectors that have witnessed strong participation by women, ranging between 15% and 47%, which reflects the gradual change in social patterns related to the role of women in the economy with the effectiveness of policies and programs for the economic empowerment of women, unlike other sectors that have witnessed weak participation did not exceed 5%, which indicates the challenges that still limit women's opportunities to invest in these sectors.

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**Table 5. Projects funded by gender and by sector of activity by ANADE
(cumulative as of 06/30/2022)**

Activity sector	Funded projects	Male	Female	Female ratio (%)
Agriculture	60626	57801	2825	5
Craftsmanship	44005	36462	7543	17
BPWH	36760	35 868	892	2
Hydraulics	572	545	27	5
Industry	32080	27211	4869	15
Maintenance	11704	11521	183	2
Fishing	1139	1122	17	1
Liberal profession	14222	7590	6632	47
Services	111301	92553	18748	17
Refrigerated transport	13390	13001	389	3
Freight transport	56850	56138	712	1
Passenger transport	19024	18542	482	3
Total	401673	358354	43319	11

Source: (Ministry of industry, October2022, p. 27)

4.3.2 National Unemployment Insurance Fund (CNAC):

It was established on July 6, 1994, by Presidential Order 188-94, to assist those who were jobless and it began financing projects on December 30, 2003. (Bourouaha & Maliki, 2014, p. 25).

. The CNAC has financed 160202 projects since its establishment until June 302022, with women projects accounting for 10.7% of the total funded projects. The liberal professions sector is the sector with the highest percentage of women's participation, which reached 49.4%, due to the nature of independent work that allows women to manage their businesses with more flexibility, followed by the handicrafts sector, where the percentage of women reached 22.5%, which reflects the skills that women possess in handicrafts, which provides suitable job opportunities. As for the industrial sector, the percentage of women reached 22.1%, and although the industrial sector requires technical skills, their tendency to establish projects in this sector reflects their ability to face challenges that are less compared to some other sectors such as: agriculture, hydraulics, maintenance, transportation and fishing, where the percentage did not exceed 11%.

**Table 6. Projects funded by gender and by sector of activity by CNAC
(Cumulative as of 06/30/2022)**

Activity sector	Funded projects	Female share (%)
Agriculture	26977	11
Craftsmanship	16668	22.5
BPWH	8949	2.6
Hydraulics	372	5.6
industry	12950	22.1
Maintenance	1027	2
Fishing	626	0.5
Liberal profession	1772	49.4
Services	32390	17.3
Freight transport	46124	1.5
Passenger transport	12347	1.2
Total	160202	10.7

Source: (Ministry of industry, October2022, p. 29)

4.3.3 National Agency for Microcredit Management (ANGEM):

It was established by Executive Decree No. 04-14, which was issued on January 22, 2004.

The ANGEM, since its establishment until March 31, 2023, has financed 915,051 projects, including 578711 for women, (63.25% of the total funded projects), while the number of men's projects reached 336,340 projects, (36.75% of the total funded projects). This indicates that the agency effectively supports women's projects, which reflects its commitment to empowering women and enhancing their role in the national economy.

The balance in the distribution of loans between the sexes also ensures comprehensiveness in supporting small projects, which enhances economic development.

Table 7. Distribution of loans granted by gender cumulative balance sheet of financial services (ended March 31th 2023)

Gender	Number	Share (%)
Women	578711	63.25%
Men	336340	36.75%
Total	915051	100%

Source: (ANGEM)

4.4 Empowering women to access financial services :

4.4.1 Indicator of owning accounts in formal financial institutions:

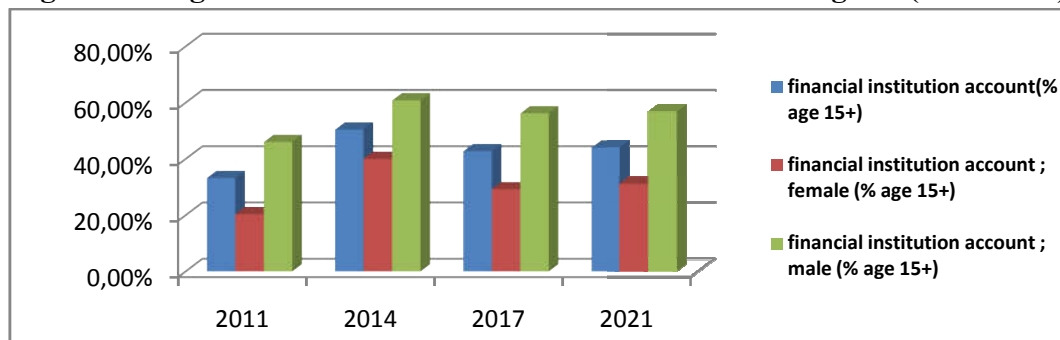
This indicator reflects the ability of formal financial institutions to provide their services to individuals. It is noted from Figure (03) a significant increase in the percentage of individuals (age 15+) who own accounts in formal financial institutions in Algeria, as it rose from 33.3% in 2011 to 50.6% in 2014, then decreased in 2017 to 42.8% and rose again to 44.1% in 2021.

The gender gap is still large, as the percentage of males(age15 +) who own financial accounts is much higher than females, and what is noted is a significant increase in the percentage of males who own accounts in formal financial institutions, which rose from 46.1% in 2011 to 60.9% in 2014, then stabilized at around 56% in 2017 and 2021.

However, the percentage of females(age15+) owning financial accounts is witnessing a lesser improvement compared to males, as it increased from 20.4% in 2011 to 40.1% in 2014, then decreased to 29.9% in 2017 and increased again to 31.2% in 2021.

The existence of a gender gap in owning accounts in formal financial institutions is due to the fact that Algerian women still face several obstacles that prevent them from accessing formal financial channels, and these obstacles are represented by social obstacles and the lack of financial assets as a result of the high rates of unemployment among females.

Fig.3. Owning accounts in formal financial institutions in Algeria (2011-2021)



Source : (World Bank)

4.4.2 Indicator of Saving:

This indicator measures the percentage of individuals who save through formal financial institutions, which reflects the level of financial awareness

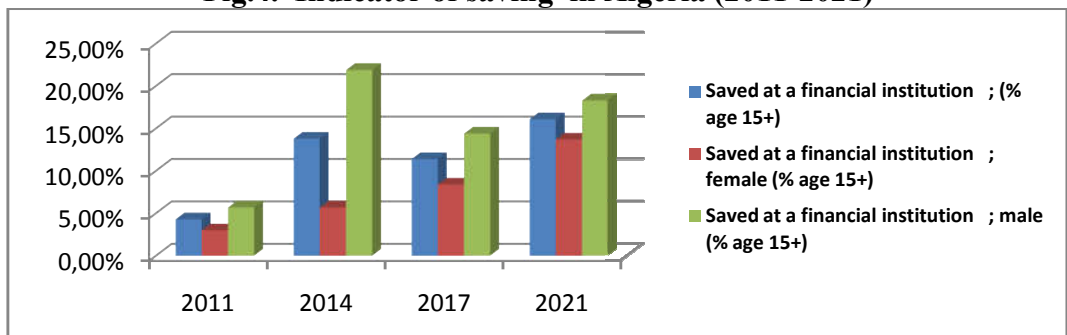
among individuals and their preference to deal with formal financial institutions. It also reflects the ability of financial institutions to mobilize savings.

It is noted from the figure (04) that the percentage of individuals (age 15+) in Algeria who saved in official financial institutions in 2011 amounted to 4.3% and rose to 13.8% in 2014, but decreased in 2017 to 11.4% due to high inflation rates, while the highest percentage was recorded in 2021, estimated at 16.1%.

For females (age 15+), the percentage was lower compared to males, but it witnessed a continuous increase from 3% in 2011 to 13.7% in 2021, unlike males, where it amounted to about 5.7% in 2011 and rose to 21.9% in 2014, then decreased to 14.4% in 2017 to rise again to 18.3% in 2021.

Despite this, the gap between females and males has narrowed, which indicates an increase in financial awareness among females and an improvement in their economic conditions.

Fig.4. Indicator of saving in Algeria (2011-2021)



Source : (World Bank)

4.4.3 Indicator of borrowing:

This indicator measures the percentage of adults who borrowed money from official financial institutions.

It is noted from Figure (05) that the percentage of individuals (age 15+) in Algeria who borrowed from official financial institutions amounted to 1.5% in 2011, and this percentage rose to 5.8% in 2014 to gradually decrease and reach 3.8% in 2021.

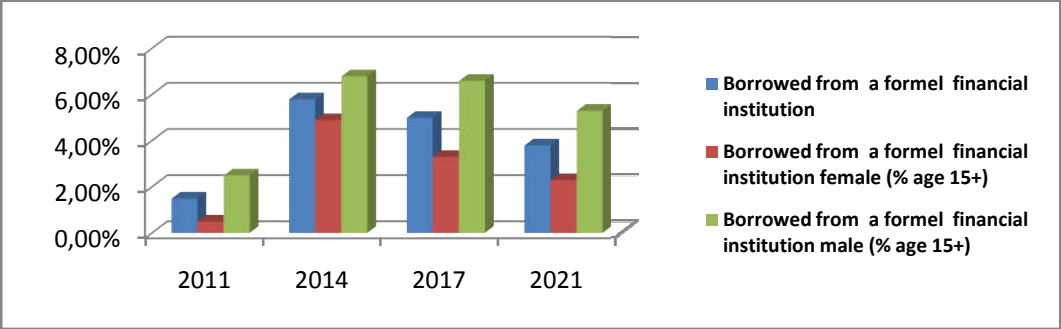
For females (age 15+) in Algeria, the borrowing percentage in 2011 was about 0.5%, rising to 4.5% in 2014, and declining to 3.3% in 2017 and 2.5% in 2021, unlike males (age 15+), as the percentage of males who borrowed

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from official financial institutions in Algeria rose from 2.5% in 2011 to 6.8% in 2014, then declining again to 6.6% in 2017 and 5.3% in 2021.

The gender gap remained throughout the period (2011-2021), as the percentage of males who borrowed from official financial institutions in Algeria was higher compared to the percentage of females.

Fig.5. Indicator of borrowing in Algeria (2011-2021)



Source : (World Bank)

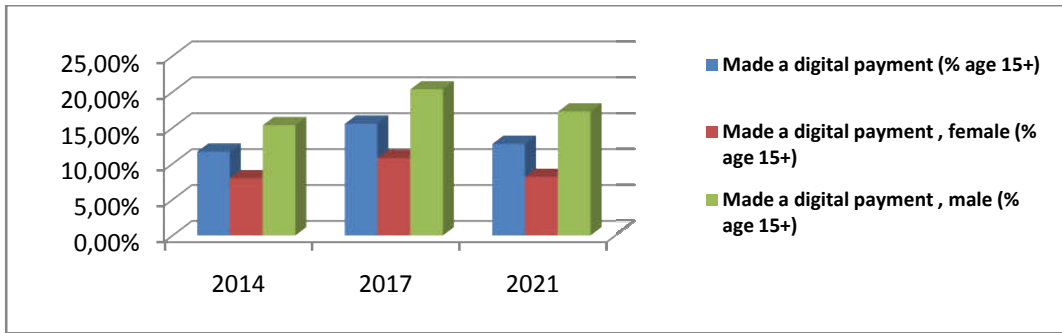
4.4.4 Indicator of digital payments:

Algeria witnessed an increase in reliance on digital payments between 2014 and 2017, as the percentage of individuals(age 15+) relying on digital payments increased from 11.7% to 15.6%, which reflects the improvement in the level of use of financial technology and the spread of digital financial services. However, it decreased in 2021 estimated at 12.8%.

The percentage of males(age 15+)using digital payments was higher compared to females, as it reached about 15.4% in 2014, rising to 20.4% in 2017, and decreasing to 17.3% in 2021, while the percentage of females(age15+) using digital payments reached 8% in 2014, rising to 10.8% in 2017, and decreasing to 8.2% in 2021.

In general, reliance on digital payments remains low in Algeria, due to the reliance of individuals, whether females or males, on cash.

Fig.6. Indicator of digital payments in Algeria (2011-2021)



Source : (World Bank)

5. Challenges of women's economic empowerment in Algeria:

5.1 Data and statistics: Absence or scarcity of data on women's participation in the economy, which hinders the development of appropriate policies to support women's economic empowerment. In addition, uneven efforts to produce, collect, and disseminate data, information and statistics related to gender equality and women's issues.

5.2 Coordination: Lack of coordination between different bodies in preparing and implementing gender equality programs and failure to promote the initiatives launched. (UN Women, May 2019, p. 7)

5.3 Lack of Supportive Policies: The absence of government policies that support financial inclusion for women and provide a legislative environment that enabling them to access financial services.

5.4 Financing: Difficulty in obtaining financing, as many women rely on self-financing and have limited access to banks and financial support agencies. In addition, women often face difficulties obtaining loans or financing due to gender biases and insufficient financial collateral.

5.5 Administrative procedures: Complex legal and administrative procedures for establishing private projects, which constitute an obstacle for women wishing to start their own businesses. (Ammar & Bentalha, 2023, p. 406)

5.6 Education and training: Low levels of education and training among some women, which affect their ability to access and advance in employment opportunities.

5.7 Social and cultural restrictions: Social traditions and cultural beliefs that limit women's participation in economic activities

5.8 Urban-rural gap: Women in rural areas face greater difficulties in accessing financial services and obtaining employment opportunities, compared to women in urban areas.

6. Conclusion

6.1 Results :

- The economic empowerment of women is an ongoing and complex process that requires comprehensive planning that takes into account the various economic, social, cultural, legal and institutional factors that have an impact on the integration of women into the economy ;
- According to the Global Gender Gap Index, Algeria has not succeeded in achieving sustainable progress in the field of women's economic empowerment and reducing the gender gap despite tangible development in some indicators of Economic participation and opportunity ;
- Algeria has made progress in providing educational opportunities for women, but there is still a need to achieve sustainable progress by improving the quality of education.
- Despite relative stability in health and survival indicators, the health system in Algeria needs to enhance the quality of health services provided to women and increase their health awareness ;
- Algeria has worked to provide a legal framework to protect women's rights in the labor market and ensure a safe and supportive work environment ;
- Despite the efforts of funding agencies such as ANADE and CNAC to support women's projects, a significant gender gap remains. Women's share of funded projects is still small, in addition to the concentration of women's participation in certain sectors rather than others, while the ANGEM agency was more effective in supporting women's projects;
- Despite gradual improvement in the level of financial inclusion in Algeria, the gender gap still exists, which requires additional efforts to enhance the financial inclusion of women;
- There are many challenges that hinder the economic empowerment of women in Algeria, which are related to the difficulty of accessing financing, social and cultural restrictions, the lack of data and statistics, the lack of effective policies, the complexity of legal and administrative procedures,

and the gap between urban and rural areas...etc., which necessitates the development of comprehensive and well-rounded strategies.

6.2 Recommendations :

- Providing a database on women's participation in the national economy, which will aid in developing more effective policies and strategies ;
- Expanding the scope of legal protection for women's rights in the work environment and ensuring their effective implementation ;
- Developing information and communication technology infrastructure to ensure rural women's access to financial services and educational resources ;
- Paying more attention to rural women by adopting strategies aimed at enabling them to participate effectively in economic activities ;
- Supporting women's entrepreneurship by providing financial incentives and administrative facilities to encourage women to manage their own projects ;
- Conducting awareness programs to enhance community awareness of the importance of women's economic empowerment ;
- Improving the quality of health and educational services provided to women ;
- Conducting training programs aimed at building leadership capacities among women ;
- Benefiting from successful global experiences in the field of women's empowerment to adopt best practices and apply them in Algeria.

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