

**Female Entrepreneurship and the COVID-19 Pandemic in Algeria:
Integration Pathways Between Resilience and Deficiency****ALLOU Karima ^{1♦}, BOUFENIK Fatma ²**¹ LAREGE Laboratory FECM's, University of Oran2 Mohamed Ben Ahmed, (Algeria),
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boufenik_fatma@yahoo.fr**Received:** 13/03/2025**Accepted:** 26/04/2025**Published:** 25/05/2025**Abstract:**

This paper explores the impact of COVID-19 on women entrepreneurs in Algeria, highlighting the factors that influenced their resilience amid economic and social challenges. Despite a weakened economic context, the pandemic acted as a catalyst for innovation and new opportunities. The study evaluates the effectiveness of state measures in supporting entrepreneurship and emphasizes the critical role of digital transformation in sustaining and growing women-led businesses. The findings call for stronger, tailored support to meet the specific needs of women entrepreneurs, aiming to enhance their crisis management capacities and foster inclusive growth in the post-pandemic period.

Keywords: Female Entrepreneurship, The COVID-19 Pandemic, Integration Measures, Resilience Factors, Digitalization.

JEL Classification: L26 , J16 , I18 , H12 , O33 , D22

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1. Introduction:

The COVID-19 pandemic posed a major threat to many organizations around the world. This crisis affected the entire population, but its repercussions were particularly pronounced for socially vulnerable and economically disadvantaged groups (Fernandes, 2020). In this sense, the case of women is mentioned since they often work in precarious conditions and are frequently the sole providers for their families.

Algeria was among the first countries on the African continent to implement measures to address this pandemic. To mitigate its effects, the Algerian government introduced various initiatives, including lockdown measures, integration programs, and multiple forms of economic support. These measures encompassed financial aid for businesses, the unemployed, and self-employed workers, tax payment deferrals, as well as economic recovery programs and the establishment of new support structures. All these initiatives were designed to maintain economic stability and minimize the pandemic's negative impact on individuals and communities.

The confinement period thus facilitated the accelerated experimentation of new organizational practices. In response to the urgency of the situation, companies were compelled to make rapid adjustments and implement radical changes to ensure business continuity while complying with government-imposed health protocols. These organizational transformations must also aim to enhance the resilience of businesses in anticipation of future crises, as we are now confronted with a continuous succession of crises of various kinds, constantly overlapping and interacting with one another.

While some organizations were severely impacted by the crisis, others demonstrated remarkable resilience and managed to recover more quickly (Rai, Rai & Singh, 2021). Among these resilient organizations, women entrepreneurs stand out for their adaptability and their ability to develop resilience strategies in record time. Florence Trouche, Commercial Director of Meta France, highlights that women entrepreneurs exhibit exceptional resilience and adaptability, particularly in times of crisis. Their forward-looking vision is reflected in their inclination toward digitalization and the adoption of innovative recruitment approaches (Trouche, 2022).

Since 2020, the Algerian government has implemented several integration measures to enhance support for women entrepreneurs. These initiatives are led by the Ministry of Microenterprise, Start-ups, and the Knowledge Economy, which oversees the Directorate of Start-ups and Support Structures. This directorate is responsible for promoting and developing incubators, accelerators, and business nurseries. These key structures play a crucial role in supporting entrepreneurs in the development and long-term sustainability of their businesses.

Today, we are witnessing a significant evolution in support models, reflected in the diversification of practices such as tutoring, consulting, monitoring, mentoring, sponsoring, patronage, and coaching (Paul, 2002). These mechanisms are designed to minimize the obstacles that women entrepreneurs may face. However, many women entrepreneurs' express dissatisfaction with the quality of the services provided. The main challenges they

highlight include the complexity of administrative procedures and bureaucratic burdens, which hinder the creation, management, and growth of their businesses.

In this context, the question arises regarding the relationship between the integration measures implemented by the Algerian State and the resilience of women entrepreneurs in times of crisis. Therefore, our research problem revolves around the following question:

To what extent were integration measures effective in supporting the resilience of women entrepreneurs in Algeria during the COVID-19 pandemic, and what are the limitations of these measures in addressing the economic and social challenges brought about by the pandemic?

This issue leads us to explore the following sub-questions:

- What were the main effects of the COVID-19 crisis on Female entrepreneurship in Algeria?
- What role did digital tools play in enhancing the resilience of women entrepreneurs during the pandemic?
- To what extent do the integration measures implemented during the COVID-19 crisis correspond to the real needs of women entrepreneurs in Algeria?

We also propose the following hypotheses:

H1: The COVID-19 pandemic prompted many women to engage in entrepreneurship primarily out of necessity rather than opportunity.

H2: The use of digital tools such as (online platforms, delivery services, social media...) enhanced the resilience of women entrepreneurs during periods of economic restriction.

H3: The integration measures deficiencies are primarily attributable to a discrepancy between the digitalization needs of women entrepreneurs during the pandemic and the public policies implemented.

In this regard, the main objectives of our study are:

- ✓ To identify the socio-economic effects of the COVID-19 pandemic on women entrepreneurs in Algeria;
- ✓ To define the concept of resilience among women entrepreneurs within the context of the health crisis;
- ✓ To analyze the state measures for integration in Algeria to support women entrepreneurs in overcoming the challenges posed by the pandemic.

To conduct this study, we adopted an approach based on the analysis of organizational resilience in relation to integration measures. This analysis relies on available data regarding the immediate economic impacts of the pandemic on women entrepreneurs, drawing from statistical reports by UN Women Algeria and other specialized organizations. Additionally, we will examine the specific measures implemented by the Algerian institutions to mitigate the negative consequences of the pandemic on women entrepreneurs. Finally, we will analyze data published by various support mechanisms, as well as reports from the International Labour Organization (ILO) and the World Intellectual Property Organization (WIPO) on the Global Innovation Index, to assess the effectiveness of the initiatives undertaken.

In sum, the COVID-19 pandemic has highlighted *the importance of organizational resilience and the need for tailored support for women entrepreneurs*. Assessing the integration measures implemented by the Algerian State will provide a better understanding of their impact on women entrepreneurs' ability to overcome crises and ensure the sustainability of their businesses.

2. Female Entrepreneurship in the Face of the COVID-19 Pandemic:

2.1 Women Entrepreneurs and the COVID-19 pandemic: Resilience in the face of Vulnerability:

Assessing the impact of the COVID-19 pandemic on women's entrepreneurship in Algeria is challenging, as it depends on various factors, including the sector of activity, business size, and geographical location. However, it is widely acknowledged that the pandemic has had a negative effect on the Algerian economy as a whole, impacting businesses of all types, including those led by women.

On the one hand, several studies indicate that women entrepreneurs in Algeria were particularly affected by the restrictions imposed to limit the spread of the virus. The closure of shops and businesses led to a significant decline in demand for many products and services, making it more difficult for entrepreneurs to sustain their activities. This situation was especially detrimental to businesses operating in sectors such as retail, local services, and handicrafts, where women are strongly represented.

On the other hand, some women entrepreneurs demonstrated remarkable adaptability by seizing new opportunities, particularly through online commerce. The health crisis served as a catalyst for digital transformation, enabling several women-led businesses to innovate in response to market needs. The sectors related to food product sales and personal care are a good illustration. These sectors have experienced increased demand due to the growing interest in health and well-being, as well as the expansion of online shopping.

Furthermore, the health crisis has accelerated the adoption of digital transformation, presenting an opportunity for women entrepreneurs in Algeria. Businesses that integrated new technologies to support their employees succeeded in improving operational efficiency and optimizing time management. With the widespread use of digital tools and social media, women entrepreneurs can now work and manage businesses from anywhere, which was particularly advantageous during this crisis. Digitalization also enables them to access new markets, develop products and services more quickly, at a lower cost, and manage their operations more efficiently.

Overall, while the COVID-19 pandemic has posed significant challenges for women entrepreneurs in Algeria, it has also been a driver of change, fostering the adoption of digitalization as a tool for resilience and growth. Strengthening digital capabilities and supporting women entrepreneurs in their digital transition emerge as strategic priorities for fostering an inclusive and sustainable economic recovery in Algeria.

2.2 Impact of the COVID-19 Pandemic on Women's Entrepreneurship in Algeria:

The COVID-19 pandemic has had a significant impact on economic activity worldwide, particularly affecting women. Those employed in low-wage sectors, as well as domestic

workers, found themselves in a highly vulnerable position. This economic crisis led to a sharp increase in unemployment rates, which reached critical levels during the first wave of the pandemic. Women, especially those in precarious situations, were among the first to be affected (Alberio & Diane-Gabrielle, 2021). In this context, Georges Mutin emphasizes that the prevailing unemployment is primarily a form of "integration unemployment," which mainly affects young graduates (Georges, 1997).

Women's entrepreneurship was also impacted by this crisis. Some women entrepreneurs were particularly affected by business closures and travel restrictions, while others managed to seize opportunities by quickly adapting to shifts in demand and innovating (Sandra & Solen, 2020).

In Algeria, the development of women's entrepreneurship remains limited compared to global trends. According to data from the National Office of Statistics (ONS), the female labor force participation rate in Algeria remained relatively low (though gradually increasing) at approximately 17.3% in 2019, compared to 66.8% for men (ONS, 2019). This slow progression has also been confirmed by figures from the National Center for Trade Registration (CNRC), which show a significant increase over the years. Thus the number of women registered as business owners rose from 136,204 in February 2015 to 160,908 in February 2020, representing an 18.1% increase (CNRC, 2021). This growth, although modest, continued even during the COVID-19 health crisis.

Moreover, this trend is also reflected in the analysis of statistical data on women-led projects financed by the CNAC and ANSEJ programs. These initiatives indicate that women entrepreneurs are active across various sectors, with handicrafts, liberal professions, services, and agriculture standing out due to their dynamism and high activity rates.

Furthermore, according to the CNAC report covering the period from 2018 to 2019, there was a slight increase in business creation by women benefiting from these financial support mechanisms (CNAC, 2019):

- Handicraft activities increased from 12.71% in 2018 to 23.4% in 2019 under the CNAC program.
- Hydraulic enterprises, which were nonexistent in 2018, saw a creation rate of 18.2% in 2019 through CNAC funding.
- Liberal professions recorded a significant business creation rate under both financial support programs.

These data illustrate the strong determination of women to engage in entrepreneurship and remain active within the economic fabric, despite an uncertain environment and increasing challenges. This resilience has been particularly evident, with innovation playing a crucial role in facilitating adaptation to the economic and social transformations brought about by the health crisis. From this perspective, tailored support appears essential to strengthening this resilience and promoting both the sustainability and growth of women-led businesses in times of economic turbulence.

3. The Resilience of Women Entrepreneurs in Times of Crisis:

3.1 Definitions:

Resilience is a polysemous concept whose interpretation varies depending on the context, disciplines, and authors (Akgun & Keskin, 2014). Its use has expanded across various fields, making the concept difficult to delineate.

The term originates from materials science, where resilience refers to “the ability of materials to withstand high-impact shocks and the capacity of a structure to absorb kinetic energy from the environment without breaking” (Robert Dictionary). Over time, the concept was adopted by other disciplines. It first emerged in psychology and later in sociology to study individual resilience. By the late 1990s, the analysis shifted from an individual level to an organizational level, where individual resilience was identified as one of the key entrepreneurial competencies—alongside innovation, risk-taking, and creativity (Portugeuz Castro & Gomez Zermeno, 2020) with a direct impact on organizational resilience. At the organizational level, Meyer (1982) defines resilience as an organization’s ability to absorb an environmental shock and restore its previous order.

Resilience, therefore, signifies the capacity of individuals and organizations to overcome difficult situations, including crises or even tragedies. The management literature distinguishes between two conceptions of resilience: a *passive perspective* and an *active perspective* (Akgun & Keskin, 2014).

- **The Passive Perspective of Resilience:** Inspired by the concept’s origins in physics, this perspective views resilience as a return to the initial state after a crisis, emphasizing adaptive strategies.
- **The Active Perspective of Resilience:** Instead of merely reverting to the previous state, this approach highlights the ability to seize opportunities emerging from the crisis to develop and strengthen organizational capacities (Altintas, 2020). From this viewpoint, resilience enables a system to restore its initial state or evolve into a more advanced and efficient state (Rose, 2017).

In the entrepreneurship literature, resilience is approached in two main ways:

- **As a Personal Competency:** Resilience is perceived as an individual trait, a skill, or a quality inherent to the entrepreneur (Hayward, Forster, Sarasvathy & Freidrickson, 2010).
- **As a Contextual Response:** Resilience is mobilized as a reaction to a challenging or even extreme context (Danes et al., 2009).

In summary, resilience has been defined and applied across a wide range of disciplines, demonstrating its broad relevance. Its application in entrepreneurship highlights both its individual and contextual dimensions.

3.2 Digital Transformation: A Lever of Resilience in Times of Crisis:

In a global context marked by recurring crises, whether economic, social, health-related, or environmental, organizational resilience has become a key factor in the survival and sustainability of businesses. The COVID-19 pandemic severely affected the global economy, with micro, small, and medium-sized enterprises (MSMEs) being particularly

vulnerable to the crisis (Alves, Lok, Luo, & Hao, 2020). However, despite their exposure to economic shocks, the adaptation mechanisms deployed by these businesses remain insufficiently documented, especially during prolonged crises such as the COVID-19 pandemic. In this regard, public support in terms of income and employment policies has proven essential in strengthening their resilience.

Unlike large corporations, startups and small enterprises benefit from greater flexibility in responding to crises, mainly due to lower bureaucratic constraints and limited social responsibility (Alves et al., 2020). Lai, Saridakis, Blackburn, and Johnstone (2016) emphasize that an organization's size influences its ability to withstand crises, with smaller enterprises being better equipped to develop organizational resilience. This capability is largely attributed to their streamlined structures and their agility in diversifying business activities, unlike large firms, which face greater challenges in adapting to rapid changes. According to Dossou-Yovo (2021), several strategies were implemented by MSMEs during the pandemic to ensure their survival, including order rationalization, on-demand production, home delivery, and employment stabilization. These initiatives helped maintain economic and social balance within these vulnerable structures, ensuring their continued operation.

Resilience strategies vary depending on the opportunities, available resources, and the degree of formality of the businesses. Many enterprises, particularly small and micro-businesses, had to develop innovative strategies to avoid disappearing in the face of the crisis, which had severe repercussions on business performance. Among these strategies, *digital transformation* emerged as a fundamental lever of resilience. The COVID-19 pandemic highlighted the crucial role of digitalization in enhancing businesses' adaptive capacity, thereby driving growth and productivity.

Digital technology played a central role in enabling businesses to maintain operational continuity across various sectors. It facilitated the production and distribution of goods and services, contactless payment solutions, and the management of relationships with customers and suppliers. In this health crisis context, the adoption of digital tools became imperative for business sustainability. Thus, digital transformation is not only a critical factor in adapting to crises but also a long-term asset for organizational development and resilience.

4. Female Entrepreneurship and Support Policies in Algeria:

4.1 Women Entrepreneurs and support policies in Algeria: Towards Sustainable Inclusion:

The entrepreneurship literature devotes a significant portion of its research to the theme of entrepreneur support (both in terms of business creation and entrepreneurial failure) a field that has seen considerable expansion. However, the diversity of its applications often makes its definition and understanding complex, as it is a practice that must be adapted to each specific context.

The term "support" is often used synonymously with aid, advice, or assistance in French, while in English, it is expressed through various terms such as counseling, coaching, tutoring, sponsoring, or mentoring. **Fig.1** illustrates this conceptual diversity

through the schematic representation of the "support nebula" proposed by Paul (2002):

Fig.1. The Support Nebula



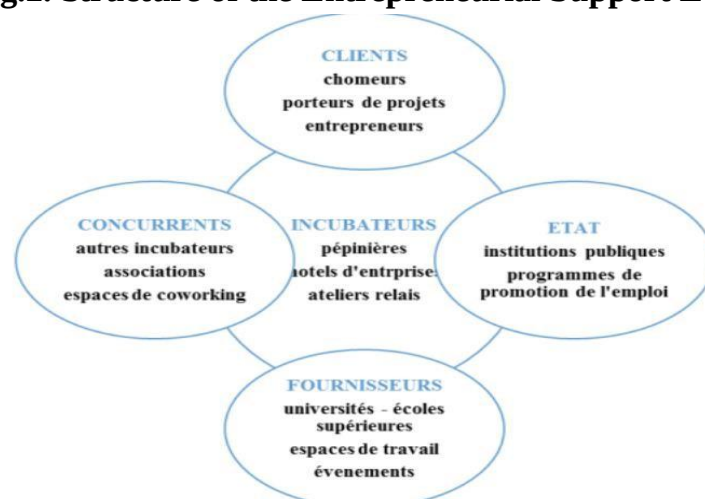
Source: (Paul, 2002, p. 56)

The success of women entrepreneurs is now recognized as a key driver of wealth creation, innovation, and economic development worldwide. However, in developing countries, significant disparities persist in terms of policies for encouragement, financial support, and the implementation of entrepreneurial projects. In Algeria, the government has introduced several measures to promote women's entrepreneurship and combat unemployment while fostering economic growth. These measures include the National Agency for Entrepreneurship Support and Development (ANAD, formerly ANSEJ), SME facilitation centers, incubators, entrepreneurship houses, business nurseries, and scientific cyber parks. These structures play a crucial role in supporting entrepreneurs, particularly women, by providing training, mentorship, and financing services.

In this regard, the 2020-2024 Government Action Plan prioritizes building a diversified economy that generates jobs and wealth by leveraging the country's human and natural potential. This plan places particular emphasis on stimulating microenterprises, startups, and the digital sector. From a social perspective, it also aims to improve support for vulnerable groups (UN Algeria, 2020).

Algerian women have benefited from various employment advantages and national entrepreneurship support programs, particularly through youth employment assistance mechanisms, the economic recovery program, the national agricultural development program, and the rural development program. National institutions have also supported the creation of women-led businesses by providing financial aid and training.

Fig.2. Structure of the Entrepreneurial Support Ecosystem



Source: (Sabeha Harrar, 2021, p. 21)

The analysis of this ecosystem highlights the diversity of actors involved in supporting women entrepreneurs (Sabeha, 2021). This plurality represents both an opportunity and a challenge for women entrepreneurs, who must leverage these structures effectively to maximize their benefits. Consequently, the number of women-owned *Very Small Enterprises* (VSEs) and *Microenterprises* (MEs) has increased in Algeria, thanks to various business creation support mechanisms.

The National Agency for Microcredit Management (ANGEM) plays a particularly crucial role in this regard. Between 2005 and 2021, more than 600,000 women, nearly a third of whom were from rural areas, benefited from microcredits to launch their projects. Moreover, between 2019 and 2021, 64% of the loans granted by ANGEM were allocated to women, enabling the creation of more than 97,000 jobs (ANGEM, 2021). Additionally, a recent government report indicates that 36,000 women have benefited from the *national program promoting women's participation*, both at home and in rural areas, in national production efforts (UN Algeria, October 12, 2022).

These figures not only demonstrate the growing prospects for women's entrepreneurship but also reflect Algeria's commitment to investing in local talent through its socio-economic policies. Initiatives in favor of women's entrepreneurship contribute to a broader dynamic of *socio-professional inclusion* and *financial empowerment*.

Finally, these efforts illustrate the country's determination to align its socio-economic policies with the *Sustainable Development Goals* (SDGs) for 2030, ensuring that no one is left behind.

4.2 ILO and WIPO Initiatives for Women's Entrepreneurship in Algeria: Challenges and Prospects:

The International Labour Organization (ILO) and the World Intellectual Property Organization (WIPO) play a crucial role in strengthening the skills of young people, particularly women entrepreneurs, to facilitate their integration into the labor market and promote innovation.

- **ILO's Commitment to Women's Entrepreneurship:**

In this regard, the ILO has supported public employment services, notably the National Employment Agency (ANEM), as well as universities, by establishing Job Search Clubs (JSCs). Through these initiatives, 203 young graduates seeking employment, 61% of whom were women, benefited from soft skills training.

Furthermore, the "Know About Business" (KAB) program, developed by the ILO, was adapted to the Algerian national context and integrated into vocational training and higher education programs, in collaboration with the Ministry of Vocational Training and Education. Within this framework, eleven trainers and seven supervisors in the vocational training sector were trained to mentor young people in their entrepreneurial journeys. These trainers, in turn, provided guidance to 326 vocational training students, including 202 women, with the objective of fostering an entrepreneurial mindset among young female learners.

Additionally, the ILO has worked on capacity-building initiatives for local economic development institutions (ANADE, ANGEM, CNAC, Facilitation Center, CFPA). This program was based on training in social and solidarity economy (SSE) as well as income-generating activities. As a result, seven entrepreneurs and nine associations received grants, benefiting a total of 531 individuals, including 332 women, with support from the United Nations Development Programme (UNDP) and UN Women Algeria (UN Women, 2022).

- **WIPO's Support for Women Entrepreneurs:**

WIPO, for its part, is committed to providing women entrepreneurs with the resources and assistance needed to protect and enhance their work through the intellectual property system. According to Alva Skog (March 3, 2021), *"By helping women safeguard their innovations and creations, we not only empower them but also enhance our collective capacity to develop cutting-edge technologies and solutions, which can transform communities and strengthen economic resilience in uncertain times."*

Intellectual property serves as a strategic lever that allows women entrepreneurs to increase the value of their innovations, secure their businesses, and enhance their market competitiveness. However, access to these mechanisms and their adoption by female entrepreneurs remain limited, primarily due to a lack of awareness and the complexity of administrative procedures.

- **Challenges and Future Prospects for Women's Entrepreneurship in Algeria:**

Despite the presence of multiple stakeholders involved in supporting women entrepreneurs, Algeria's entrepreneurial landscape remains relatively underdeveloped. The existing support mechanisms do not fully meet the government's ambitions, particularly regarding innovation-driven economic growth.

One of the major challenges lies in improving Algeria's ranking in the Global Innovation Index, by ensuring that women entrepreneurs have better access to the resources needed to sustain and scale their businesses. To achieve this, it is crucial to :

- Strengthen training programs tailored to women entrepreneurs, particularly on digital tools and intellectual property protection.

- Facilitate access to funding and innovation protection mechanisms.
- Foster an inclusive entrepreneurial culture by expanding awareness campaigns and mentorship programs.
- Enhance coordination among key stakeholders in the entrepreneurial support ecosystem to maximize the impact of existing initiatives.

In conclusion, while the ILO and WIPO initiatives contribute to *enhancing women entrepreneurs' capacities*, they must be integrated into a comprehensive and coherent national strategy. This will ensure the sustainable integration of women into the Algerian economy and position women's entrepreneurship as a driver of growth and innovation.

4.3 Algeria's Ranking in the Global Innovation Index (GII) (2020-2024):

According to reports published by the World Intellectual Property Organization (WIPO), Algeria ranked 115th out of 132 economies in the 2024 edition of the Global Innovation Index (GII). This ranking reflects a performance below expectations given the country's level of development. Compared to peer economies, Algeria ranked 29th out of 38 lower-middle-income economies and last (18th place) among North African and Western Asian economies.

The table below illustrates the evolution of Algeria's GII ranking over the past five years:

Table 1: Global Innovation Index Ranking (2020-2024)

Year	Global Innovation Index Ranking	Innovation Inputs	Innovation Outputs
2020	120	109	128
2021	121	111	118
2022	115	110	126
2023	119	118	116
2024	115	113	115

Source: Own construction based on Global Innovation Index (GII) data, WIPO, 2024.

In 2024, Algeria exhibited a less favorable performance in innovation outputs (ranking 115th) compared to the previous year. At the same time, its position in innovation inputs declined (113th in 2024 vs. 118th in 2023). This trend underscores persistent challenges in mobilizing the necessary resources and capacities for innovation, despite a slight improvement in innovation outputs (WIPO, 2024).

This situation is further compounded by the post-COVID-19 economic context, where technological and economic challenges remain significant.

5. Conclusion:

In conclusion, this study aimed to highlight that women's entrepreneurship is a rapidly expanding phenomenon, garnering increasing interest in empirical research and theoretical

literature on entrepreneurship. Numerous studies have emphasized the central role of women in socio-economic development, particularly as job creators and contributors to wealth generation. Indeed, investing in women remains one of the most effective means of fostering equality and promoting inclusive and sustainable economic growth (Bouhadjeb & Lachachi Tabet, 2022).

However, despite the crucial role of women in the economy, the COVID-19 pandemic and its resulting socio-economic crisis had mixed effects on Algeria's economy, particularly on women's employment. Women were among the first victims of this crisis, experiencing reduced labor market participation, leading to job and income losses. Consequently, many turned to entrepreneurship out of necessity rather than opportunity, illustrating the vulnerability of female labor in times of crisis.

Moreover, while the pandemic exacerbated socio-economic vulnerabilities among women entrepreneurs, it also revealed remarkable adaptability and resilience. The use of digital tools; such as: online platforms, delivery services, and social media, emerged as a crucial mechanism for sustaining entrepreneurial activities during periods of economic restriction. Digital technologies thus acted as vital enablers, allowing women entrepreneurs to navigate and partially overcome the challenges imposed by lockdowns and business closures.

For decades, the creation of micro and small enterprises has been recognized as a key driver of economic growth. However, in emerging economies, the real challenge lies in establishing effective mechanisms to encourage, develop, and support not only the creation of new businesses but also the sustainability of existing ones. In this regard, supporting established enterprises is a prerequisite for fostering new entrepreneurial initiatives. This observation raises critical questions about the role of the state in supporting businesses affected by the crisis.

Nevertheless, despite the growing reliance on digitalization, significant gaps persist in the effectiveness of public support mechanisms. The deficiencies in integration measures can be primarily attributed to a mismatch between the evolving digitalization needs of women entrepreneurs and the public policies designed to support them.

In Algeria, although several initiatives have been established to promote and encourage women's entrepreneurship, the complexity of administrative procedures, the lack of digital-oriented support, and the insufficient coordination among entrepreneurial ecosystem actors continue to represent critical barriers.

Thus, the experience of women entrepreneurs during the pandemic underscores the urgent need for public support tailored to their specific needs. To maximize the impact of support mechanisms, it is crucial to simplify administrative procedures, enhance coordination among different stakeholders, and offer personalized assistance that aligns with the real needs of women entrepreneurs in a rapidly digitalizing economy. As highlighted by Lebègue (2015), the success of women's entrepreneurship relies on a favorable institutional framework, ensuring effective support that meets the real expectations of women entrepreneurs.

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