

**Difficulties of Creating Startups among Algerian University Students
- A Case Study of a Sample of Students from the Faculty of Economics,
in the University of Ghardaia**

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Abstract:

This study aimed to identify the difficulties in creating startups (economic) and micro-enterprises among Algerian university students through a case study of a sample of students from the Faculty of Economics, Business and Management Sciences at the University of Ghardaia, in light of Ministerial Decision No. 1275 issued on September 27, 2022, which specifies the procedures for preparing a graduation project to obtain a university degree - Start-up established by students of higher education institutions, and Decision No. 008 dated February 23, 2025, amending and supplementing Decision No. 1275. A quantitative descriptive approach was used in this survey, which began with a theoretical section and then moved on to the quantitative applied section through an electronic questionnaire sent to a group of 63 students. Using the SPSS 26 statistical package, the study found that financing difficulties ranked first with an average of 2.36, This was followed by difficulties in finding a team and entrepreneurial difficulties.

Keywords: Start-ups, difficulties, Ministerial Decree 1275, Faculty of Economics students, University of Ghardaia.

JEL Classification: L26, M13, I23

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1. Introduction:

With the growing population of Algerian society today, where the population is estimated today, based on the latest estimates based on United Nations data, at around 47.5 million (according to Worldometer, the population reached 47,512,371 as of August 18, 2025), an increase of 24% from 2010, when Algeria's population was 35.4 million. The unemployment rate reached 12.35% in 2022 (the year Decision 1275 on the establishment of start-ups was issued), compared to 3.6% in the United States in the same year, with Algeria's population reaching 45.4 million in the same year. This high unemployment rate prompted decision-makers and the government in Algeria to take measures to reduce unemployment through a series of structural reforms in the employment sector and the public economy, such as allowing early retirement in certain sectors and unemployment benefits (to be implemented in February 2022) and other reforms. At the forefront of these reforms in the higher education sector in Algeria was Ministerial Decree No. 1275 of September 27, 2022, which specified the procedures for preparing a graduation thesis to obtain a university degree - a start-up established by students of higher education institutions, and Decision No. 008 of February 23, 2025, amending and supplementing Decision No. 1275. As stated by Mr. Kamal Badari during his visit to the University of Biskra on January 29, 2025, Algerian universities, through the new vision for Algeria led by the President of the Republic, must be a driving force for economic development. Decision 1275 guarantees the graduation of final-year students (third year bachelor's and second year master's) through a set of specific subjects for all stages of registration, supervision, training through the university business incubator and the entrepreneurship center (renamed the Entrepreneurship Development Center), discussion, graduation procedures, obtaining a diploma, etc., through what is known as a university-startup certificate.etc., through what is known as a university certificate - start-up institution. Decision 008 also included new amendments to Decision 1275, the most notable of which was changing the name of start-ups to economic institutions and providing a clear explanation of all stages of launching economic institutions, such as clarifying graduation formulas and the roles of guidance committees and differentiating between the graduation of students who have innovative projects in the form of start-ups (economic – affiliated with the university business incubator) and projects in the form of micro-enterprises (their formation and follow-up are handled by the Center for Entrepreneurship Development).

1.1. The research Problem

After mentioning the above and given the researchers' contact with students at various stages due to their role as college professors, we noticed that many students are reluctant to create start-ups or micro-enterprises for a number of reasons. This prompted the idea for this research paper to examine these difficulties, despite all the support provided by the Algerian state and its various ministries for this type of project.

From this, we can formulate the main problem as follows:

What are the main difficulties that prevent students of the Faculty of Economics, Business, and Management Sciences at the University of Ghardaia from creating start-ups and micro-enterprises in light of the ministerial decisions (1275 and 008), and to what extent do these difficulties affect their ability to realize their entrepreneurial projects?

We can also formulate sub-questions as follows:

- How aware are students of the concept of start-ups and the privileges granted by the new legislation (Decisions 1275 and 008)?
- To what extent do financing difficulties constitute an obstacle for students in creating start-ups and micro-enterprises?
- What is the impact of the difficulty of forming an integrated team on the realization of students' start-up projects?
- What are the entrepreneurial difficulties (skills, experience, self-confidence) that students face when trying to establish startups?
- How do various difficulties affect students' success in transforming their projects into actual startups?
- What are the possible differences in the level of these difficulties between undergraduate and master's students?

In order to gain a good understanding of the subject of the study, we have identified the following hypotheses:

1.2. hypothesis:

1.2.1 main hypothesis:

There are multiple difficulties that hinder students of the Faculty of Economics, Business, and Management Sciences at the University of Ghardaia in creating start-ups and micro-enterprises, and these difficulties affect, to varying degrees, their ability to realize their entrepreneurial projects.

1.2.2 Sub-hypotheses:

Students have varying levels of awareness of the concept of a start-up and the privileges granted by the new legislation (Decree 1275 and Decree 008).

- Financing difficulties are the main obstacle to students creating start-ups and micro-enterprises.
- The difficulty of forming an integrated team negatively affects students' ability to implement their entrepreneurial projects.
- Students face entrepreneurial difficulties related to skills, experience, and self-confidence that limit their ability to establish startups.
- Difficulty in finding the initial idea and difficulty in marketing constitute additional obstacles to students' success in transforming their projects into actual startups.
- There are statistically significant differences in the level of difficulties faced by undergraduate students compared to master's students in creating startups.

2. Theoretical Background

2.1. Definition of startups:

Many definitions of startups have been proposed, and perhaps one of the most prominent definitions of startups is that of Wielezynski, M, who said that "a startup is in the early stages of its operations and focuses primarily on information technology, where the launch of products or services aims to meet the needs of the consumption and production sectors." (Wielezynski, 2020, p. 2227)

Paul Graham offered a definition, saying, "A startup is a company founded with the goal of rapid growth. Founding a new company does not in itself mean that it is a startup, nor is it necessary for a startup to be in the field of technology or venture capital or to have some kind of exit strategy. The only essential element is growth—everything we associate with startups comes from growth." (Jonikas, 2020, p. 17)

Blank & Dorf define a startup as "a temporary organization designed to search for a scalable and repeatable business model in order to turn an entrepreneurial idea into a sustainable economic venture." (Dorf., 2012, p. 17)

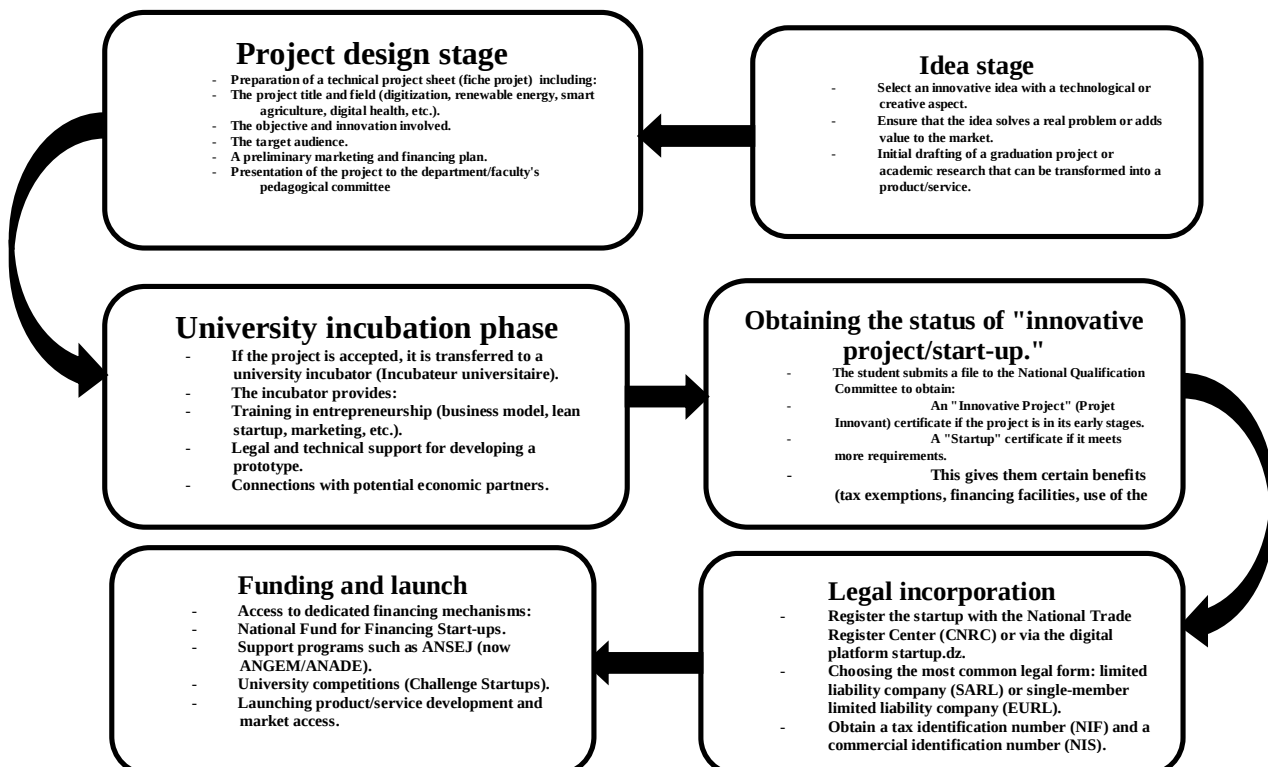
In Algeria, the definition of start-ups remained vague due to the absence of an explicit legal framework setting out the conditions for establishing this type of enterprise, until the issuance of Executive Decree No. 254-20, which revealed the establishment of the National Commission responsible for granting the status of "start-up" , "innovative project," and "business incubator" with the aim of contributing to the identification and promotion of innovative projects. The Algerian legislature defined start-ups in Chapter IV, Article 11, under the heading "Conditions for granting the status of 'start-up'." These conditions are as:

- The enterprise must not be more than eight years old;
- The number of employees must not exceed 250;
- The enterprise must have sufficient growth potential;
- The enterprise's business model must be based on innovative products, services, business models, or ideas;
- The annual turnover must not exceed the amount set by the National Committee (Thiri, 2024, p. 8)

After reviewing the various definitions of start-ups, researchers believe that the following definition can be proposed "Start-up is a small enterprise that employs a small number of employees, often in the information technology sector, which distinguishes it from other micro-enterprises, offering an innovative business model and aiming for rapid growth in the market before transitioning to other business models."

2.2. Stages of establishing a start-up for Algerian university students

Figure (01): Stages of establishing a start-up for Algerian university students



Source: Prepared by researchers based on Decision 1275 and Decision 008.

2.3. Difficulties in setting up start-ups

Students at various Algerian universities face a number of difficulties when considering setting up start-ups/micro-enterprises. After theoretical and practical research, we have identified the main difficulties that students may encounter, which are as follows:

2.3.1 Financing difficulties

According to Barrier Structure, startups and micro-enterprises face several obstacles when trying to obtain financing, such as weak collateral, poor credit history, lack of financial documentation, low awareness, and being classified as "high risk" by financial institutions. (Visionary, Funding Visionary, 2024, p. 7)

As several studies indicate, start-ups in Algeria also face financing obstacles such as a weak legislative framework, lengthy procedures for obtaining bank financing, and high collateral requirements, in addition to the fact that alternative financing options (such as venture capital or financial leasing) remain underdeveloped. (Yasmina, 2024, p. 1285)

2.3.2 Difficulties in finding a team

One of the most significant difficulties facing university entrepreneurs in Algeria and elsewhere is the difficulty of finding a team that is suited to the project idea and can achieve its objectives.

According to Triantafyllia-Varvara Klada, the difficulties of finding a team can be defined as follows: "The difficulty of finding an effective team is defined as the result of a lack of legitimacy or institutional reputation, scarcity of resources, and lack of knowledge that limits the ability of founders to reach complementary partners outside their limited networks." (Klada, 2018, pp. 8 - 11)

He believes that the difficulties related to finding the right team are significant, commenting that "one of the most prominent challenges in establishing a start-up is forming an integrated team with diverse expertise—technical, administrative, and financial—which is often lacking among university students." (Lytvyn, 2024, p. 188)

2.3.3 Difficulties with the initial idea

The difficulty of finding the initial idea cannot be reduced to simply "not being able to think of something new." The academic definition of the concept is more profound, referring to the obstacles that prevent the identification and development of a business concept that has the initial ingredients for success. An idea, no matter how brilliant, does not automatically constitute a project. The real challenge lies in moving from a mere "idea" to a "viable business opportunity" (Vogel P. , 2017, p. 12). Based on this, the difficulty of finding the initial idea can be defined as: "a set of cognitive, practical, and environmental barriers that prevent an individual from identifying a real problem in the market and then formulating an innovative and viable solution to it, such that this solution forms the basis for a promising business opportunity."

One of the key aspects of this difficulty is that many of the initial ideas generated do not necessarily address a real problem or existing need (Boronat-Clavijo, 2025, pp. 143-155). This disconnect between idea and reality is what causes many initial efforts to go to waste. Therefore, the process is not only about creativity, but also about systematic research and critical analysis to identify gaps in the market. Studies indicate that starting from a specific and known problem greatly increases the likelihood of generating valuable ideas (Ahmad, 2022, p. 03). From this perspective, the difficulty lies in the entrepreneur's inability

to conduct the necessary research and analysis to identify these problems and the opportunities they present (Elicia Maine, 2015, p. 02)

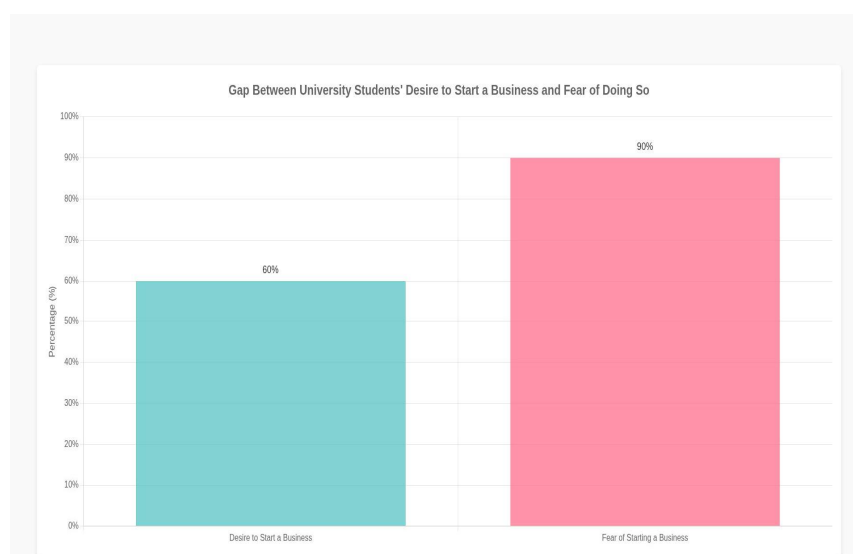
2.3.4 Entrepreneurial difficulties

While financial and institutional difficulties pose tangible challenges, the psychological barrier of "fear of entering the business world" remains the most insidious and influential obstacle for university students. This fear is not just a simple concern, but a complex psychological state stemming from the fear of failure, and is considered a fundamental obstacle preventing entrepreneurial intentions from being translated into concrete actions (Kebaili, 2015, pp. 210-219). Numerous studies have indicated that fear of failure is one of the main factors that negatively affect students' intentions to start their own businesses (Hassan, 2018, p. 03).

Third, there is fear of the unknown and uncertainty. The entrepreneurial path is characterized by uncertainty and unexpected challenges, unlike the traditional career path, which seems more stable and secure. A study conducted on university students showed that nearly 90% of them fear venturing into the business world because of its instability and frequent challenges. This fear of uncertainty drives many to prefer their comfort zone and remain in the safety of a traditional career path. (Liu, 2015, pp. 107-112)

Fourth, a lack of confidence in personal abilities and skills contributes to this apprehension. Students may feel that they do not have sufficient knowledge or experience to manage all aspects of the business, leading to a state of "analysis paralysis," where they overthink and overplan without taking any practical steps. These psychological factors, such as risk aversion, are among the main obstacles perceived by students. (Sitaridis, 2017, pp. 526-532)

Figure (02): Gap between University students's desire to start a business and fear of doing so



Source: Liu, X., Liu, Y., & Wan, Z (2015). Difficulties of college students' business startups under economic new normal and their countermeasures. Cross-cultural communication. pp 107-112.

2.3.5 Marketing difficulties

A recent study (31 students in the United States in 2025) showed that college students who aspire to entrepreneurship face multiple marketing challenges, most notably:

Financial constraints: Lack of budget is one of the most significant obstacles students face when implementing effective marketing strategies.

Identifying and interacting with the audience: Difficulty in identifying the target audience and understanding their needs, which complicates building sustainable relationships with customers.

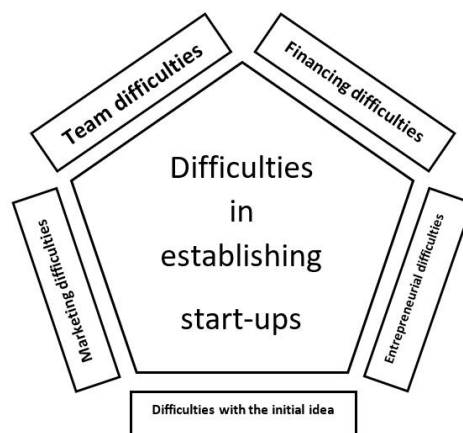
Differentiation and branding: Creating a distinctive brand identity in saturated markets is a major challenge.

Constraints in digital marketing: Barriers to the effective use of digital marketing tools, such as lack of experience or resources.

The role of education: The importance of integrating practical marketing training into entrepreneurial education programs to prepare students to face these challenges. (Al-Fattal, 2025, pp. 08-11)

The figure below illustrates the factors that determine the difficulties of establishing start-ups among students of the Faculty of Economics, Business, and Management Sciences at the University of Ghardaia.

Figure (03): Determinants of difficulties in establishing start-ups among students at the Faculty of Economics, University of Ghardaia



Source: Prepared by the researchers.

3. Practical aspect

This section aims to present and analyze the results of the study on the difficulties of creating start-ups among Algerian university students, in order to understand the obstacles students face when turning their ideas into actual projects. The analysis is based on data extracted from questionnaires distributed to a sample of students at the Faculty of Economics, University of Ghardaia (third year of bachelor's degree and second year of master's degree).

This chapter includes a description of the demographic characteristics of the sample, an analysis of the various difficulties faced by students (intellectual, financial,

administrative, teamwork, and marketing), a study of the differences between groups, and a summary of the most important findings that can contribute to practical recommendations to support entrepreneurship in the university environment.

3.1. Demographic analysis of the sample:

This section aims to provide a detailed description of the basic characteristics of the participating sample, including gender, age, academic level, and academic specialization. Demographic analysis helps to understand the composition of the sample and provides a basic background for interpreting the results of the difficulties faced by students. It also allows for the study of possible differences between different groups according to demographic characteristics.

3.1.1 Gender:

Table(01): Study differences by gender

Variable	Variable levels	Frequency	Percentage (%)
Gender	Male	21	33.3
	Female	42	66.7
Total		63	100

Source: Prepared by researchers based on SPSS26 outputs

The results indicate that the majority of the sample is female, accounting for two-thirds of participants at 66.7%, while males represent only one-third of the sample at 33.3%. This suggests that female opinions will dominate the overall averages for the difficulties studied, with the need to pay attention to any potential gender differences.

3.1.2 Age:

Table (02): Study differences by age

Variable	Variable levels	Frequency	Percentage (%)
Age	Less than 20 years	4	6.3
	20 to 25 years old	41	65.1
	Over 25 years old	18	28.6
Total		63	100

Source: Prepared by researchers based on SPSS26 outputs

The vast majority of participants are between 20 and 25 years old, accounting for 65.1% of the sample, reflecting that most of the sample are students in the main academic activity phase. The largest group, aged 25 and above, represented 28.6%, while the smallest group, aged 20 and below, represented only 6.3%. This information helps explain that most participants had moderate university experience, and therefore their difficulties may be related to their age and academic maturity.

3.1.3 Are you a university student with a job or a steady income?

Table (03): Showing Differences Between Employed and Unemployed Students

Variable	Variable levels	Frequency	Percentage (%)
Are you a university student, employed, or have a steady income?	Yes	31	49
	No	32	50.8
Total		63	100

Source: Prepared by researchers based on SPSS26 outputs

It is clear that the sample is distributed almost evenly between those with a stable source of income (49.2%) and those without (50.8%). This indicates a balance in financial experience among participants, which can be useful when analyzing the financing difficulties of start-ups.

3.1.4 Departments:

Table (04): Table of Student Affiliations by Department

Variable	Variable levels	Frequency	Percentage (%)
Section	Department of Economics	4	6.3
	Department of Business Sciences	1	1.6
	Management Sciences Department	48	76.2
	Finance and Accounting Department	10	15.9
Total		63	10

Source: Prepared by researchers based on SPSS26 outputs

The vast majority of the sample belong to the Management Sciences Department (76.2%), followed by the Finance and Accounting Department (15.9%). Other departments are underrepresented. This means that the results of the study will mainly reflect the attitudes and observations of Management Sciences students, and caution should be exercised when generalizing the results to other departments.

3.1.5 Level of study:

Table (05): Showing Differences Among the Study Sample (stage of students)

Variable	Variable levels	Frequency	Percentage (%)
Stage of study	Bachelor's degree (third year)	24	38.1
	Master's level (second master's degree)	39	61.9
Total		63	10

Source: Prepared by researchers based on SPSS26 outputs

The results show that most participants are studying at the second level (master's degree) at a rate of 61.9%, while bachelor's degree students represent 38.1%. This may affect the level of awareness of entrepreneurial difficulties, as master's students are expected to have more experience in projects or a broader understanding of the economic environment.

3.2. Descriptive analysis of the difficulties faced by students:

This section aims to explore the prevalence and impact of the difficulties students face when establishing start-ups. The analysis covers the main difficulties, which are: the initial idea, finding a team, financing, administrative difficulties, and marketing difficulties. It also focuses on ranking these difficulties according to their severity and impact, providing a clear view of the most significant obstacles hindering the realization of start-up projects.

3.2.1 Initial idea difficulties:

Table (06): Mean and Standard Deviation of Initial idea difficulties

The first dimension/initial idea difficulties			
I have prior information that I can graduate with a memorandum within the framework of a start-up institution in accordance with Ministerial Decision 1275.	2.73	601.	1
I am having difficulty finding a start-up idea for my graduation project.	2.22	88.	2
I have a startup idea, but I think it's repetitive and overused.	2.16	884.	3
I have an idea for a startup, but I think it's unrealistic and not actually feasible.	1.62	792.	5
I have a startup idea, but it is not mature and needs to be developed and refined by the incubator.	2.05	906.	4
Overall average	2.1		

Source: Prepared by researchers based on SPSS26 outputs

The results of the analysis show that students face moderate difficulties in the initial idea for start-up projects, with an overall average of 2.13 on a scale of 1 to 3, indicating that the challenge exists but is not too severe. The highest statement was "I have prior information that I can graduate with a thesis within the framework of a startup according to Ministerial Decision 1275" with an average of 2.73, which means that most students are aware that the idea is applicable within the university's requirements. In contrast, the lowest statement in terms of average score was "I have a startup idea, but it is unrealistic and not feasible in reality" with an average of 1.62, which shows that students feel that some ideas are not ready or are unrealistic to implement. Overall, this dimension represents a moderate obstacle for students, as they need support to develop ideas and make them feasible.

3.2.2 Difficulties in finding a work team:

Table(07): Mean and Standard Deviation of Difficulties in finding a work team

Dimension 2: Difficulties in finding a team			
I have an idea for a start-up, but I need a complete team to get started.	2.32	877.	3
I have information that I can form a team from outside the college or university.	2.44	819.	1
I find it difficult to find the right team members to implement my startup idea.	2.24	77.	4
I don't see anyone in my current cohort who I could start a startup with.	2.14	877.	5
I may resort to students from outside the college or university in order to form a suitable team for my institution.	2.44	819.	1
Overall average	2.3		

Source: Prepared by researchers based on SPSS26 outputs

The results indicate that the difficulty of finding a suitable work team represents a moderate challenge for students, with an overall average of 2.32. The highest scores were for the statements "I have information that I can form a team from outside the college or university" and "I may resort to students from outside the college or university to form a suitable team" with an average of 2.44, which shows that some students find partial solutions by searching for external members to ensure team integration. The lowest statement was "I do not see anyone in my current class with whom I can prepare a project," with an average of 2.14, indicating that some students lack support among their current classmates. Overall, finding a work team is a moderate challenge but one that can be solved through guidance and support.

3.2.3 Funding difficulties:

Table (08): Mean and Standard Deviation of Funding difficulties

Third dimension/Funding difficulties			
I believe that startups need significant financial funding	2.89	406.	1
I have information that the state has provided a fund to finance start-ups.	2.63	703.	2
I have an idea for a startup, but it needs financial funding.	2.49	821.	3
I find it difficult to obtain Sharia-compliant financing for my startup and get it off the ground.	2.48	737.	4
I have an idea for a startup and I have the necessary funding for it myself.	1.33	672.	5
Overall average	2.3		

source: Prepared by researchers based on SPSS26 outputs

Financing difficulties are considered one of the most significant challenges for students, with an overall average of 2.36, which is the highest among the five dimensions. The highest statement was "I believe that start-ups need significant financial funding" with an average of 2.89, indicating students' awareness of the amount of funding required to start projects. Other close averages, such as "I have information that the state has provided a fund to finance start-ups" (2.63) and "I have a start-up idea, but it needs financial funding" (2.49), reflect students' awareness of the importance of obtaining external financial resources. The lowest statement was "I have a startup idea and I have the necessary funding myself" with

an average of 1.33, which shows that only a few students have their own resources, and therefore funding represents the biggest obstacle to a startup project.

3.2.4 Entrepreneurial difficulties:

Table (09): Mean and Standard Deviation of Entrepreneurial difficulties

Fourth dimension/Entrepreneurial difficulties			
I am afraid to enter the field of entrepreneurship because it is a risky field.	2.25	861.	4
The current environment in Algeria is not conducive to entrepreneurship and the creation of start-ups.	2.16	865.	5
I am concerned that having a commercial registration for my start-up could prevent me from participating in future recruitment competitions.	2.38	771.	1
I am concerned that after launching my startup, I will be audited by the tax authorities and social security authorities.	2.32	820.	
I am concerned that my start-up will fail and have no clear future.	2.30	796.	3
Overall average	2.28		

source: Prepared by researchers based on SPSS26 outputs

The overall average for entrepreneurial difficulties was 2.28, indicating moderate challenges faced by students in the field of entrepreneurship. The highest statement was "I am concerned that having a commercial registration may disqualify me from employment competitions" with an average of 2.38, indicating students' fear of administrative and legal consequences when establishing their business. Other averages, such as "fears of being pursued by the tax authorities or social security" (2.32) and "fears of the project failing and its future being unclear" (2.30), reflect concerns about operational and legal risks. The lowest-scoring statement was "the Algerian environment is not conducive to entrepreneurship" with an average of 2.16, indicating that students feel some environmental and cultural constraints, but these are not the most influential.

3.2.5 Marketing difficulties:

Table (10): Mean and Standard Deviation of Marketing difficulties

Fifth dimension/Marketing difficulties			
I have a startup idea, but I am afraid it will not generate profits and returns	2.02	907.	3
I have a startup idea, but I cannot guarantee profitability (return) that covers costs.	2.48	715.	1
I am afraid that my startup will not find an economic partner that I will supply with my products (services).	2.27	827.	2
I have an idea for a start-up, but I doubt that I will find a market to sell my products in.	1.94	859.	4
The audience my startup targets is not currently available in the Algerian market.	1.63	789.	5
Overall average	2.07		

source: Prepared by researchers based on SPSS26 outputs

The results showed that marketing difficulties are less severe compared to other dimensions, with an overall average of 2.07. The highest statement was "I have a startup idea and cannot guarantee profitability that covers costs" with an average of 2.48, indicating students' concern about not making a profit. Other averages, such as "I am afraid of not finding a suitable business partner" (2.27) and "I am afraid that the idea will not generate profits and returns" (2.02), reflect fears about marketing and distribution. The lowest statement was "The target audience is not available in the Algerian market" with an average of 1.63, indicating that few students consider the local market to be a major obstacle. Overall, marketing represents a low to medium challenge for students, compared to financing and the work team.

3.3 Differences between the five difficulties:

This section aims to analyze the differences between the five difficulties students face when starting a startup: initial idea, finding a team, financing, entrepreneurial difficulties, and marketing difficulties. This analysis allows us to identify which of these challenges represent the biggest obstacle for students and which have the least impact, providing a basis for practical recommendations to support students and encourage them to turn their ideas into actual projects. The analysis is based on the arithmetic means for each dimension to rank the challenges according to their severity.

Table (11): Study differences between employed and unemployed students

Dimension	Average	Rank
Initial idea difficulties	2.16	4
Difficulties in finding a team	2.32	2
Funding difficulties	2.36	1
Entrepreneurial difficulties	2.28	3
Marketing difficulties	2.07	5

source: Prepared by researchers based on SPSS26 outputs

3.3.1 Top difficulties:

Financing difficulties ranked first with an average of 2.36, indicating that financing is the biggest obstacle students face when establishing their startups. This was followed by difficulties in finding a team (2.32) and entrepreneurial difficulties (2.28) in second and third place, reflecting moderate challenges related to forming the right team and dealing with administrative and legal risks when starting a project.

3.3.2 Medium difficulty:

Difficulties with the initial idea came in fourth place with an average of 2.16, indicating that students face some challenges in formulating a viable project idea, but it is not the biggest difficulty compared to financing or the team.

3.3.3 Least difficult:

Marketing difficulties ranked fifth and last with an average of 2.07, which means that students consider marketing and promoting the project to be a less severe obstacle compared to other difficulties, and can be dealt with after addressing the basic challenges such as funding and team.

It can be concluded that financing difficulties are the most prominent obstacles facing students when turning their ideas into actual projects, followed by difficulties in finding a team and then entrepreneurial difficulties. The difficulties of the initial idea and marketing difficulties come lower in the rankings, indicating that students often have viable ideas and do not feel much pressure on the marketing side, but financial and organizational challenges and reliance on the team remain the most influential factors on the success of their start-up projects.

3.4 Testing the differences between difficulties:

This section aims to analyze the statistical differences between the five difficulties using analysis of variance (ANOVA) to identify which one represents the greatest challenge for students in a statistically significant way, using a post-hoc test to detect differences between the various dimensions. Differences according to gender will also be tested using an independent samples T-test to see if students' perceptions of difficulties differ between males and females, thereby enhancing the accuracy of the recommendations made to address these challenges.

3.4.1 Differences by gender (Independent Samples T-Test):

Table (12) : Differences by gender (Independent Samples T-Test)

Dimension	Statistical function
Difficulties with the initial idea	0.281
Difficulties in finding a work team	0.363
Funding difficulties	0.386
Entrepreneurial difficulties	0.532
Marketing difficulties	0.775

The source: Prepared by researchers based on SPSS26 outputs

The T-test results showed that all statistical values for the five dimensions were greater than 0.05, ranging from 0.281 to 0.775. This indicates that students' perception of difficulties does not differ statistically between males and females. In other words, both male and female students face approximately the same difficulties with the same intensity.

3.4.2 Results of the age difference test using one-way ANOVA:

Table (13) : Results of the age difference test using one-way ANOVA

Dimension	Statistical function
Initial concept difficulties	0.355
Difficulties in finding a work team	0.677

Funding difficulties	0.972
Entrepreneurial difficulties	0.375
Marketing difficulties	0.823

The source: Prepared by researchers based on SPSS26 outputs

The ANOVA results showed that all statistical values were greater than 0.05, ranging between 0.355 and 0.972. This indicates that the difference in age does not affect the students' level of awareness of difficulties, i.e., younger or older students deal with difficulties in a similar manner.

3.4.3 Results of the test of differences by academic department using one-way ANOVA

Table (14): Results of the test of differences by academic department using one-way ANOVA

Dimension	Statistical function
Initial concept difficulties	0.247
Difficulties in finding a work team	0.592
Funding difficulties	0.958
Entrepreneurial difficulties	0.324
Marketing difficulties	0.752

The source: Prepared by researchers based on SPSS26 outputs

The statistical values for all dimensions were greater than 0.05 (ranging from 0.247 to 0.958), which means that the academic department does not represent an influential factor in the perception of difficulties. In other words, students of economics, business, management, finance, and accounting face the same difficulties to a similar degree.

3.4.4 Results of the test of differences by academic stage using one-way ANOVA

Table (15): Results of the test of differences by academic stage using one-way ANOVA

Dimension	Statistical function
Difficulties with the initial idea	0.139
Difficulties in finding a work team	0.013
Funding difficulties	0.952
Entrepreneurial difficulties	0.549
Marketing difficulties	0.941

The source: Prepared by researchers based on SPSS26 outputs

The ANOVA results showed that most statistical values were greater than 0.05, except for the dimension "difficulties in finding a work team," which had a value of 0.013, i.e., less than the significance level of 0.05. This indicates that the differences between students in

this dimension are determined by the academic stage, as undergraduate students may face greater or lesser difficulties in team formation compared to master's students. The rest of the difficulties did not show statistically significant differences between the two academic stages.

4. Conclusion

This study addressed the difficulties faced by students of the Faculty of Economics, Business, and Management Sciences at the University of Ghardaia in creating start-ups and micro-enterprises, in light of Ministerial Decrees 1275 of 2022 and 008 of 2025. The study relied on a quantitative descriptive approach, where data was collected through an electronic questionnaire directed at a sample of 63 students, and the data was analyzed using SPSS 26 software. The study focused on five main dimensions of difficulties: financing, finding a team, entrepreneurship, the initial idea, and marketing, while examining differences between groups based on gender, age, academic department, and academic stage. The study aimed to understand the nature of these obstacles and their impact on students' ability to transform their ideas into actual entrepreneurial projects, while providing practical recommendations to promote entrepreneurship in the university environment.

4.1. Results

The results showed that financial difficulties ranked first with an average of 2.36, reflecting that the lack of financial resources is the biggest obstacle for students when establishing their startups. This is due to the need for significant financial funding, coupled with the limited resources available to students (an average of 1.33 for the statement "I have self-funding") and the weakness of alternative financing options such as venture capital or financial leasing. This was followed by difficulties in finding a team, with an average of 2.32, as students pointed to challenges in forming a well-rounded team with the appropriate technical and managerial expertise, with a tendency to seek members from outside the college or university (average of 2.44). Entrepreneurial difficulties ranked third with an average of 2.28, with students expressing concerns about administrative and legal consequences such as owning a commercial register (average 2.38) or following up with the tax authorities (average 2.32), as well as fear of failure and uncertainty about the future of the project. Initial idea difficulties ranked fourth with an average of 2.16, indicating moderate challenges in formulating an innovative and viable idea, with good awareness of the legal framework of Resolution 1275 (average 2.73). Marketing difficulties had the least impact, with an average of 2.07, as students expressed concern about ensuring profitability (average 2.48) but considered the local market to be relatively accessible (average 1.63 for lack of target audience).

The study also revealed statistically significant differences in the difficulties of forming a work team between bachelor's and master's students (statistical function 0.013), indicating that bachelor's students may face greater or lesser challenges in this regard compared to master's students. As for gender, age, and academic department, no statistically significant differences were found, meaning that these factors do not significantly affect students' perception of difficulties.

4.2. Recommendations

Based on the results, the following recommendations are made:

Strengthen funding mechanisms: The government and universities should expand national funds for financing start-ups and simplify the procedures for obtaining funding, while providing Sharia-compliant financing options to meet students' needs.

Develop team-building training programs: Establish workshops and training programs at entrepreneurial development centers to develop teamwork skills and build integrated teams, while encouraging collaboration between students from different disciplines and universities.

Promoting entrepreneurial awareness: Organizing awareness campaigns on the benefits of Ministerial Decrees 1275 and 008, with a focus on dispelling administrative and legal concerns, such as those related to commercial registration or taxes, through guidance sessions explaining privileges and facilities.

Supporting the development of initial ideas: Providing training courses in university business incubators that focus on transforming ideas into viable business opportunities, using methodologies such as Lean Startup.

Enhance marketing training: Integrate practical training on digital marketing and brand-building strategies into the curriculum, enabling students to identify target audiences and develop effective marketing plans.

Conducting future studies: Expanding the scope of research to include other universities in Algeria to understand regional differences in difficulties, with a focus on the impact of government policies on supporting entrepreneurship.

In conclusion, this study has highlighted the main difficulties faced by students at the University of Ghardaia in creating start-ups, with financing being the biggest obstacle, followed by team building and entrepreneurial concerns. These insights provide a basis for developing policies that support entrepreneurship in the university environment, contributing to the realization of Algeria's new vision of making the university a driver of economic development. We hope that these recommendations will enable students to realize their entrepreneurial projects and achieve sustainable results

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