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Benchmarking as a competitiveness tool for Women-Led SMEs in Algeria

المقارنة المرجعية كأداة لتعزيز تنافسية المؤسسات الصغيرة والمتوسطة التي تقودها النساء في الجزائر

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Abstract : This paper examines the fragile development of women-led entrepreneurship in Algeria, where financial, institutional, and sociocultural constraints weaken SME competitiveness. It investigates benchmarking as a managerial and policy tool for strengthening competitive performance. Using a descriptive and analytical approach, the study synthesises data, institutional reports, and indicators from national and international organisations. Findings indicate that, despite available institutional programmes and intermediaries, benchmarking adoption remains limited because of data scarcity, resource and time constraints, insufficient technical knowledge, administrative burdens, and digital challenges. The paper recommends integrating benchmarking into enterprise management and public support mechanisms to improve competitiveness and sustainability in Algeria.

Key words: Benchmarking, Women-led entrepreneurship, SME competitiveness, Algeria
JEL classification codes: L26; J16; L53

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1. Introduction.

Since Algeria's independence in 1962, women have gradually reshaped their social and economic roles. Expanded access to education and professional training has opened paths once closed to them, allowing a new generation of Algerian women to pursue entrepreneurship not only as a source of income but also as means of self-realization and social contribution. In recent years, women-led initiatives have begun to emerge across commercial, cultural, and technological fields, adding diversity and resilience to the national economy.

Yet this progress remains fragile. Female entrepreneurs still face structural and social barriers that weaken their competitive position restricted financing channels, limited business networks, persistent gender biases, and a regulatory environment that can be slow to adapt. These obstacles do not simply limit firm creation; they influence how women-led enterprises grow, innovate, and endure in the market. In response, public institutions and development programs have multiplied, but their outcomes remains difficult to measure or compare. This is where benchmarking becomes particularly useful.

Benchmarking offers a systematic way to evaluate performance by observing what works elsewhere and translating those lessons into local practice. It goes beyond listing difficulties; it turns observation into structured learning. For women entrepreneurs in Algeria such an approach could reveal where progress is taking place. Where gaps persist, and which policies or practices have the greatest impact on competitiveness. Benchmarking can thus act as both a diagnostic tool and a driver of strategic improvement.

However, despite growing interest in women's entrepreneurship and SME development in Algeria, much of the existing work remains descriptive and fragmented, without treating benchmarking as a structured, firm-level process to enhance the competitiveness of women-led SMEs. The literature rarely links benchmarking concepts to the concrete managerial practices and policy instruments that shape the competitive trajectories of these enterprises, leaving both policymakers and entrepreneurs without an integrated, context-sensitive benchmarking model to guide continuous improvement. This article addresses this gap by examining how benchmarking can be adapted to the Algerian

context as both a management tool inside women-led SMEs and a policy lever within public support mechanisms, with the aim of strengthening their competitiveness.

This study therefore asks a central question: **how can benchmarking serve as a practical mechanism for identifying performance gaps and promoting continuous improvement among female entrepreneurs?**

The discussion examines the current profile of women's entrepreneurship in Algeria, the nature of the challenges these entrepreneurs face, and the institutional conditions that influence their ability to compete. It also considers how different stakeholders, public agencies, support structures, and professional networks might collaborate to make benchmarking an integral part of business development practices.

2. Conceptual and practical foundation of benchmarking.

Benchmarking became established as a management practice through its application in industrial organizations, particularly Xerox, during the late 1970s. Its development was closely associated with the need to understand differences in organizational performance and identify practices that could improve operational results (Camp, 1989). Although initially applied to production and quality management, benchmarking has subsequently been used in other organizational functions and sectors. Its purpose is not simply differences and assess whether these practices can be adapted elsewhere (Elmuti and Kathawala, 1997).

2.1. Concept and evolution.

Various definitions of benchmarking are used in the literature across different disciplines. According to Robert Camp, "Benchmarking is a process of assessing products, services, and methods compared to those of the most serious competitors or companies recognized as leaders." (CAMP, 1992). Benchmarking is also "a systematic process of researching the best practices and innovations within a specific activity to adopt, adapt, and apply them to enhance a company's performance and to secure a competitive advantage." (Pierre, 2007).

The entire philosophy of benchmarking is encapsulated in the proverbial saying: "Who wants to improve must measure themselves, and those who want to be the best must compare

themselves." (BRUNO, 2008). Benchmarking can be likened to marketing research and competitive analysis to understand it better.

In summary, benchmarking involves distinguishing oneself from competitors by continuously assessing products, services, and methods compared to others to constantly discover new ideas for improvement.

Table 1. Comparison between Market Research, Competitive Intelligence, and Benchmarking

:::::::::::::::: :::::::::	MarketingResearch	CompetitiveAnalysis	Benchmarking
Overall Objective	Analyze the markets, their segmentation, and the impact of products -services	Analyze the strategies of competitors.	Analyze the best results and methods.
The main object of study	Market, explicit, implicit needs, and customer expectations	The strategies of competitors.	The most effective working methods
Application fields	Product and services	The markets and the products.	BothMethods and products.
Limits	focuses on how customer needs are satisfied.	Limited access to competitors' internal information	No limits: internal, competitive, functional benchmarking.
Information Source	Customers	"The analysts."	The best with the function and competitors.

Source: Authors' compilation based on Philippe (1999) and Camp(1992)

2.2.Different forms of benchmarking.

There is no consensus on how benchmarking should be classified, butIn practice, the business literature tends to rely on four forms of benchmarking that are widely recognized and used in organization:

a. Internal Benchmarking:compares processes and performance across departments, subsidiaries, or branches within the same organization to identify best practices and improve efficiency(Maire, Roura, & Changy, 2003).

b. ***Competitive benchmarking:***focuses on direct competitors to evaluate superior performance in products, services, or managerial processes and understand the sources of competitive advantage (COSTA, 2008).

c. Functional benchmarking:extends comparisons beyond competitors by examining organizations that excel in specific functions, enabling the transfer of effective practices across

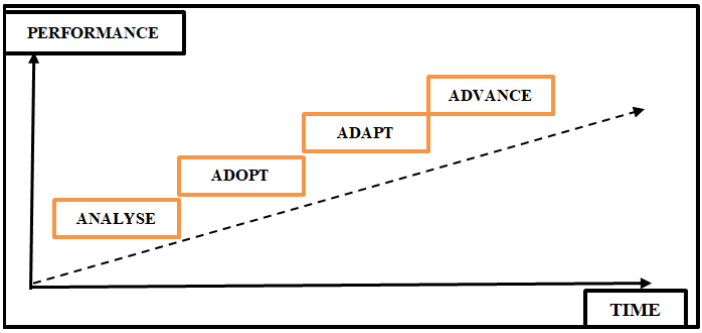
industries through greater openness in information sharing(ISITT 2020).

d. Generic benchmarking (Horizontal):benchmarking analyses best practices regardless of industry, encouraging organizations to adapt innovative techniques from different sectors, although this approach often requires greater effort in coordination and implementation (Pierre, 2007).

2.3. The Benchmarking process

There are numerous methods for implementing a benchmarking process, which mainly differ in their details. One notable methodology, known as the '4A' approach, is illustrated in the following figure:

Fig 1.The operational steps of benchmarking



Source :Adapted from Hermel and Achard (2007, p. 23)

In operational terms, these steps can be summarized by the following four verbs:

Analyze: Examine your market and performance levels and compare your results to those of top performers.

- **Adopt**: Embrace the best practices within your industry or beyond if their implementation provides a competitive advantage.
- **Adapt**: Customize high-performing processes to fit your teams, corporate culture, and capabilities.
- **Advance**: Progress by continually improving to move closer to the best and maintain a position among the leaders whenever possible.

2.4. The Importance of benchmarking as a competitiveness development tool

Benchmarking is designed to support the pursuit of excellence across organizational activities and work processes. Since its early applications, it has been recognized as an effective method for achieving substantial performance gains and strengthening

competitive positioning (Brilmane.J, 1992). Its contribution canbeunderstoodthroughseveral complementary functions:

- By examining external practices and conditions, benchmarking allows organisations to anchor their objectives in documented market realities rather than internal assumptions. This outward-looking approach helps define targets that are both clearer and more relevant to competitive dynamics.
- Benchmarking encourages the use of accurate and comparable productivity indicators, making it possible to detect meaningful differences between current performance and achievable standards and to understand where improvements are most needed.
- Comparing performance with leading organization highlights specific areas where a firm falls short. This supports the development of focused improvement initiatives that address identifiable weaknesses and reinforce competitiveness.
- Exposure to practices used by high-performance organizations introduces firms to alternative methods and new ways of organizing work. These insights often stimulate creativity and encourage experimentation with approaches not previously considered.
- Demonstrating that performance is assessed against recognized benchmarks can strengthen the confidence of stakeholders, who see benchmarking as evidence of an organization's commitment to quality and its ability to compete effectively.
- Access to structured comparative data gives managers a firmer basis for evaluating strategic options. Decisions grounded in benchmarking outcomes rely less on intuition and more on evidence, reducing uncertainty and improving decision quality.
- Regular engagement with benchmarking helps build a culture of learning and continuous improvement. By questioning established routines and integrating new insights, firms enhance their capacity of adapt and remain competitive over time.

2.5. Relevance to women-led SMEs in Algeria

The relevance of benchmarking to women-led SMEs in Algeria lies not only in its potential to identify performance gaps but also in the conditions required for its application. Kherddine and Bentalha (2023) highlight the difficulties that Algerian women entrepreneurs face in accessing resources and appropriate business support. These constraints may also affect their ability to obtain comparative information and introduce new management practices. Research on SMEs in other contexts, such as Jayafar and Sekar (2024), has examined the challenges associated with integrating benchmarking into management accounting practices, particularly those related to

resources and managerial capabilities. However, such findings cannot be directly generalized to Algeria. The existence of entrepreneurship support programs does not, in itself, demonstrate that women-led enterprises have access to benchmarking methods or use them in practice. This distinction raises an important question about the capacity of existing Algerian support structures to facilitate managerial improvement beyond business creation and financing.

3. Current context of female entrepreneurship in Algeria.

The context of female entrepreneurship in Algeria has gradually evolved in recent years, with many women embarking on entrepreneurial ventures despite particular challenges and constraints.

3.1 Definition of a female entrepreneur

A female entrepreneur is "*a woman who has founded, purchased, or inherited a business, assumes all financial, administrative, and social risks and responsibilities, and is actively involved in its daily management*." (Duberley & Carrigan, March, 2012)

A woman is considered an entrepreneur "*to the extent that she changes her status and/or profession and/or organization to create new wealth*." (ARASTI.Z, 2008)

In general, what can be gleaned from these various definitions is that there are several critical notions associated with a female entrepreneur, which ultimately mean: (bouhara & bouzadi, 2021)

- A woman who creates a business.
- An innovative woman.
- An independent and responsible woman.
- A woman who embraces the taste for risk.

For the purposes of this study, a female entrepreneur is understood as a woman who establishes, owns, or manages a business and assumes responsibility for its entrepreneurial decisions and activities. This definition encompasses women operating independently as well as those managing small and medium-sized enterprises.

3.2 Presentation of characteristics of the female entrepreneurial landscape in Algeria.

Women's participation in registered commercial activities has increased in Algeria, although their representation remains limited. According to the National Centre of the Commercial Register (CNRC), the number of registered women commercial operators rose from 159,807 at the end of 2019 to 218,486 in March 2026, representing an increase of 37%. Nevertheless, women accounted for only 9% of all registered commercial operators at that date (Algerian Press Service [APS], 2026). These figures indicate a measurable expansion in women's participation in formal commercial activity, but they should not be interpreted as covering every form of female

entrepreneurship, particularly activities registered under separate professional or sectoral systems.

Over the last decade, the presence of women entrepreneurs in Algeria has grown steadily. This trend is visible both in formal registration data and in the increasing visibility of women-led initiatives, reflecting a broader willingness among Algerian women to participate in economic activity and diversify the national entrepreneurial landscape.

• Women-led businesses are now found in a wide range of sectors. While crafts, commerce, and services remain prominent, there is also a noticeable presence in agri-food activities, digital services, and other emerging fields. The spread across different industries illustrates the adaptability of women entrepreneurs and their contribution to new market niches.

• Access to finance continues to be a major barrier. Many women report difficulties meeting collateral requirement or navigating banking procedures, and microcredit schemes remain more accessible to them than conventional financing. These constraints limit the scale at which women can invest and grow their enterprises.

• Balancing professional and family responsibilities remains a recurring challenge. Time constraints, caregiving roles, and expectations within the household often influence the pace at which women can develop their projects and shape the kinds of activities they choose to pursue.

• Opportunities for networking and mentoring are expanding gradually through women's associations and professional groups. Such initiatives provide an important space for sharing experience, building confidence, and accessing information that is not always available through formal institutions.

•Public authorities have introduced several measures aimed at supporting women's entrepreneurship, including financial schemes and training programs. While these efforts signal increasing recognition of the issues. Administrative procedures and regulatory complexity still hinder the creation and development of women-led businesses

•Encouraging a stronger entrepreneurial culture among women particularly younger generations requires sustained awareness efforts and better access to training. Programs that build technical, managerial, and financial skills can make entrepreneurship a more attainable option for women considering self-employment.

Female entrepreneurship in Algeria gained increasing attention over the past two decades as both a social and economy priority. Despite gradual institutional reforms and the proliferation of

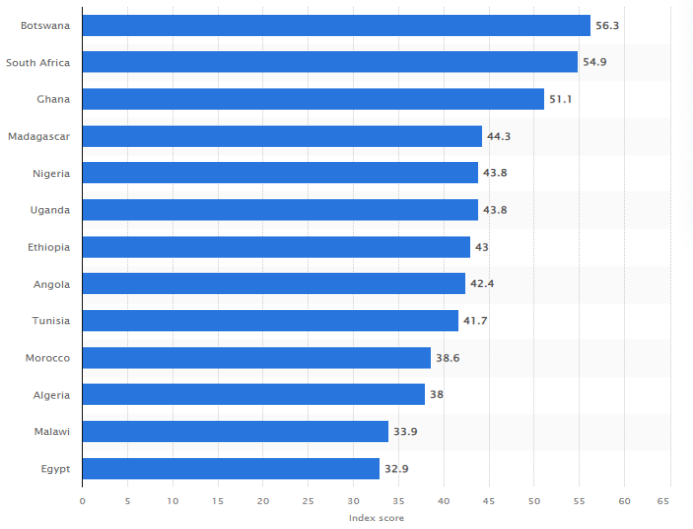
support programs, women's participation in business creation remains limited in scale and uneven across sectors.

3.3 Statistical overview and sectoral distribution

National data reveal an important distinction between women's participation in self-employment and their representation in commercial business ownership. According to the 2025 report published by the Fondation pour l'Égalité CIDDEF, drawing on National Statistics Office (ONS) data, the number of female employers and self-employed workers increased from 397,000 in 2018 to 498,000 in 2024. Women nevertheless represented only 14% of employers and self-employed workers in 2024. The same report indicates that women received approximately 62% of the microcredits granted by ANGEM since its establishment (CIDDEF, 2025). While this demonstrates women's substantial participation in microfinance schemes, it does not establish whether the businesses supported subsequently improve their productivity, profitability, or competitive position.

International comparative evidence also points to persistent disadvantages. In the Mastercard Index of Women Entrepreneurs 2021, Algeria ranked 60th among 65 economies, with an overall score of 38.0 out of 100 (Mastercard, 2022). This ranking provides an indication of Algeria's relative position within the economies covered by the index, although it does not measure the competitive performance of individual women-led enterprises. It should therefore be considered alongside national statistics and studies examining the specific conditions of entrepreneurship in Algeria.

Fig 2 .Ranking of African countries in the 2021 Mastercard Women Entrepreneurship Index



Source: Authors' visualization based on Mastercard (2022, MIWE 2021)

According to the CNRC (National Center for Trade Register), in 2021, the number of women engaged in commercial activities amounted to 181,468. Of this total, 158,790 were individuals (natural persons), representing 8.08% of all personal entities, while 22,678 were business managers, accounting for 10.3% of all legal entities. (CNRC Algeria, 2021) The following table illustrates the distribution of funded projects by sector of activity and gender for 2021.

Table 2. Distribution of funded projects by sector of activity and gender

Sector	2021				Cumulé au 31/12/2021			
	Number of fundedprojects	part of women's participation (%)	Impact on employment	Total financing amount (million DA)	Number of fundedprojects	part of women's participation (%)	Impact on employment	Total financing amount (million DA)
Agriculture	2015	10,6	4462	9832	26967	11	63813	113700
Artisanat	1337	21,4	3245	4819	16659	22,5	43092	55281
Public Works and Building Construction	299	4,7	842	1683	8946	2,6	28455	3758669
HydraulicIndustry	14	21	42	96,41	372	5,6	1255	2627
Industry	611	29,3	1619	3780	12943	22,1	37523	61440
Maintenance	76	3	188	336,43	1026	2,0	2480	3314
Fishing	28	4	107	186,85	626	0,5	2231	4211
Liberal Professions	353	54,1	759	1724	1771	49,4	3821	7931
Services	647	21,6	1578	3623	32381	17,3	68958	118229
Merchandise transportation	208	0,5	263	1491	46124	1,5	70053	120632
Passenger transportation	32	6	46	290,45	12347	1,2	18712	29611
Total	**5620**	**18,4**	**13151**	**27864,88**	**160162**	**10,7**	**340393**	**5545651**

Source: Bulletin No. 40, Ministry of Industry, March 2022,Algeria, P 32

The sectoral distribution of projects financed through CNAC in 2021 reveals considerable differences in women's participation. Women

accounted for 54.1% of funded projects in the liberal professions, compared with 29.3% in industry and only 0.5% in merchandise transportation. Their overall share reached 18.4% of projects financed during that year, compared with 10.7% of projects financed cumulatively up to December 2021. These figures suggest that women's participation varies considerably across economic activities. They do not, however, explain the factors responsible for these differences or indicate whether the funded enterprises achieve comparable levels of performance. From a benchmarking perspective, the data provide useful information about sectoral participation but remain insufficient for assessing operational efficiency, profitability, innovation, or business sustainability.

4. Benchmarking as a management tool for women-led smes.

4.1 The strategic impact of benchmarking for competitive improvement.

Benchmarking has become a strategic tool for organizations, both large and small, as well as for governments seeking to assist them. It enhances the understanding of the strengths and weaknesses of SMEs compared to their competitors, thus leading to the establishment of new objectives. Benchmarking acts as a vehicle for performance improvement by promoting the definition of high yet achievable goals.

Therefore, to meet demand and adapt to competition, it is necessary to restructure processes and ways of working, taking advantage of new technologies and doing so at the rapid pace enabled by benchmarking. Benchmarking can help managers identify areas for operational improvement, although its effects on efficiency and profitability depend on the firm's ability to implement appropriate changes and monitor their results.

It is necessary to adapt benchmarking to specific contexts of the business, considering the internal constraints it faces, which can be cultural, political, or social. Although the small size of many SMEs limits opportunities for comparison between departments or business units, internal benchmarking may still be possible across different products, periods, or operating processes. External benchmarking becomes particularly relevant when firms lack sufficient internal reference points. Therefore, it is inevitable that they compare themselves externally to seek new ideas, improve their practices, and thus increase their market share

4.2 Application and adaptation of benchmarking to the specific context of female entrepreneurship in Algeria.

Benchmarking can be strategically applied in the context of female entrepreneurship in Algeria to enhance the competitiveness of women-led businesses by following the following steps:

- Women entrepreneurs may begin by observing firms "local or abroad" that are recognized for strong performance in their sector. Studying how firms organize their work, research customers, or position their products gives a clearer sense of the standards set by leading actors.
- Once relevant reference firms are identified, the next step is to gather information about how they operate. This can take the form of financial indicators, descriptions of operational routines, details on distribution or marketing approaches, or any qualitative insight that clarifies why these firms perform well.
- With this material in hand, entrepreneurs can compare their won practices with those of the reference firms. This type of side-by-side analysis helps reveal where differences lie and which aspects of their activity deserve closer attention.
- Examining these contrasts allows the entrepreneurs to pinpoint where performance gaps exist. Some gaps may relate to internal processes, others to market reach, pricing, or customer management. Identifying these discrepancies helps focus efforts on areas with the highest potential returns.
- The next step involves translating what has been learned into concrete adjustments. Rather than copying practices outright, entrepreneurs can adapt them to fit their operational realities, resource levels, and market constraints. Gradualimplementationoftenfacilitatessmootherintegration.
- Once changes are introduced, it becomes important to track their effects. Monitoring variations in revenues, costs, customer retention, or workflow efficiencies provides evidence of whether the revised practices are delivering the anticipated benefits.
- Because markets and technologies evolve, benchmarking is most valuable when treated as recurring exercise. Entrepreneurs may need to revise earlier decisions, recalibrate

specific processes, explore new reference points when conditions shift.

- Sharing what works with peers can contribute to a stronger entrepreneurial environment. Exchanging experience whether through formal networks or informal discussions helps other women identify solutions more quickly and encourages collaborative learning.
- Building connections with experienced entrepreneurs, mentors, or sector specialists can make the benchmarking exercise more effective. These relationships often provide context, shortcuts to relevant information, and access to opportunities that may not be visible otherwise

For example, a woman-led enterprise operating in the agri-food sector could compare its production costs, product rejection rates, and distribution practices with those of similar businesses. Identifying differences would provide a starting point for examining whether changes in purchasing, quality control, or delivery arrangements are needed. The entrepreneur could then introduce selected adjustments and monitor the same indicators over subsequent production cycles. This example illustrates how benchmarking can be translated into measurable managerial decisions without requiring sophisticated analytical systems. Its usefulness, however, would depend on access to sufficiently comparable information and the firm's capacity to act on the findings.

When these steps are applied in a systematic and context-aware manner, they provide women entrepreneurs in Algeria with a practical framework for refining their operations and strengthening their competitive position. Regular reflection on performance, informed by credible reference points and adapted to local constraints, helps entrepreneurs navigate their markets with greater clarity and confidence.

4.3 The limits imposed on SMEs.

The adoption of benchmarking by SMEs may be constrained by limited financial and human resources, difficulties obtaining comparable information, and insufficient managerial expertise. Jayafar and Sekar (2024), in their study of SMEs in Kerala, identify resource and skills limitations among the challenges associated with incorporating benchmarking into management practices. These findings provide a useful point of comparison, although their applicability to Algerian women-led SMEs requires further investigation.

- Lack of confidence in the approach (the belief that one can only compare what is truly comparable).
- Research costs.
- Insufficient internal resources to carry out benchmarking.

4.4 The potential obstacles to the successful application of benchmarking in female entrepreneurship in Algeria.

Several potential obstacles exist to successfully applying benchmarking in female entrepreneurship in Algeria. Here are some of these obstacles:

- ***Lack of available data:*** Access to accurate and relevant data for comparisons can be challenging, mainly if women-led businesses are not used to sharing their performance data. It can make it challenging to collect the necessary data for benchmarking.
- ***Lack of benchmarking knowledge:*** Many women entrepreneurs may not have an in-depth understanding of benchmarking and may hesitate to apply it effectively.
- ***Cultural and social norms:*** In some cultures, women may be reluctant to share their business practices or seek help. Social norms can also restrict their access to professional networks and benchmarking opportunities.
- ***Lack of time and resources:*** Entrepreneurs may already be overwhelmed with managing their businesses, making investing time and resources in benchmarking activities challenging.
- ***Legislative and administrative environment:*** Complex regulations and an unfavourable administrative environment can hinder benchmarking efforts and information sharing.
- ***Technological barriers:*** Lack of access to technology or technical skills can make using the data collection and analysis tools necessary for benchmarking challenging.

These obstacles should be considered potential constraints rather than empirically established barriers to benchmarking adoption among Algerian women entrepreneurs. Although studies such as Medouni and Atchemdi (2024) document difficulties involving professional networks and access to resources, they do not directly measure the use of benchmarking. Consequently, the relationship between these broader entrepreneurial constraints and benchmarking adoption remains an area requiring empirical investigation.

5. Mechanisms the state uses to strengthen female entrepreneurship and promote its use of benchmarking.

Increasingly, governments, research centres, and firms are now showing interest in SMEs and including them in their studies. This change can be attributed to the growing economic power of these companies but also to the fact that lacking the same resources as multinational corporations or larger firms, SMEs often have many innovative ideas and demonstrate extraordinary inventiveness.

These measures have primarily sought to facilitate business creation, improve access to financing, and strengthen entrepreneurial capabilities. However, their contribution to the adoption of benchmarking remains less evident. Financial assistance and entrepreneurship training do not necessarily provide firms with the comparative indicators, sectoral information, or managerial expertise needed to assess their performance against other businesses.

5.1 Programs and initiatives to promote female entrepreneurship:

The programs presented in Table 3 illustrate the evolution of Algeria's entrepreneurship support framework from traditional financing and self-employment mechanisms toward a broader system incorporating incubation, managerial training, innovation support, and digital entrepreneurship. More recent initiatives, including We-Fi and the ANGEM "1,000 Women – 1,000 Projects" challenge, reflect increased attention to women's entrepreneurial participation and business development. However, these mechanisms differ considerably in their objectives and target populations. While some primarily facilitate business creation and economic inclusion, others provide opportunities to strengthen managerial and technological capabilities. Their contribution to enterprise competitiveness should therefore not be assumed solely from the availability of financing or training. In particular, the sources reviewed do not establish that these programs systematically incorporate benchmarking, comparative performance indicators, or structured follow-up procedures for improving the competitiveness of women-led SMEs.

Table 3. The most important programs to promote female entrepreneurship in Algeria.

Program / Mechanism	Main objectives and support provided
ANGEM – National Agency for Microcredit Management	Facilitates self-employment and the creation of microenterprises through microcredit, project guidance, management training, and marketing assistance. Its activities particularly support women engaged in home-based businesses, crafts, and income-generating activities in urban and rural areas.
NESDA – National Entrepreneurship Support and Development Agency	Supports microenterprise creation and expansion through financing, entrepreneurship training, business guidance, and assistance before and after business establishment. The agency's current approach includes support for enterprise development and sustainability, beyond initial business creation.
University Entrepreneurship Development Centres (CDE) and Incubation Programs	Provide entrepreneurship training, business-model development, project support, mentoring, and access to entrepreneurial networks. The university entrepreneurship framework also supports students developing innovative enterprises through the mechanisms associated with Ministerial Decision No. 1275 (2022), amended by Decision No. 008 (2025). These mechanisms are accessible to female students and graduates.

National Startup Labelling System and Algerian Startup Fund (ASF)	The national Startup and Innovative Project labels facilitate access to selected support measures for innovative enterprises and project holders. The ASF provides equity and quasi-equity financing to eligible labelled startups. These mechanisms support innovative entrepreneurship regardless of the founder's gender.
National Self-Entrepreneur Scheme (ANAE, 2023 onward)	Facilitates the formalization of eligible independent economic activities through a dedicated legal status and digital registration platform. It provides an additional pathway for women engaged in eligible freelance, consulting, digital, and service activities.
Women Entrepreneurs Finance Initiative (We-Fi), Algeria (concluded in 2025)	Supported women entrepreneurs, particularly artisans and small-business owners, through training in e-commerce and digital marketing. The World Bank reported that 119 women had completed the training and that 51 coaches had been certified to support the digital transition of women-led businesses.
ANGEM "1,000 Women – 1,000 Projects" Challenge (2026)	Launched in March 2026 to support and finance more than 1,000 women entrepreneurs across Algeria. The initiative particularly emphasizes productive activities such as food processing, packaging, and the valorization of local resources, supported by practical and technical training. This is a program target, not a verified number of funded projects.
Tamkeen Entrepreneurship Support Program (2026)	Launched in July 2026 to facilitate access to entrepreneurship support through a digital registration platform and training activities. The initiative is open to project holders generally and is not exclusively dedicated to women.

Source: Authors' compilation based on official publications of ANGEM (2025, 2026), NESDA (n.d.), MESRS (2025), ANAE (n.d.), Startup.dz (n.d.), and the World Bank (2025).

5.2 Governmental institutions

Algeria has developed several institutional mechanisms to support business creation and entrepreneurial development. These include the National Agency for Microcredit Management (ANGEM) and the National Entrepreneurship Support and Development Agency (NESDA), whose functions concern microenterprise financing and support. NESDA represents the current institutional framework succeeding the former ANSEJ and ANADE arrangements. In parallel, the national startup ecosystem includes the Startup and Innovative Project labels, incubation structures, and financing instruments such as the Algerian Startup Fund. These mechanisms differ in their objectives, eligibility conditions, and forms of assistance and should therefore not be treated as interchangeable (NESDA, 2026; ANGEM, n.d.; Startup.dz, n.d.). These banking institutions provide interest-free loans to young individuals eager to realize their personal projects, encouraging them to work and contribute to the growth of the national economy.

Furthermore, it was mentioned several mechanisms that offer a crucial aspect for businesses, thus constituting a fundamental pillar in the benchmarking process. This involves the collection,

utilization, and dissemination of information: (Journal officiel de la République algérienne)

- ***National Consultation Council for SME Development:*** Its objective is to formulate policies and strategies for sector development, promote and encourage the creation of professional associations, and collect information related to employer organizations and professional associations.
- ***National Agency for SME Development:*** Its objective is implementing the national program for SME development, monitoring the demographics of small and medium-sized enterprises regarding their creation, cessation, and change of activity, and collecting, utilizing, and disseminating specific information in small and medium-sized enterprises.

Recent initiatives also suggest a gradual extension of entrepreneurship support beyond initial financing. For example, the Women Entrepreneurs Finance Initiative (We-Fi) program in Algeria included activities aimed at strengthening women's e-commerce capabilities, as reported by ANGEM in 2025. Such initiatives may contribute to the managerial and digital capacities of women-led enterprises. However, improving digital skills or market access is not equivalent to implementing benchmarking. A further step would be needed to connect these forms of assistance with comparable performance indicators, systematic business assessment, and follow-up improvement measures.

5.3 Informal institutions:

Informal institutions play a significant role in society, second only to the government, as they are close to the community and more aware of its concerns. Many organizations have emerged in Algeria that are interested in promoting the entrepreneurial role of women and contributing to their ability to use and integrate benchmarking into the management process. The most important institutions will be presented in the following table:

Table 4. Informal institutions promoting women's entrepreneurship in Algeria and integrating benchmarking in management.

Organization / Network	Main activities and recent developments	Potential contribution to benchmarking
Association of Algerian Women Business Leaders (SEVE)	Promotes women's entrepreneurship through professional networking, enterprise development, and cooperation. In September 2025, SEVE signed an agreement with the International Center for Promotion of Enterprises (ICPE) to encourage innovation, technology transfer, and international exchanges.	International cooperation and professional exchanges could facilitate access to reference practices and comparative business information.

Algerian Association of Women Managers and Entrepreneurs (AME)	A professional association representing women managers and entrepreneurs and supporting their participation in business networks. It is listed among the Algerian member organizations of AFAEMME.	Professional networking could provide opportunities for peer learning and comparisons of managerial practices.
Algerian Businesswomen's Network (RAFA)	A network of Algerian businesswomen represented within the Association of Organisations of Mediterranean Businesswomen (AFAEMME).	Connections with other businesswomen and international networks could help entrepreneurs identify reference organizations and exchange professional experience.
Association of Women in the Green Economy (AFEV)	An Algerian women's association focused on participation in the green economy, identified within the AFAEMME network.	Sector-specific networking could create opportunities to compare resource efficiency, sustainable practices, and environmental performance among enterprises.
Women in Business of Algeria (WIBA)	A women-focused business community based in Sétif and listed as an Algerian member of AFAEMME.	Regional professional networks could encourage exchanges of business practices and facilitate access to peers operating in similar markets.
WomWork / The Annex DZ	A women-focused incubator supporting entrepreneurship and digital business development. In collaboration with UNDP and the Ministry of Tourism and Handicrafts, The Annex DZ implemented training for 26 women artisans from five wilayas in 2023–2024, focusing on e-commerce, digital visibility, and business management.	Incubation and business development activities could be extended to include performance indicators, structured comparisons, and monitoring of managerial improvements.

Source: Source: Authors' compilation based on AFAEMME (n.d.), ICPE (2025), UNDP (2025), The benchmarking contributions are analytical possibilities identified by the authors, not verified services currently delivered by the organizations.

The organizations presented in Table 4 illustrate the diversity of non-governmental actors supporting women's entrepreneurship in Algeria, from professional associations to specialized incubation initiatives. Recent developments, particularly SEVE's international cooperation agreement in 2025 and the digital entrepreneurship activities implemented by The Annex DZ, indicate opportunities for strengthening managerial capabilities and business networks. Nevertheless, the available evidence does not establish that these organizations systematically provide benchmarking services. Their potential contribution therefore lies in facilitating access to

professional experience, comparative information, and business development support that could serve as a foundation for more structured benchmarking practices.

6. Conclusion

Benchmarking provides a valuable framework for strengthening the competitiveness of women-led enterprises in Algeria. By observing how successful firms operate whether within the country, the region, or abroad women entrepreneurs gain access to concrete examples of effective strategies and performance standards. These reference points help clarify what drives success in comparable environments and offer practical guidance for refining their own business decisions. Because benchmarking draws on experiences from different sectors and markets, it provides a flexible learning tool that can be adapted to Algeria's institutional and sociocultural context.

The rise in women's entrepreneurship demonstrates a growing willingness among Algerian women to participate in economic life, yet their efforts are shaped by persistent constraints. Sociocultural expectations continue to influence women's mobility and time availability, while financing remains difficult due to collateral requirements, procedural complexity, and occasional gender bias in lending. Support structures exist, but initiatives specifically designed for women remain limited, and administrative procedures add further burdens. Competition from better-resourced or better-connected male-owned firms is another recurring challenge. Some obstacles also vary across sectors, particularly in activities requiring advanced technical skills or specialized equipment.

Despite these constraints, many Algerian women have succeeded in establishing viable and often innovative enterprises. These experiences show that access to relevant information, supportive networks, and tools for evaluating performance can help women overcome structural barriers. Benchmarking offers a means of examining performance gaps and identifying practices that may be adapted to the needs of women-led SMEs. Nevertheless, the analysis reveals an important distinction between institutional support for entrepreneurship and support for business competitiveness. While existing programs facilitate business creation, financing, and entrepreneurial development, the evidence reviewed does not establish that these mechanisms systematically provide the comparative information, managerial tools, and follow-up procedures required for benchmarking. Addressing this gap would require support structures to place greater emphasis on performance assessment and continuous improvement.

This study is limited by its reliance on secondary sources and the absence of firm-level evidence on benchmarking adoption among Algerian women entrepreneurs. The proposed applications therefore remain analytical rather than empirically validated. Future research could examine how women-led SMEs use comparative performance information, which obstacles they encounter, and whether structured benchmarking support contributes to measurable improvements in their operations. Such investigation would help determine the practical relevance of the approach within the Algerian entrepreneurial environment.

7. Recommendations.

Based on the documentary analysis and the limitations identified in the Algerian entrepreneurial support environment, the following recommendations focus on making benchmarking more accessible and applicable to women-led SMEs.

• The scarcity of reliable, sector-specific data limits meaningful comparisons. Professional associations, chambers of commerce, and business networks can play a central role in collecting and sharing anonymized information. Collaborative efforts between public institutions and NGOs can also enhance transparency and data availability.
• Sociocultural norms that discourage entrepreneurial activity among women can be addressed through awareness campaigns, peer-learning groups, and training sessions highlighting the value of benchmarking. Showcasing successful women entrepreneurs can help challenge stereotypes and offer tangible role models.
• Limited time and resources can be mitigated by integrating benchmarking into regular business planning rather than treating it as an additional administrative task. Emphasizing the long-term strategic benefits may increase willingness to allocate time to this activity.
• A lack of technical knowledge about benchmarking can be reduced through practical workshops, introductory training programs, and accessible guides tailored to women entrepreneurs. Simple tools and templates can make the process easier to adopt.
• Entrepreneurship support institutions, particularly incubators and Entrepreneurship Development Centres, could introduce simplified benchmarking activities into their business development services. These activities could begin with an assessment of the enterprise's existing performance, followed by comparisons with similar businesses and the preparation of a short improvement plan. Using a limited set of indicators, such as production costs, sales performance,

customer retention, or delivery times, would make the process more accessible to smaller enterprises.

• Administrative and legislative barriers require targeted advocacy. Simplifying procedures, improving access to information, and ensuring greater coordination among support institutions would make benchmarking more feasible and more effective.

• A small-scale pilot involving volunteer women-led SMEs could be developed to assess the feasibility of benchmarking within existing support structures. Participating firms could select a limited number of comparable indicators, establish an initial performance baseline, introduce selected improvements, and review their results after a defined period. Such an initiative would provide evidence on the resources required, the difficulties encountered, and the extent to which benchmarking can support managerial improvement in the Algerian context.

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