

Policies and Programmes for Integrating Female Entrepreneurial Thinking into Civil Society: Between Reality and Challenges

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Abstract: Entrepreneurship in general, notably female entrepreneurship, has recently become of high concern to both the academic world and governmental bodies, due to its significance as a cause of economic development, job creation, and unemployment mitigation. Nevertheless, women's role in enterprise creation is not as important as that of their European counterparts. As statistics show, despite the fact that there has been a lot of interest from the state on this issue, the problems and obstacles encountered by these enterprises are likely to dissuade other women from becoming entrepreneurs. Therefore, in order to solve this problem and to promote entrepreneurship in general and women specifically, the Algerian State has implemented better strategies to facilitate the development of entrepreneurship, notably that of women entrepreneurs, through laws, processes, and institutions, which help in making sure that the right environment is created for conducting these activities

Keywords: Entrepreneurship; Woman Entrepreneur; Enterprises; Work; Support

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I- Introduction :

In today's era, women in Algeria have taken part in all the sectors of life and now perform the jobs that were thought earlier to be the exclusive domain of men. Earlier, it was supposed that women in Algeria cannot be engaged along with men in professional activities. But, due to the practicalities of the current era and changes in living and cultural patterns, more acceptances have been created for women to participate in different fields, including driving, trade, construction, entrepreneurship, and much more. Several studies have researched on women working in general and their entrepreneurship in particular. Many of these studies have suggested that there is an increasing orientation among women towards entrepreneurship, but this increasing orientation is quite restricted. This fact has been established by the study conducted by Salami Mounira and Quraishi Youssef.

During the recent past, women have been more involved in the labour market, successfully accessing to the business world along with men. Thus, a woman entrepreneur can be defined as an individual who creates, buys, or acquires a firm, undertakes all the financial, managerial and social risks and responsibilities of this firm, as well as participates in its day-to-day operations. In such a way, Algeria has lately attached great significance to female entrepreneurship as this type of entrepreneurship has become one of the major sources of economic growth. However, the focus of this issue has another aspect: it should be noted that the main goal of this interest is to provide women with a new image of themselves in terms of highlighting their intellectual, cognitive and managerial abilities as women have already proved their efficiency in most fields of activity and have succeeded not only in improving their status but also in improving the status of the country among its peers..

1. Definition of the Woman Entrepreneur

There exist a lot of definitions of the woman entrepreneur in the literature. The most notable among them are the following ones:

- As stated by Jeanne Halladay, a woman entrepreneur is: "A woman who decides to create an enterprise herself, who organizes and manages her own resources, and bears the risks that go with entrepreneurship, in the hope of making a profit in the future".
- A woman entrepreneur can also be described as a woman who is endowed with the spirit of initiative and taking risks, bearing responsibilities, flexibility and competence in organization and management, and confidence in her capabilities, with the aim of excelling and succeeding.
- It can be described further as a woman who is endowed with certain traits and capabilities enabling her to take the risks involved in creating an enterprise. These traits include initiative, the spirit of taking risks, sense of responsibility, flexibility, and competence in organization and management. Being confident in her capabilities, her ambition is to excel and succeed (Salami & Quraishi, 2014, p. 85).

Consequently, a female entrepreneur is a woman who faces the task of creating an enterprise that involves itself in some activity through proper planning, organizing, and good management in order to attain a goal, irrespective of the dangers, difficulties, and consequences that might befall her.¹

2. Historical Background of Women's Labor in Algeria:

The increasing orientation towards a market economy, together with the intensifying international pressure on the inclusion of women in the national and international economies,

necessitated that the government in developing countries, like Algeria, pay more attention to the status of women as a whole, especially women business owners as an important player in the private sector and a necessary partner in socio-economic development². (Menade, sghiri, 2017, p258-259)

2.1. A. At the Beginning of the French Colonial Era:

At the early stages of the French colonial era in Algeria, there was a differentiation between rural women and women in urban centers

- **Rural Areas:**

One of the policies taken by the French colonial authority upon its occupation of Algeria was the confiscation of agricultural land belonging to the owners, enacting laws which made it possible to seize property and taxing to make the natives unable to earn their livelihoods. Such policies had led to the migration of multiple people to the mountains, thus having a significant impact on the fate of the Algerian farmers in general and women in particular. In these challenging conditions, men deserted their lands and homeland in search of jobs and sustenance, leaving women to fend for themselves and their children with whatever little means available to them. Women engaged themselves in hard labor, rearing livestock for meat and wool, eating what their families needed and selling the rest. They spun wool clothes and carpets, made pots for sale and used the money to pay at least some portion of taxes on their families or help their husbands. Women did all this on their own to keep their families alive because the heads of their families had either left their homeland in search of jobs, were jailed by the French, or were killed by the colonial forces.

In spite of the substantial economic contribution of women in the community, the role played by these women remained underappreciated because economic production, ownership, and business were seen as the domains of men only. Nevertheless, women in Algeria participated in businesses, which allowed them to gain some financial autonomy. Earnings from business activities were spent on preparing the marriage of sons, clothing for daughters, purchase of necessities and improvement of housing. Thus, women carried out the economic role in running the family household. This reality has implications for the status of women in traditional Algerian society, which, in some respects, can be said to have been that of entrepreneurs, but with features quite different from those associated with entrepreneurship in the modern world. Women in Algeria were producers, organizers and managers of economic activity; yet their motivation was to satisfy the needs of their families or communities and not their own personal satisfaction or financial gain. The customs and traditions of traditional society did not encourage entrepreneurial spirit or financial independence on the part of women, since whatever property belonged to them was ultimately owned by either their father or their husband

- **Urban Areas:**

Even during the period of French colonization, women residing in urban areas lived under tough circumstances. They had very limited possibilities, and were forced to live in an environment that did not reflect the essence of the concepts of religion, progress, or civilization at all. The house turned into a place of imprisonment where women could venture out only when there was an urgent need, while the restrictive society deprived them of chances to be active in public affairs. In spite of that, women managed to turn their houses into working places that represented the importance of hard work. They practiced numerous types of domestic arts, such as spinning and weaving wool, cotton, and silk, as well as dyeing wool. These activities were notably popular among women who belonged to poorer families. Moreover, women practiced embroidery with wool, cotton, silk, gold or silver threads. The latter kind of occupation was usually performed by women who belonged to the higher strata of society whose main aim was not making profit but proving their skills.

These activities were performed in the household within the informal sector where some women were paid wages for their work. The women who owned some real or financial properties usually gave their husbands, sons, or any other male relative the task of managing their property because

the customs and traditions did not give women the privilege of being in charge of their own property. Property management was supposed to be men's duty. It was enough for women to stay at home and get the income that was generated by their properties at the end of the year. This is how they managed to keep their property through their male relatives

2.2. During the War of National Liberation (1954-1962):

This period saw major changes in the traditional views on women and the coming out of women from the boundaries of their family house. Algerian women were performing many duties in the society and in economy. They were engaged in the fight for national liberation as well as trying to change their social and cultural situation. The grim situation in which the people were subjected to under colonial oppression became an incentive for women to join the workforce and sustain their families after the majority of men joined the National Liberation Revolution. Many women, especially the young girls, joined the army of national liberation fighters and ignored most of the existing social norms but maintained Islam's teachings and traditions. In the countryside, there was a completely different challenge that the women faced. Colonialists would destroy the orchards, burn the farmlands, kill or take away the livestock making life very difficult for rural women. However, the women supported the liberation fight by using traditional weapons in battles, preparing food for the army patrols, providing food supplies for the fighting troops, grinding grains through traditional methods, and transporting food supplies to the resistance centers in the mountainous regions.

It was also during this time that Algerian women gained some form of political power and influence. The extensive involvement of women in the Algerian Revolution led to the creation of combat units led by women that fought against the colonial forces. The first organisation of women under the National Liberation Front was formed during the course of the liberation movement, and later on became known as the National Union of Algerian Women. This feminist movement was significantly influenced by the principles of the Revolution itself, including the ideologies that were the foundation of the movement. The involvement of women in the Algerian War of National Liberation was not limited only to the battlefield but went further to involve women taking up leadership roles at the local level in villages notably those that were deprived of men

2.3. After Independence:

After independence, old customs and traditions, deliberately cultivated under colonial rule and not compatible with the development goals, became obsolete. Women entered the labour market as citizens with all the rights provided for by the concept of building the modern socialist state pursued by the political leadership of Algeria. The National Charter of 1986 stated that the Algerian Revolution aimed at the achievement of its goals through the creation of such objective conditions, which would make it possible for women to occupy their rightful position in society. The goal of the National Charter was to ensure the effective inclusion of women in the process of development and thus gain the contribution of millions of Algerian women, who were capable of making an enormous contribution to the economy of the country being the active members of the society. This policy resulted in profound social changes without, in most cases, violating the Arab-Islamic spiritual and cultural heritage of Algerian society. Because of the engagement of Algerian women in the workforce, they managed to become indispensable and active members of the society. Their involvement in trade unions and their growing openness to the society helped them consolidate their economic and social status. Yet, subsequent events on an international scale, notably the collapse of the socialist bloc, appearance of the global economic crisis, and influence of the latter on Algeria, changed all this.

Due to the adoption of the Constitution of 1989 and the move of Algeria from socialism, new laws concerning labor were passed, eliminating some employment rights of the workers. While being still considered a legal right, employment stopped being guaranteed.

Such changes were accompanied by negative implications for women, aside from the problems emerging out of the existence of certain traditional mindset and deteriorating social and economic situation on the one hand. Nonetheless, Algerian women remained confident in their right to be citizens of Algeria. Such achievements are explained mostly by increased awareness and education level of women in the region. Hence, women got increasingly represented in public administration, army, industry, education, healthcare sector, and commerce. Nowadays, women even took the path of entrepreneurship – historically considered the territory of men – while at the same time performing their domestic duties (Zebidi & Ghardian, 2021, pp. 175–176).

3. The Position of Women in Entrepreneurial Thought:

Countless researches on the matter of entrepreneurship have paid attention to two main approaches: complementary approach and interactional (or relational) approach. While the first one attempts to offer a holistic picture of entrepreneurship phenomenon, the second focuses on particular selected dimensions. Increased interest in entrepreneurship is closely connected with an important role it plays in economic and social development of society due to employment, income, and wealth creation.

As various approaches to entrepreneurship, including the functional approach, personal approach, and procedural approach to entrepreneurship have developed, two key aspects of the entrepreneurial thought have always been highlighted: the entrepreneur and value creation.

First and foremost, the goal of entrepreneurship research is to investigate the interaction between the individual and the value creation process. Thus, traditional entrepreneurship research has concentrated on the analysis of entrepreneurs, their activities, and skills. Yet, not considering the gender gap problem in entrepreneurship became the reason why women did not have access to the market, financing, management, and studies of entrepreneurial projects and behavior.

Women entrepreneurs have become the focus of academic interest rather recently, especially since the 1970s. The first major article about female entrepreneurial projects was published in the mid-1970s. Such late attention to the subject led to different explanations of entrepreneurship conducted by women and men. There are two main points of view explaining gender differences in entrepreneurship:

- The first perspective: the social perspective towards women. The social perspective posits that the main differences between the behavior of men and women are determined by the way men and women were socialized and thus, represent the core of behavioral differences. The social perspective is based on the comparative study of values and behavioral traits of men and women.
- The second perspective: the liberal perspective towards women. The liberal perspective is based on the notion that women are disadvantaged compared to men. According to Marlow (2002), the inability of women to dissociate their professional lives from the domestic one made them appear incompetent to financial institutions, which makes women use only the minimum amount of capital needed to create their businesses.

The stages of development of women entrepreneurship reveal four major dimensions that differentiate women entrepreneurs from their male peers. The dimensions are: access to capital, performance of enterprises, social network, and balance between working and family life (Green et al., 2003; Bouzidi & Taleb, 2015).

4. Women's Status and Entrepreneurs in Algeria:

In the past few years, women have entered the workforce in an unparalleled way. This trend has been attributed to the major increase in access to education by women, which has acted as an impetus for entry into the labor market. Moreover, the gradual release of women from social constraints has led them to participate in several professions. However, despite all these positive changes, women are not as actively engaged in entrepreneurship as men. They make up only 6% of entrepreneurs, which is a small figure in comparison with men who take up 14% of the whole economic activity (Bouzidi & Taleb, 2015, p. 1). Women entrepreneurs operate mainly in traditional handicrafts, especially textiles, but their engagement in real estate and business services is rather low. Recently, women have entered the industrial sector and foreign trade.

The activities of Algeria towards women's engagement in the economy became increasingly evident as the new century began especially due to the fact that about 49.5% of the country's population is represented by women. As a result of increasing unemployment rate of women in particular graduates of universities, the government developed certain policies to involve more women in economic activity of any level through their competences, skills and knowledge as well as through establishment of women-owned businesses (Salami & kuraishi, 2010).

According to statistics provided by the National Unemployment Insurance Fund (CNAC), as of February 2016, 9% of all entrepreneurial projects registered by the fund belong to women. 15% of enterprises financially supported by the fund are owned by women in 2015 (Badrouni et al., 2019, p. 44). According to the National Agency for the Management of Microcredit, women set up more than 6,700 micro-businesses that have created about 10,074 employment opportunities. Out of these businesses, 1,661 were engaged in agriculture, 2,830 in traditional crafts, and just three in construction and contracting business sectors. However, women entrepreneurs still account for a mere 6% of all entrepreneurs in Algeria. Women form about 46% of the economically active population and 27% of women are entrepreneurs (kaïd & Haniche, 2016, p. 130). Female entrepreneurial involvement in Algeria, Tunisia, and Morocco is about 22%, while it is 63% in European countries. Female entrepreneurship in the Maghreb region is mainly confined to micro and small businesses in handicrafts, services, and trading. This is mainly because of the relatively recent emergence of entrepreneurship activities and culture as well; as female entrepreneurship activity mostly includes less conspicuous businesses that have relationships with families and socially closer groups.

In addition to that, although the extensive support given to women entrepreneurs, and although the applications made by women for this agency are accepted at a 100% ratio, women participation is significantly low compared to that of men. In the case of ANSEJ, women constitute only 10% of the 249,147 micro-enterprises created. This can also be seen in the case of CNAC, where there are only 5,242 projects from a total number of 74,130 projects. On the other hand, in the case of ANGEM, women make up 61% of participants while men make up 39%. In general, the state of women entrepreneurship in Algeria is no different from the state of entrepreneurship in the country. The private sector fails to address the problem of dependency of the economy on hydrocarbons. (Bouzidi & Taleb, 2015, p. 148).

5. Policies to Encourage Entrepreneurship of Women:

The astonishing increase in the number of privately owned enterprises has much to do with the policies of the state. The government of Algeria has initiated economic development programs by establishing organizations which run under its supervision in order to help people who aspire to become successful socially and economically. This is evidenced in Executive Decree No. 02-373 of 11 November 2002 (6 Ramadan 1423 AH) establishing the Loan Guarantee Fund for Small and Medium-Sized Enterprises, laying down its rules with the aim of improving the economy and reducing unemployment by making use of the productive labor force.

The following table represents the evolution of female entrepreneurship in Algeria from 2013 to 2017 based on the statistics provided by the National Office of Statistics

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Table (1) : Evolution of Female Entrepreneurship in Algeria (2013-2017)

Year	2013	2014	2015	2016	2017
Percentage(%)	14.27	12.87	12.09	12.80	10.10

The source : (Belahrache & Kifani, 2021, p. 11).

Some of the enterprises set up by the State to promote entrepreneurship are the following :

5. 1. National Investment Development Agency:

The National Investment Development Agency was set up by the State with the aim of helping people who wish to take advantage of the various financial assistance that the government provides. Reporting to the Head of Government, the organization receives, informs, assists resident and non-resident investors, provides administrative services, and manages the Investment Support Fund through six one-stop service centers. The investment activities conducted by the agency are not reserved for men; they have helped women participate in the activities both as entrepreneurs and employees.(khewatra, 2020; p70-71)

The participation of women has been in different fields such as industries, services, health, transport, and other industries. At first, however, the participation of women was very low; it was 1% of the investment declarations made by the agency between 1999 and 2003. However, in recent years, the proportion has risen to 14%.

5. 2. National Agency for Support of Youth Employment:

This Agency was formed as an accompaniment to the National Investment Development Agency, which is part of the State's general approach towards fostering investments. National Agency for Support of Youth Employment began operating in 1997 and mainly focuses on young entrepreneurs via dual and tripartite funding arrangements; thus, it is among the most appealing organizations for young entrepreneurship

It also offers tax and parafiscal exemptions. The only condition for applicants is that they do not have salaried work at the time of applying for project applications. Its branches exist in all regions of the country

Based on statistical data, women represented 14% of beneficiaries in 2007 against 86% by men. Women were most represented in the services industry and handicrafts..

5. 3. National Agency for the Management of Microcredit:

National Agency for the Management of Microcredit is meant for young people having either no income or unstable income sources in order to minimize youth unemployment. Participation of women in this Agency was estimated to be 35.03% in the year 2006, and it was considered to be quite high when compared to their participation in other agencies.

5. 4. Entrepreneurial Associations:

After the issuance of Law No. 90 on 2nd June of 1990 that enabled the formation of professional entrepreneurial associations, many associations were founded to encourage entrepreneurship in Algeria. These associations had similar objectives regarding development of entrepreneurship through different activities carried out by them. Thereafter, professional entrepreneurial associations for women were formed in order to solve problems being faced by female entrepreneurs. Some of

them include AFE, AFAD and SEVE. The Latter Association has enrolled nearly 250 female entrepreneurs as its members and it is one of the women's professional associations that is linked with World Association of Women Entrepreneurs.

6. Characteristics and Attributes of the Woman Entrepreneur:

Every woman who wants to become an entrepreneur should have certain personal attributes and competences that ensure entrepreneurial success. Even though not all entrepreneurs have all these traits, there are many common attributes both for women and for men (Kouache & Ben Gamja, 2015, p. 30).

6. 1. Personal Characteristics of the Woman Entrepreneur:

Many researchers state that there are about forty or even more distinctive characteristics of entrepreneurs. Some of the most important of them include the following:

- **Locus of control:** The ability to control internal aspects influencing one's behavior rather than external aspects. Even though it is easy for many people to manage external aspects of their environment, it is hard for them to manage their internal processes and reactions to different situations. This trait is notably important for women entrepreneurs because it helps them deal with unpredictable situations in business.
- **High achievement motivation:** Entrepreneurs usually have high levels of both external and internal motivation to achieve their goals.
- **Self-confidence:** Self-confidence is an important trait in every field. The same can be said about female entrepreneurs.
- **Need for achievement:** Entrepreneur tries to fulfil his/her urge for achievement by putting efforts continuously and finding opportunities and good circumstances which lead to success.
- **Time Management:** Entrepreneurs understand the worth of time very well and make effective utilization of every moment of time to fulfil their needs.
- **Planning:** Good entrepreneurs always manage their activities by proper planning and scheduling which includes short term and long-term planning as well.
- **Control of emotion:** Capability to control his/her emotion and not showing fear and hesitation in front of others.
- **Capability to comprehend swiftly and analytical thinking,** along with taking calculated risk after proper evaluation.

6. 2. Social Competencies:

- **Availability of conducive family environment** where he/she is encouraged towards achievement and advancement.
- **Capability to balance personal life with business and professional life.**
- **Capability to interact properly with people having different personality and handling different situations.**

6. 3. C.Behavioural Competencies:

For a person in multiple situations, understanding the personality traits is through the behaviour of the person. Some of the key behavioural competencies possessed by female entrepreneurs include:

- Interaction abilities: They can be determined on the basis of interaction of the person with his/her work teams, managers and supervisors, and the overall working environment. Also, efficient management of the business by the entrepreneur.
- Integration abilities: It refers to creating co-ordination amongst the employees and having a working environment where everybody works together in perfect harmony.

7. The Key Resources Required by the Woman Entrepreneur

Entrepreneurship necessitates the presence of certain resources that would aid and ease its execution. These key resources required by the woman entrepreneur include the following (Zaadi & Moncer, 2021, p. 118):

7.1. Informational Resources

Strategic information is often hard to come by and expensive, notably for the new entrepreneur. As a result, woman entrepreneurs rely on personal and informal means of sourcing this kind of information. This kind of resource is not only accessible, but is also deemed credible and can be accessed easily. It is also less expensive, of high quality, less out of date, and more exclusive as compared to information acquired through official sources.

7.2. Financial Resources

Financing has for a long time been one of the main barriers that women entrepreneurs have encountered when trying to start their business. Women entrepreneurs are usually denied financing from banks because of the lack of confidence in them. In order to solve this problem, women should use their social ties to make introductions and win people's confidence and resources. This social tie may include making connections with people from banking enterprises that would have a positive influence in facilitating loan processing, its terms, and conditions, as well as the time involved. They may turn to other sources such as their families and friends.

7.3. Social Resources

Social resources are associated with the kind of social support that women entrepreneurs receive from civil society organizations or clients. It also includes the experience and information that a woman entrepreneur receives from other women entrepreneurs who have some experience in running businesses. This type of resource also includes facilitation of getting licenses and other documentation needed for her business. Networking women entrepreneurs with other women entrepreneurs is a chance to develop cooperative relations. It leads to the development of close ties between them, which will enable them to overcome their isolation from the economic and social surroundings.

8. Problems of Women Entrepreneurs:

Women like men may encounter different kinds of difficulties and problems that give rise to two potential results: either they manage to overcome them and become successful or run into the first

problem and retreat. The following are some of the problems and difficulties encountered by women entrepreneurs (Kouache & Ben kemedja, 2015, pp. 40-42):

8.1. Problems with Financing

They include the following:

- Women entrepreneurs rest on financing themselves; however, their access to bank loans, governmental organizations assisting young people, as well as microloans is minimal. In one study by the National Centre for Research in Social and Cultural Anthropology, 60% of them were not cognizant of such method. Hence, they work with the limits of the finances at hand.
- Since the legal form of women's economic activities is mostly sole proprietorship, it becomes hard for them to raise more capital by selling shares on the stock market or raising debts through issuing bonds.
- Some banks hesitate to provide women entrepreneurs with credit services either for the short term or long term unless the firm has a good reputation or there is an assurance from some institutions or individuals well-known within the business community.

8.2. Marketing and Administrative Problems

- Lack of marketing skills in women's economic activities due to the lack of adequate information about local and international markets and consumer's tastes and preferences.
- Problems of high transportation cost, delay of clients in paying their purchase price, and lack of support for local goods.
- A lot of establishment steps and difficulties in compiling the necessary files notably when using the support fund by the women since they might face a lot of administrative problems concerning the obtained loan.

8.3. Technical Difficulties

- It is obvious that economic projects carried out by women depend largely on their capabilities and experience in executing their operations. Women also make use of machinery that may not be as modern or sophisticated as those used by large enterprises, and even when they do so, it may be in ways that will not improve the quality of their products in line with international standards in the global markets.
- The choice of raw materials and production inputs needed for these economic projects may not be made according to well-defined technical and engineering standards. Instead, they may depend on the experience of owners of these enterprises, who may lack experience in

certain respects or whose experience may be relevant only in some specific cases. Such limitations may at times cause these projects not to attain their aims and even hinder them from exporting to the markets of advanced industrialized countries.

There are other difficulties that include the following:

- Lack of training culture that meets the needs of contemporary competition.
- Subjecting themselves to abuse from the hands of customers and rivals. In most cases, female entrepreneurs have to give up their financial interests concerning their customers or clients owing to the absence of any sort of protection from them.
- Issues related to employees since small businesses cannot afford expenses related to the training of employees. Such a problem can result in great wastage of both material and labor since of their lack of experience and inability to adhere to official business hours.
- Constant interference of the family, especially the husband, in the business affairs and decision-making process based on wrong decisions.
- Hard time for women to move around alone in order to check their projects or attend seminars and training programs, especially rural women. Such a problem results from the conservative mindsets of people, making it difficult for them to gain any experiences from other countries.

II- Conclusion:

The future of Algeria will depend on productive enterprises that will serve the growth of its economy. It does not matter whether the enterprise will be private or public, nor does it matter whether the person managing the enterprise is a woman or a man. All the people should work together to show that women are able to manage enterprises and contribute to the production process by providing the market with locally manufactured goods.

This will help to reduce economic dependency and prevent the market from being flooded with imported goods that may have more drawbacks than advantages. Consequently, the State and society in general, from the family to economic actors, should help and support women's enterprises that serve society and help develop the Algerian economy.

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