

The profile of the Algerian woman entrepreneur

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ABSTRACT

Today the woman is an integral part of the entrepreneurial ecosystem, she plays an important role in economic development. So, the present study tries to explore the characteristics of female entrepreneur, their profile as well as the profile of the companies they manage, their networks and what motivates them or hinders them to engage in an entrepreneurial activity. To do this, a survey was distributed to a sample of 35 Algerian women entrepreneurs. The main results obtained indicate that woman entrepreneur is generally married with children, a university graduate, motivated by self-realization and professional autonomy, hampered by red tape and access to finance, leans towards the sector services and aims to increase its turnover.

1 Introduction

Entrepreneurship is one of the main vectors of the economy, it is considered as an engine of growth and, social and economic development in all countries.

Although entrepreneurship is a field that was once reserved for men only, it should be noted that women now play an important role in its development. Indeed, women now represent a real entrepreneurial potential, they have the ideas, skills and motivation to launch and run companies, to create wealth and jobs for themselves and to offer them to others. Women's entrepreneurship has thus become a global reality, a phenomenon that is much-talked about. As a matter of fact, several more or less recent studies have been devoted to the problematic of women entrepreneurs, studies mainly focused on their motivations, their personal characteristics, their management methods and the problems they may encounter.

In Algeria also, and during these last years, women's entrepreneurship knows a certain evolution, the Algerian woman found her place in the national economy, she works in most of the fields and goes more and more towards the creation of companies. This is due primarily to the efforts made by the government to encourage women to enter the business world and to integrate them into economic development, as well as to the willingness of women to confront all existing constraints in their path. Thus, the present study aims to better identify the personal and professional aspects specific to these women entrepreneurs, the particularity of their projects and the specificity of their business management. A priori, we seek to answer the following problem: **What are the main characteristics that mark the profile of the Algerian woman entrepreneur?**

2 Literature Review

Over the past four decades, and in several countries, women increasingly represent significant rates of the total number of business owners, which has given rise to new approaches and, above all, has allowed the uniqueness of women's entrepreneurship to take hold (Rachdi, 2016, p. 12)

2.1 Definition of a woman entrepreneur

According to studies that have addressed women's entrepreneurship, there is no single, clear definition of the concept. Several authors have tried to define this concept from different angles: management style, type of leadership, control, but there is no consensus on the definition. This term is ambiguous and can sometimes be confusing.

Dina Lavoie defines the woman entrepreneur as: *"the woman who, alone or with one or more partners, has founded, purchased or accepted as an inheritance a business, who assumes the financial, administrative and social risks and responsibilities and who participates on a daily basis in its day-to-day management"* (Tahir Metaiche & Benabdellah, 2016, p. 223).

As for FILION defined it as *"A person who takes financial risks to create or acquire a company, and who runs it in an innovative and creative way by developing new products and conquering new markets."* (Filion, 2000, p. 18).

From these definitions, we can see that the concept of entrepreneur refers to: a responsible, independent, innovative and adventurous person who creates and manages her business to achieve professional goals, be financially autonomous and accomplish progress.

2.2 The economic characteristics of women's entrepreneurship in Algeria

It is about the evolution of the feminine entrepreneurship activity and the current situation of the latter, the formal and informal side of the women's entrepreneurship as well as the most attractive sectors of activity in the eyes of women.

2.2.1 Formal female entrepreneurial activity

Women's participation in business creation does not exceed 6.3% of the national total of legal entities with 12,882 female entrepreneurs, and they represent no more than 7.9% of the national total of natural persons with 146,925 women at the end of 2019 according to figures reported by the National Center of the Trade Register -Centre National de Registre de Commerce CNRC- (CNRC, 2019).

The majority of businesswomen are more than 39 years old and less than 58 years old, which indicates that the Algerian woman does not launch herself very young in entrepreneurship.

The main activities of women who have created an individual company (natural persons) are distribution or retail trade which includes food, clothing, jewelry, leather goods and beauty products (48.7%), services related to transport, leisure, accommodation, catering and telecommunication (38.71%). In addition, these women almost do not export (0.02%).

These traders are concentrated mainly in major economic and urban centers, mainly in Algiers with a rate of 8.2% of the total number, then Oran with a rate of 6.2%, followed by Tizi-Ouzou and Sidi Bel Abbes with 3.8%.

The women entrepreneurs who rather create and manage companies (legal entities) opt strongly for the service sector, they create companies of studies and assistance, they offer cultural and reactive services and other services related to transport and annexes. A quarter of these women are active in the goods production sector, especially in the field of building materials, construction and public works. They very rarely export their products/services.

The latter are mainly concentrated in Algiers (44.3%), Oran (9.8%) then Blida (4.2%) and Constantine (4%).

2.2.2 Informal female entrepreneurial activity

For a better adaptation to the economic, social and cultural environment, many Algerian women choose the informal sector to carry out their entrepreneurial activities without career horizons.

In order to better adapt to the economic, social and cultural environment, many Algerian women choose the informal sector to carry out their entrepreneurial activities without career horizons, they find this sector more accessible than the formal sector.

According to the International Labour Office, the informal sector is "the set of small-scale independent activities, with or without paid workers, typically carried out with a low level of organization and technology, whose main objective is to create jobs and income for those involved" (ILO, 1993).

A study on home-based work (Gherbi, 2014, p. 45), shows that many Algerian women start projects in the informal sector (hairstylists, dressmakers, craftswomen, milkers, pastry cooks, nannies...), these non-declared activities, which escape statistical and accounting records are still difficult to measure and quantify.

Another more recent study (Attar, 2017, p. 58) indicates that women in Algeria are more involved in this activity, which is still part of the informal sector since it is not subject to tax and social regulations. The woman in this case also avoids the expenses related to the acquisition or renting of commercial premises, she is said to be independent because she sets her own prices and rates, markets her products alone and procures the raw materials she needs herself. This type of work allows her to free herself from pressures and burdens, to generate earnings and profits, and to resist political, economic and socio-cultural impacts.

2.3 *Socio-cultural characteristics of the female entrepreneurship in Algeria:*

These are the beliefs, attitudes, behaviors, values and lifestyle of a society that trigger or block the entrepreneurial intention in this woman, motivate or hinder her.

2.3.1 *Determinants of entrepreneurial intention among Algerian women*

Beliefs and attitudes that determine female entrepreneurial intention are positively or negatively influenced by individual and other environmental factors (Ben Habib & al., 2014, pp. 76-91)

2.3.1.1 *Individual factors*

- The personality: negatively influences the beliefs and attitudes of future Algerian women entrepreneurs, it represents a kind of opposition to their entrepreneurial intention.
- Risk taking: does not influence the beliefs and attitudes of future Algerian women entrepreneurs, so it plays no role in determining their entrepreneurial intention.
- Motivations: contributes negatively to attitudinal measures in relation to female entrepreneurial intention.
- Perception: has a negative effect on Algerian women entrepreneurs' attitudes and beliefs about starting a business.

2.3.1.2 *Environmental factors*

- Culture and religion: have a significant impact, sometimes negative and sometimes positive, on the attitudes and beliefs that determine the female entrepreneurial intention.
- Reference groups: (friends, colleagues, social networks, scientific and cultural clubs especially) have a positive influence on the beliefs and attitudes towards the entrepreneurial commitment of women.
- Institutions and support organizations: Positively but timidly, influence women's beliefs and attitudes towards starting a business.
- The family: represents a major brake for the single Algerian woman entrepreneur especially, it influences negatively her entrepreneurial intention.
- The media: they have no impact on the beliefs and attitudes. The media therefore hardly influence the entrepreneurial spirit of Algerian women.

2.3.2 *Algerian women's motivations for entrepreneurship*

(Slamani, Mechtour, & Remini, 2017, pp. 73-74) find that the Algerian woman, like any other woman in the world can be motivated by "push" factors, a motivational orientation by needs such as:

- Economic necessity: These women want to earn more money to be more financially independent and to improve their standard of living.

- Unemployment or job loss: this pushes them to think seriously about entrepreneurship in order to earn their living.
- The need for social recognition: entrepreneurship gives women a social status, as it is a way to gain power and respect from their surroundings and society.
- The glass ceiling: when women cannot progress in the corporate hierarchy and cannot reach positions of responsibility just because they are women, they decide to become entrepreneurs.

Or by "pull" factors which is an orientation by opportunity, based on positive factors such as

- The desire for self-fulfillment: seeking personal growth and development, achieving their goals and success.
- The desire for independence, autonomy and power: to be their own bosses, to make their own choices, to set their own rules, to decide their own destiny and to have a large autonomy of decision making.
- The desire to escape: to change their routine, to take control of their life, to do what they love and to follow their passion, which is still the main motivation.
- Opportunism: to pursue a business opportunity that arises for them and that is in their interest.

2.3.3 Obstacles to female entrepreneurship in Algeria

The Algerian woman like any other woman in the world, finds difficulties to start and maintain her entrepreneurial activity, researchers, whether in Algeria (Tahir Metaiche, 2012, pp. 17-18), or outside Algeria (ILO, 2017, p. 12) have been interested in the subject, and have conducted surveys among Algerian women entrepreneurs to detect the constraints that hinder their professional paths:

- Access to finance: Women's access to finance is so difficult and complicated that the majority of women entrepreneurs invest their personal savings or resort to their families and friends to finance their projects.
- The socio-cultural environment: does not encourage the woman entrepreneur who faces obstacles related to the conservative mentalities of the Algerian society, which assigns her mainly a role of mother and wife.
- Access to the market and information: they raise the lack of transparency and the unclear rules of the game of the tenders market.
- The reconciliation of private and professional life: balancing work and family is one of the main concerns of the Algerian woman entrepreneur, in addition to her multiple functions within her company, this woman must devote time to domestic and household tasks, to her husband and children, they must therefore provide additional efforts.
- The need for specific training: women entrepreneurs encounter management problems on a daily basis, which requires specific training, especially in the managerial field, in order to acquire managerial practices and tools that will spare them these problems.
- Lack of support and accompaniment to projects: most Algerian entrepreneurs emphasize the lack of follow-up after the creation of their companies, according to them, support programs (coaching, mentoring ...), specialized consulting centers (marketing, taxation, finance ...) and accompaniment services are non-existent.
- The psychology of Algerian women: an invisible blocking factor and little discussed, but often constitutes an obstacle to the taking of entrepreneurial initiative in Algerian women, the latter and by dint of being subjected to their families (parents, brothers and husbands) lose their notion of individuality, which is essential in the entrepreneurial concept.

3 The methodological approach

This section will focus on the operating framework in order to present the main research results selected for the realization of our study, such as the sampling, the interest and the purpose of the study as well as the data collection and processing tools.

3.1 Interest and objective of the study

We target through this survey to collect the maximum of information concerning the entrepreneurial and managerial course of the women entrepreneurs we met, their key factors of success but also of failure, their motivations, their mode of management and other specific characteristics which will allow us to constitute the most widespread profile of the Algerian woman entrepreneur manager.

3.2 Information Collection Tool

In order to collect quantitative data and due to the limited time given by most of the participants, we chose the questionnaire as the main research tool in our study, the 35 questions asked are divided into three parts:

- The personal and socio-demographic profile of the woman entrepreneur
- The profile of the company created and managed by a woman
- The status and role of the woman manager

The first part aims to obtain general information on the participant (age, marital status, education...) as well as data related to her entrepreneurial intention (motivation, family opinion, obstacles...).

The second part aims to identify the characteristics of the women's companies (age, size, legal status, sector of activity, etc.).

Finally, the third part focuses on the management style of the participants and their managerial capacities (number of working hours, professional network, management difficulties, performance ...).

3.3 Sample size

Out of 50 entrepreneurs we met, 35 of them actually constituted our sample by accepting to answer all our questions without exception, our sample was therefore randomly composed of 35 women entrepreneurs operating mainly in the northern and highlands regions.

Table 1: Distribution of participants by wilaya

Wilaya	Number of women entrepreneurs	Percentage
● Algiers	22	62,9%
● Annaba	3	8,6%
● Béjaia	1	2,9%
● Blida	1	2,9%
● Boumerdes	2	5,7%
● Constantine	1	2,9%
● Sétif	2	5,7%
● Tipaza	3	8,6%

4 Results and discussion

In the following, we will present and discuss the main results obtained during our survey about the characteristics of Algerian women entrepreneurs:

4.1 Sociodemographic characteristics of participants:

4.1.1 Age range

Overall, most participants (34.3%) are between 30 and 39 years of age. However, a significant number of respondents (28.6%) are between 40 and 49 years of age, while the younger (20-29 years) and older (50-59 years) age groups represent no more than 17.1% of our sample, with only one entrepreneur over the age of 60 (2.9%).

4.1.2 Marital status

They are for the majority (60%) married with children, also nicknamed mom-entrepreneurs, their multiple family responsibilities did not prevent them from starting or pursuing their entrepreneurial activity. Single participants are less numerous (25.7%), they are also less preoccupied and more dedicated to their projects, compared to mom-

entrepreneurs. Married women without children represent only 5.7% of our sample, the same rate for divorced women (5.7%). Finally, widowed women are also part of our list of respondents with a very minimal rate of 2.9%.

4.1.3 Educational level

All the participants have reached a fairly high intellectual level, since 94.3% of them are trained and graduated from university, while the remaining women (5.7%) stopped their studies in high school, one of them was satisfied with her "post baccalaureate" level and the other one did a craft training.

4.1.4 Years of work experience prior to entrepreneurship

With the exception of the 11.4% of women with no previous work experience prior to entrepreneurship, 22.9% worked for one to five years before realizing their projects, but the vast majority of participants (57.2%) took their time in salaried employment and worked for others for 6 to 15 years to finally launch their businesses. Only 5.7% represent women who have been employed for a very long time, accumulating 16 to 20 years of experience.

4.1.5 Motivations for entrepreneurship

As we can see, the first incentives are "Self-actualization" and "Taking on a challenge", so it is the desire for personal fulfillment that drives these participants to entrepreneurship the most. They then seek "Professional autonomy" to have more freedom to act, make their own choices and set their own rules. The next most important factor was "Career Purpose", confirming that many of the participants had always wanted and dreamed of being an entrepreneur. Many other factors were behind the entrepreneurial decision of these women such as "The search for financial independence", "Flexibility in terms of schedules", "Influence of the entourage" and "Opportunities to seize". We also note that few women chose entrepreneurship because of "Insufficient income" and "Unemployment and job loss", so we can see that the women in our sample undertake entrepreneurship because of "Opportunity" rather than "Necessity".

4.1.6 Obstacles to entrepreneurship

The heaviness and slowness of administrative procedures represent real obstacles for 77.1% of the participants. On its side, the problem of financing is encountered by 60% of them who always find difficulties in accessing bank credits. The socio-cultural environment hinders at least 31.4% of the women entrepreneurs in our sample who are not immune to the judgments and stereotypes of society. The obstacle of reconciliation between family and professional life is less frequent since 17.1% of the participants suffer from it. In addition, gender "discrimination" does not hinder women entrepreneurs as much (11.4%). The rest of the obstacles such as "Networking", "Lack of support from family and friends" and "Training" seem to be less important with rates of 8.6%- 2.9%- 2.9% respectively. Only one participant did not find any difficulties in starting her business (2.9%).

4.2 Characteristics of participants' businesses:

4.2.1 Age of business

Most (21) of them were created in the previous four years, others (5) are between five and nine years old, while the oldest (9) have existed for more than ten good years.

We confirm by the very high number of recently created companies, the momentum that female entrepreneurship has experienced in Algeria in recent years.

4.2.2 Legal status of the company

It turns out that most (57.1%) of the participants preferred to create and manage their businesses alone, so they created EURLs. Others (31.4%) founded Limited Liability Companies (LLC) with one or more partners. Finally, a minority of women (11.5%) did not create companies, but rather own the legal personality of their companies themselves, these are self-employed, also called natural persons.

4.2.3 Sector of activity

Unsurprisingly, the most attractive sector of activity for women is the service sector with 24 enterprises created in this area, followed by the industry sector which interested 6 women in our sample, one company active in the craft sector and another in the building and public works sector. The remaining 3 companies are active in the commercial sector: importing, marketing and distribution of products.

4.2.4 Choice of sector of activity

The choice of sector of activity is a matter of personal taste for the majority of participants (65.7%) and is a source of inspiration for them. A significant number of women (54.3%) also justified their choice by the university or professional training they had in the same field. Less expensive, less risky and more profitable are reasons less declared by women entrepreneurs with rates of (14.3%), (8.6%) and (11.4%) respectively. Only one respondent (2.9%) chose her line of work because of an opportunity that was presented to her.

We can conclude that women often choose a field of activity that they master well (acquired theoretical knowledge) but that they especially like.

4.2.5 Mode of ownership

We retained only one form of entrepreneurship out of our entire sample: "creation", none of our participants inherited, took over or bought their business.

This can be explained by the women's willingness to concretize their own ideas, to start their projects from scratch and to found the main pillars of their businesses themselves.

4.2.6 Source of start-up capital

To launch their businesses, 30 respondents self-financed by spending their personal savings. The ANSEJ aid scheme financed 8 women in our sample. The families of the entrepreneurs provided financial aid to 6 of them.

While friends and relatives lent money to 4 participants. On its side, the bank granted a bank credit only to 2 women. Finally, one woman entrepreneur financed her business through the contributions of her associate.

Their answers give the impression that they prefer to be indebted by their relatives (families, friends...) than by the state (aid schemes, banks...), but the most important thing to remember is that they rely much more on their own financial means to get started.

4.2.7 Number of employees

The total number of workers within the 35 participating firms is 214 employees. A significant number of companies (27) have less than 10 employees, others (6) have 10 to 20 employees, while only (2) companies employ more than 20 workers. We note that all participating firms are SMEs, divided into 27 VSEs (very small enterprises) and 8 SEs (small enterprises).

4.2.8 Company's perspective

Among the 35 participating SMEs, 29 aim to increase their sales by prospecting for other clients, which indicates the insufficiency of the latter in the eyes of the managers. 28 companies plan to diversify by offering new products/services and targeting new markets, so the entrepreneurs will adopt new strategic policies. 25 SMEs are drawing up a recruitment plan to hire new employees in order to increase their size. Internationalization remains the objective of 15 companies that want to export their products/services abroad. 6 companies intend to open their share

capital to investors in order to increase their contributions, while 4 participants are just thinking about maintaining the current situation in which their company is established.

4.3 Managerial characteristics of the participants:

4.3.1 Managerial status

The plurality of participants (30) took the responsibility of running their businesses alone, while (5) others share the management task either with their associates (4) or with their husbands (1). It is clear that women entrepreneurs prefer to manage their projects personally,

4.3.2 Time spent on the company/day

Of the total participants, only (6) women work less than eight hours per day. The majority (15) work 8 to 12 hours a day on their businesses, while (10) other women work more than 12 hours a day while continuing to perform their managerial tasks at home. This confirms the previous result that the women are closely involved in their projects, taking into account the unquantified answers of the remaining (4) participants who stated that they devoted all the time and effort necessary as needed and without counting the hours.

4.3.3 Membership in professional networks

Half (50%) of the participants belong to purely female professional networks. Others (18%) belong to mixed networks while (32%) of the businesspersons in our sample do not belong to any business network.

Women entrepreneurs therefore have a little more preference for feminine business communities where they feel more comfortable among women.

4.3.4 The contribution of professional networks

With the exception of one (1) participant who did not find any use for the professional networks, all the other respondents benefited from at least one service through these networks. The latter allowed the exchange of information and advice for (33) women, the sharing of experience for (24) others, also presented business opportunities for (24) of them, facilitated access to different trainings for (13) women and to (3) others, access to financing. These networks have thus a real contribution for women entrepreneurs whatever their field of activity. They become through these networks clients of each other, suppliers of each other and even do free publicity for each other.

4.3.5 Emotional management

More than half of the participants (60%) admitted to us that their management is influenced by their emotions, which is not at all the case for the other women (40%). In the same context, (19) women admit that their decisions are based on intuition and logic to the same degree.

We therefore conclude that the majority of women have a rather maternal management style, they sometimes let themselves be guided by their emotions (fear, anger, joy, sadness, resentment, love, contempt, guilt) and this influences their decisions.

4.3.6 Management difficulties

Women managers face several obstacles when managing their businesses, the most common problem (74.3%) is the low commitment of suppliers and customers who trust women business owners less than men. Then there is the problem of financing (31.4%), since these women find it difficult to obtain bank loans. (31.4%) of women have difficulty reconciling their family life and their professional life, and managing their time between household tasks and business tasks, knowing that 9/11 women with this concern are mothers. These women also face constraints in managing male staff (22.9%), knowing that some male employees do not easily digest being managed by a woman. Other less frequent concerns hinder these women managers such as: the management of female staff (20%) or sometimes the woman is the enemy of the woman, the bad perception of the entourage (11.4%), due to the mentalities

of the conservative Algerian society, not finding an honest and trustworthy staff (2.9%), but also the fact of being too much in the executive and not giving enough time to reflection and development (2.9%).

In the same context, (7) women in our sample confessed that they had already seriously thought about stopping and permanently abandoning their businesses for reasons of fatigue, lack of family support, late payments from clients and especially for lack of profitability.

5 Conclusion

In this modest work we tried to match the theoretical foundations of female entrepreneurship to the reality of the latter on the ground, after consulting the results of Algerian academic researchers about the characteristics of women entrepreneurs, we then conducted a survey of 35 randomly selected Algerian women entrepreneurs.

The analysis of our data allowed us to:

Identify the socio-demographic characteristics of the respondents who are generally between 30 and 49 years old, married with children, university graduates with professional experience prior to entrepreneurship, they are mostly motivated by self-fulfillment, independence and professional autonomy, slowed down by the heaviness and slowness of administrative procedures and access to financing.

To discover the characteristics of the companies created and managed by the participants, which are frequently EURL, existing for less than 5 years, activating mainly in the service sector. These companies are often created, neither bought nor inherited, usually financed by personal savings or by aid schemes, with less than 10 employees in general and with the objective of increasing their turnover and diversifying their products and services.

To identify the managerial characteristics of these women who do not prefer to co-manage, but rather take full responsibility for running their businesses alone. This explains why most of them devote eight to twelve hours of time daily to their businesses, moreover, these entrepreneurs belong to professional networks that are frequently female and admit that their management is influenced by their emotions.

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