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The Algerian State's Role in Women Entrepreneurship Development

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Abstract:

Currently, the entrepreneurship in general, and women's entrepreneurship in particular, are attracting more and more interest among researchers, project developers, and politicians. It is a government-led strategy that is aimed at finding real solutions to the problems of social exclusion and unemployment among young people (men and women) who actually represent an increasingly important portion of the Algerian society. Thus, the promotion of women's entrepreneurship in the economic sector has become a necessity for the Algerian economy, given its contribution to the creation of jobs, income and wealth. However, it is essential to know beforehand the real facts about this type of entrepreneurship and its determinants. The objective of the present study is to develop programs that should help, encourage and support the creation of women's entrepreneurship in Algeria. The results confirm that the rate of female business creation remains very low. It is worth mentioning that the majority of women-owned businesses are active in the domain of services and trade.

Keywords: Women's entrepreneurship, support systems, business creation, Algeria

1. Introduction

It is well known that entrepreneurship is an essential determinant of economic performance and growth in developed economies (Schumpeter, 1934; Wennekers and Thurik, 1999). Entrepreneurship has become the driving force of the new economic development policies (Hermans et al., 2013) as it is a source of growth for the economies of industrialized countries and a way out of poverty for developing countries (Benhabib et al., 2014).

Entrepreneurship has changed the mentality of entrepreneurs in Algeria, and female entrepreneurship is a typical example of this change. This kind of entrepreneurship is new in our country; it is developing at a frantic pace, but unfortunately studies of this new phenomenon have revealed that Algerian women who want to enter the world of entrepreneurship often face specific barriers during the creation and development of their businesses. In addition, the official figures on the number of women entrepreneurs are scarce and often not very precise. It is very difficult to obtain reliable statistics on the exact number of women entrepreneurs. In fact, compared to other countries, women's entrepreneurship in Algeria is a real problem due to its marginality. In Morocco, Tunisia and many other countries in the MENA region, this phenomenon seems to have evolved more favorably, and this is well confirmed by the advanced stage of women's entrepreneurship development in these countries. Based on these facts, this paper makes an attempt to draw up a comprehensive and analytical overview of the issue of female entrepreneurship in Algeria. To do this, the present research paper tends to answer the following question: What are the existing measures to promote women's entrepreneurship in Algeria?

By responding to this research question, the authors aim to understand the relationship between accompaniment and the identification of the resulting difficulties. However, given the fact that this is a topic little investigated in the Algerian context, the present theoretical contribution aims to fill the lack of research work on women's entrepreneurship in Algeria and to open up new perspectives of reflection on related topics.

2. Women's entrepreneurship - State of play

Female entrepreneurship has become a field of research that is attracting more and more researchers in developed and developing countries (Peneff, 1982; Benhabib et al., 2014b). This phenomenon can be attributed to the growing importance it has acquired since the end of the 1980s. Such an evolution is justified by the increasing role played by the female enterprise in the development of the national and international economy.

The research topics related to entrepreneurship were particularly dominated by the male analysis prism, which did not make it possible to appreciate the specificities of female entrepreneurship (Tounès and Assala, 2007; Onana, 2009).

According to Belcourt et al. (1991), the woman entrepreneur "is that woman who seeks personal fulfillment, financial autonomy and control of its existence through the launching of her own business and its management." Similarly, Dina Lavoie (1988) defines the female entrepreneur as a firm owner, firm manager, business owner-manager, or

businesswoman. This same author describes the woman entrepreneur as "That woman who, alone or with one or more partners, has founded, bought or inherited a company, and assumes the financial, administrative and social risks and responsibilities and participates daily in its day-to-day management". In the same context, the report of a Task Force on Women's Entrepreneurship in Canada presents the woman entrepreneur as:

- A person who, alone or with collaborators, has created, purchased or inherited a business for which she accepts all financial, administrative and social responsibilities; she is responsible for its day-to-day administration,
- A person who carries financial risks to create or own a business, and who manages it in an innovative and creative way by developing new products and discovering new markets.

The first studies that marked the emergence of this new axis of entrepreneurial research are those of Schrier (1973, 1975) and Schwartz (1976); they constitute a fundamental breakthrough in the field of entrepreneurship research. These studies are based on the trait approach, while highlighting the psychological and sociological characteristics of women entrepreneurs. Hisrich and Brush (1986) published a book entitled "The Entrepreneur Woman: Starting, Financing, and Managing a Successful New Business". This book is considered the first of its kind in the literature on female entrepreneurship. Brush and Hisrich (1991) were among the first researchers to suggest a distinct management style for women entrepreneurs, and to promote a "purely feminine" mode of management. These two authors explored another facet of the phenomenon of female entrepreneurship, namely that of "the growth of women's businesses". They examined the relationship between the growth of women-owned businesses and the factors thought to influence this growth (personal profile, education, previous work experiences, motivations, skills and knowledge of women entrepreneurs). Today, more than 200 researchers, from around 40 countries, are involved in this international project on women's entrepreneurship. They have achieved works that have been the subject of several special issues in internationally recognized academic journals; they have also written many interesting academic reports. Their aim is to direct research perspectives towards the establishment of policies for the promotion of women's entrepreneurship at the international level while analyzing the apparent gaps between the opportunities and resources available for accessing equitable financing.

3. Research on Women Entrepreneurship in Algeria

Gillet (2007) confirms the glaring absence of research that particularly addresses women's entrepreneurship in Algeria; he also criticizes the almost total lack of statistics on the gender dimension in the world of entrepreneurship. The author also adds that the official figures on the number of women entrepreneurs are scarce and not very precise, with the exception of a few articles in the journalistic press where there is still consensus on the idea that there are very few women entrepreneurs in Algeria. It is very difficult to obtain statistics on the exact number of women entrepreneurs in Algeria. For his part, Ghiat (2014) says that little research has been carried out to date on Algerian women entrepreneurs. He also adds that it is almost impossible to have reliable statistics on the exact number of women entrepreneurs.

4. Specific Policies for Women Entrepreneurs in Algeria

Undoubtedly, the development of women's entrepreneurship is an integral part of the country's development strategy, where job creation is a critical and urgent priority. Furthermore, it is important to focus on self-employment and encourage the creation of micro-enterprises. In this regard, it is worth mentioning that there is some awareness on the part of the Algerian government regarding the urgent necessity to give further consideration to the creation and development of women's businesses in order to promote this emerging phenomenon of women's entrepreneurship.

Indeed, despite some progress, the field of entrepreneurship is still poorly explored by Algerian women. On the other hand, institutions that are responsible for providing microcredit for the creation of micro-enterprises should encourage initiatives from women entrepreneurs. These institutions must offer mechanisms capable of addressing the needs and concerns of the female gender whose major objectives are the fight against unemployment and precariousness; they must promote self-employment, home-based work, crafts and small trades, especially among the female population. These institutions must encourage and develop entrepreneurship in order to facilitate the social integration and personal development of individuals. It is interesting to mention that recently a remarkable involvement of a growing number of rural women has been observed in various local and national development programs, including the successful National Program for Agricultural Development (NPAD) which succeeded in setting up project financing aid schemes. Two fundamental mechanisms have been implemented by the NPAD:

- The National Fund for the Development of Agricultural Investment,
- The National Fund for the Regulation of Agricultural Production.

Therefore, the major challenge for women is therefore to seize all the opportunities offered to them by these organizations and to know how to channel them so as to make the most of them; they are also called upon to contribute to the development of female entrepreneurship in a more efficient way. The emergence of this type of entrepreneurship certainly depends on a broad and rich knowledge of the field and the collection of relevant and appropriate data relating to the various existing systems.

In a gender-oriented perspective, it is worth mentioning that over the last few years the Ministry Delegate for Family and Women's Affairs has become aware of the urgent importance to effectively integrate the female gender into the labor market; women are called upon to be more active in the world of work in general, and the field of entrepreneurship in particular. The same Ministry has recently embarked on a process of comprehensive understanding of the situation based on the results of field surveys; it aims to achieve several objectives, some of which are:

- Understand the reality of women's entrepreneurship in Algeria, as well as its evolution and good practices,
- Determine the existing opportunities and analyze their impact on women's entrepreneurship,
- Identify the various obstacles that could hinder the true emergence of women's entrepreneurship and may oppose the real integration of women into job creation mechanisms.

It is from this angle that the Ministry Delegate in charge of the Family and the Status of Women states that it has "[...] the will to define the terms of a strategy allowing it to be the catalyst of an active and positive synergy between the different institutional and associative actors in order to promote women's entrepreneurship".

5. Support Systems for Women's Entrepreneurship in Algeria

The success of women entrepreneurs is considered essential for wealth creation, innovation and economic progress across the world. In developed countries, a great disparity exists in policies of encouragement, financial support and project implementation. For example, for more than twenty years, the United States have shown the way to follow with voluntarist actions undertaken; today, this country is seeing and enjoying the fruits of its policy since it has succeeded in reaching a percentage of 48% of women entrepreneurs of the total number. In France, women represent 45% of entrepreneurs (INSSE, 2015) and 27% of SME / VSE managers, which corresponds to the European average. In Algeria, the creation of women's businesses depends on a set of public support mechanisms for business creation. These systems were established in 1988 because youth unemployment was a major priority for public authorities. Today, there are many women who are managers or directors of public companies or occupy positions of responsibility; unfortunately, few women entrepreneurs are found at the head of medium and large companies. This indicates that Algerian women prefer to have a paid job and do not think about starting their own business. Therefore, one may say that women's entrepreneurship in Algeria stems from necessity.

Similarly to men, Algerian women have received a lot of benefits from government employment and training programs, such as youth employment support programs, the economic recovery program, the national program of agricultural development and the rural development program. The schemes to support the creation of women's businesses have mainly been supported by public organisms such as the National Agency for Youth Employment Support, the *National Micro Credit Management Agency* and the National Unemployment Insurance Fund one of whose missions is to support all projects proposed by women possessing original and innovative ideas.

5.1. National Agency for Youth Employment Support

The National Agency for Youth Employment Support (Agence Nationale de Soutien à l'Emploi des Jeunes– ANSEJ) was created in 1996. The modalities of aid allocation significantly evolved during its first 20 years of existence. This agency is actually aimed at helping young people, aged 19 to 40, unemployed, and whose project financial value does not exceed the threshold of 10 million Algerian Dinars. The agency grants the applicant an interest-free loan, along with a 100% bonus interest rate for a credit not exceeding 70% of the total project cost. The personal contribution must be 1 to 2% of the total cost when the applicant uses a bank credit; it is between 71 and 72% in the other case. Additional free-interest loans may be granted for creating grouped cabinets, buying vehicles, renting workshops or premises (ANSEJ, 2016).

During the period extending from 2010 to 2015 (Table 1), 238 856 projects were funded, including more than 19,000 for women, which represents 8% of the total number.

	2010	2011	2012	2013	2014	2015	Total
Female projects	2 211	2 951	4 477	3 526	3 665	2 645	19 475
Total number of projects	22 641	42 832	65 812	43 039	40 856	23 676	238 856
Rate	10%	7%	7%	8%	9%	11%	8%

Table 1: Statistics on Women's Enterprises (ANSEJ, 2016)

Source: Data Obtained From the National Agency for Youth Employment Support (Agence Nationale De Soutien À l'Emploi Des Jeunes– ANSEJ - 2016)

It is important to know that most women's projects, funded by the National Agency for Youth Employment Support (ANSEJ), concern non-transport services (51.5%), crafts (12.7%), and liberal professions (8.4%). These three sectors account for 81.6% of all projects; they are followed by industrial projects (6.3%), passenger and goods transport (5.3%), and agriculture (4.5%). The three main areas are those characterized by low investment costs per project and per job created.

5.2. National Unemployment Insurance Fund

The National Unemployment Insurance Fund (*Caisse Nationale d'Assurance Chômage* - CNAC) was created in 2004 to complement the National Agency for Youth Employment Support (ANSEJ) system by allowing unemployed people, aged between 30 and 50, who had already worked, to start their own business or to expand it. Similarly to the National Agency for Youth Employment Support, the National Unemployment Insurance Fund offers these young people an interest-free loan along with a 100% bonus interest rate for a credit that does not exceed 70% of the total cost of the project. The minimum personal contribution is from 5 to 10% of the project amount, based on the investment costs and the geographic location of the project.

2008	2009	2010	2011	2012	2013	2014	2015	Total
205	326	494	1 067	2 510	2 202	2 345	2 397	11 546
2 429	4 221	7 465	18 490	34 801	21 412	18 823	15 449	123 090
8%	8%	7%	6%	7%	10%	12%	16%	10%

Table 2: Statistics on Women's Enterprises (CNAC, 2016)

Source: Data Obtained from the National Unemployment Insurance Fund (Caisse Nationale d'Assurance Chômage – CNAC – 2016)

5.3. National Micro Credit Management Agency

The National Micro Credit Management Agency uses a different mechanism than that employed by the National Agency for Youth Employment Support (ANSEJ) or the National Unemployment Insurance Fund (CNAC). The National Micro Credit Management Agency was created in 2005 under the supervision of the Ministry of National Solidarity, Family and the Status of Women. It is principally in charge of monitoring the microcredit previously obtained from the Social Development Agency (Agence de Développement Social - ADS), which is also under the supervision of the same ministry. This agency is much more involved in business creation than in self-employment and small trades; it encourages the development of income-generating activities at home. The microfinance loan, which shall not exceed 1,000,000 Algerian Dinars, allows the beneficiary to acquire small equipment and the required raw materials to work at home. By selling the manufactured products, the recipient of funds can buy raw materials and thus perpetuate the activity and improve the source of income (National Micro Credit Management Agency – ANGEM - 2016).

Finally, the National Micro Credit Management Agency is the one that has contributed the most to the creation of very small businesses for women.

Year	Number of Female Projects	Total Number of Funded Projects	Rate (Female Projects/ Total Number of Projects)
2005	2397	3 329	0.72
2006	14 265	22 221	0.642
2007	11 128	17 231	0.6458
2008	23 894	42 099	0.5676
2009	33 192	60 734	0.5465
2010	32 713	51 956	0.6296
2011	68 317	107 956	0.6349
2012	87 598	146 247	0.5982
2013	71 304	110 702	0.6441
2014	76 163	117 543	0.6480
2015	55 863	84 101	0.6642
Total	476 834	763 954	0.6642

Table 3: Statistics on Women's Enterprises (National Micro Credit Management Agency – ANGEM - 2016)

Source: Data Obtained from the National Micro Credit Management Agency (Agence Nationale De Gestion Du Microcrédit – ANGEM – 2016)

6. The Role of Women's Entrepreneurship in the Algerian Economy

Female entrepreneurship is an essential factor in the creation, operation and development of enterprises, and consequently, in the growth of national economic (Assala, 2006; Boukhari, 2009; Frefera & Belarbi, 2006). Its role in fighting unemployment and in creating wealth has become increasingly indispensable.

Female entrepreneurship has made remarkable progress in Algeria; nevertheless, its development is still slow and remains at an embryonic stage (Madoui & Gillet, 2005). On the other hand, no one can neglect, underestimate or deny the huge efforts made by the Algerian government towards small and medium-sized enterprises (SMEs). The companies created allowed young women to benefit from considerable financial resources under various employee assistance programs.

Such a policy of the Algerian state has allowed women-run businesses to evolve in a remarkable manner. Unfortunately, women's businesses in Algeria are still lagging behind those existing throughout the world. In addition, the unemployment rate for women remains very high, especially among female graduates. Indeed, the rate of active women represents 14.7% only and the proportion of women in the labor force does not exceed 17%. In Morocco, Tunisia and many other countries in the Middle East and North Africa (MENA) region, this phenomenon seems to have evolved more favorably than in Algeria, which explains the advanced stage of its development in these countries.

7. Challenges Faced by the Woman Entrepreneur in Algeria

A great deal of academic research indicates that the main motivation for women to start their own businesses is the desire to have some financial independence (own business and own source of income). However, many obstacles remain real and discourage females during their entrepreneurial career. The main constraints worth mentioning include:

- The lack of specific and adequate support and assistance measures,
- The difficulty in accessing market-related information,

- The difficulty in accessing financial support,
- The different social and cultural constraints.

7.1. Lack of Support and Assistance to Projects

Women entrepreneurs noted the lack of support and follow-up once the company is created.

Moreover, specialized consulting services for companies in marketing, law, finance, taxes, etc., as well as training, coaching and peer support are not always available. This support is almost nonexistent and when it is offered, it is not adapted to the needs of women who try to develop and strengthen relationships with business associations and public bodies and / or consultants in order to provide quality services on the market.

7.2. Access to Market Information

Women entrepreneurs also mentioned the lack of support in accessing the market and the difficulties in finding information as well. It is easy to set up a business, but analyzing and accessing the market remain very difficult for Algerian women entrepreneurs. The lack of data, the ignorance of the administrative system and the difficulty of obtaining reliable information imply major constraints for the development and growth of women's businesses.

7.3. Access to Land

Women entrepreneurs also face the difficulty of access to land in the areas of activity. Some entrepreneurs criticize the administration for not expressing interest in their projects under the pretext that they are too small. Consequently, their activities are weakened and their growth opportunities are diminished.

7.4. Access to Finance

Many entrepreneurs state that they have started their businesses with a small amount of personal or family money only. The number of women recipient of money from public programs (ANSEJ, CNAC), actually created to deal with unemployment issues, represents only 10% of the total number of beneficiaries. Some women say that these public bodies are not adapted to the profile of the Algerian woman entrepreneur who often embarks on entrepreneurship after gaining some professional experience. The female entrepreneur seeks to reconcile her personal life with her professional ambitions. Delays in the processing of files represent another discouraging measure for women because in the meantime they remain unemployed. They also believe that banks, which should develop financial tools specially adapted to the needs and realities of women, are not attentive to the complaints and grievances of female promoters and do not support them.

7.5. Cultural Environment

The constraints in reconciling work and family responsibilities, as well as the pressures of traditional society, hinder the development and growth of women's work. Social and traditional cultural prejudices and stereotypes put great pressure on women despite progress in the Algerian legal and institutional system. Today, all researchers who have dealt with the issue of the development of women's entrepreneurship in Algeria are unanimous in asserting that contingency factors (the socio-cultural environment) play a fundamental role in blocking the emergence of women within the economic sphere.

8. Conclusion

This research paper is a modest contribution on women's entrepreneurship in Algeria; it has shown that the role played by Algerian women in the national economy has considerably changed. This development is mainly due to the public programs, such as ANSEJ, CNAC and particularly ANGEM, established by the Algerian state to combat unemployment. Through these mechanisms of support for the creation of small and medium-sized enterprises, many women have been able to realize their dreams and have gone from being unemployed to being business owners. Unfortunately, women's entrepreneurship in Algeria still faces enormous financial, land, administrative, and socio-cultural difficulties, and problems resulting from inadequate support, lack of corporate culture, etc. These are some of the reasons why the rate of women entrepreneurs in Algeria remains below expectations despite the proactive policy of the state that seeks to boost the female activity which proved to be the lowest in Algeria in comparison with that in other Maghreb countries. Indeed, only 5% of entrepreneurs at the national level are females. Despite the political will displayed and the importance of the programs engaged by the Algerian government, the economic environment reforms have not evolved at the desired pace. In addition, the majority of women are moving towards traditionally female sectors, thus extending their already acquired know-how in the domestic sector. In the end, Algerian legislators and decision-makers should give much more importance to women's entrepreneurship because much remains to be done to develop the cultural aspect and encourage the entrepreneurial environment in Algeria. Bold decisions should be taken to eliminate, once and for all, the various obstacles that hinder the development and flourishing of women's entrepreneurship in Algeria; it is essential to work together for a better climate of trust between men and women in order to develop true entrepreneurship.

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