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Socio-economic determinants of female entrepreneurship in Algeria

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Abstract:

Until the eighties entrepreneurship was generally reserved for men, only, due to the traditional, cultural, social, political and legal barriers confronting women to penetrate this domain. However, during the last three decades, in several countries, the contribution of women entrepreneurs in their national economies has been rapidly increasing, and since then they are playing an important role to improve the entrepreneurship not only in the sectors which are traditionally occupied by women but also those where the female participation is recent.

Despite the upward trend observed worldwide, as well as some of the MENA countries, the percentage of female entrepreneurs is still very slight in Algeria, either in relation to the percentage of male entrepreneurs or in relation to the proportion of women throughout population. They represent only 3.2% of the total number of entrepreneurs.

This paper examines the socio-economic determinants of female entrepreneurship in Algeria, where the aim of this work is to test the existence of those determinants in Algeria, in order to be able to overcome the existing problems that face the female entrepreneurs in Algeria.

Our research starts with an introduction that highlights the importance of female entrepreneurship for the whole economic performance of developing countries, the first part of our paper is based on the theoretical background of entrepreneurship, and female entrepreneurship, in this part also, we provide a review of the literature of female entrepreneurship, while the second part of this paper is illustrates the methodological procedures followed in this study, which is based on an exploratory study conducted on a set of 231 female owned/managed. We use the logistic regression to distinct between the main characteristics and variables affecting the female entrepreneurship phenomenon in Algeria. However; this investigation determined the brakes obstacle and engines that may shape the phenomenon of female entrepreneurship in Algeria.

Key words: entrepreneurship, female entrepreneurship, women entrepreneurs, obstacles to entrepreneurship, Algeria.

INTRODUCTION

It is accepted that the proportion of female entrepreneurs over the total number of entrepreneurs in most developed countries is very high, countries that show a great convergence in the living standards and economic development including the US, Canada, Australia, and Finland, this proportion represents from 30 to 40% of the total number of small and medium sized Enterprises (Orzer, 2007). The annual reports of entrepreneurship (GEM) as well as the first report on women entrepreneurs published by the Kuffman entrepreneurial center in 2004, stress on the importance of the role played by female entrepreneurs for the country's Economic Development. According to the center for women's Business Research (2005), in the US only 10.6 Million enterprises were created by women before 2006. Which represented more that 47.7% of the total number of enterprises in the country; they employed more than 19 Million people, in the US only (OECD, 2006). In Algeria, this proportion represents only 3.2%, (the National Center of Commercial Register, 2011), while in Cameroun, for instance, it represents 53 %, and in Tunisia women entrepreneurs represent more than 15% of the total number of business owners (Zouiten, 2004); Metaiche (2010) argues that the stress should be put here on the late rankings of Algeria in the Domain of female entrepreneurship, mainly for the fact that female entrepreneurship is considered as one of the most significant sources of growth, job

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creation, Innovation and wealth. Klasen and Lamanna (2009) also note that women in the MENA region face structural and socio-cultural barriers that limit their participation in the economic life.

In figure 1, Countries are grouped by their phase of economic development to facilitate comparisons between those at similar and at different phases. Among the factor-driven economies, Saudi Arabia has the lowest TEA rate (4.7% of the adult population is actively involved in the start-up of a new business or owns a young business of less than three and half years old) and Uganda has the highest TEA rate (33.6%). Among the efficiency-driven economies, Russia has the lowest TEA rate (3.9%) and Colombia the highest (22.4%). Algeria tends to rank in the middle range of the factor-driven economies, with 16.7% TEA rate. (GEM report, 2009). (Figure 1 goes by here)

However, several studies have been devoted to the problematic of female entrepreneurs; one of the most important axes which have got a great attention over the past few decades is the difficulties facing the female entrepreneurs to realize their objectives, and projects (Carrier Et Al. 2006). The works conducted in the domain of female entrepreneurship have been realized in some countries, more than others, and especially, the US, and Canada, while it is still unstudied in Less developed countries. Nevertheless, this phenomenon remains still, poorly defined in developing countries, including Algeria. Gillet A. (2007), reaffirms, unfortunately, there is no academic research today on female Entrepreneurship in Algeria.

This work aims at drawing a portrait of female entrepreneurship in Algeria, in other words, we seek to identify the socio-economic characteristics of the female creators/managers of enterprises, their motivations, the professional difficulties they face in their daily life, we also attempt to highlight the impact of those difficulties on the female entrepreneurship development in Algeria. However, in the beginning of this work, it is useful to briefly discuss the international literature of female entrepreneurship, and to classify the main variables that affect the female entrepreneurship phenomenon. The largest gender gaps, with male TEA rates three to four times higher than those for females, are in Syria, Palestine, Jordan, and Egypt (Table 1). The ratio is about 1.5 to 1 in Algeria, Yemen, and Morocco, which have overall prevalence rates greater than 15 per 100 adults. Thus, it appears that a higher participation of women in entrepreneurial activity contributes to higher overall levels of business creation. The female share of the number of early-stage entrepreneurs ranges from a high of close to 40% in Algeria, Yemen, and Morocco to a low of less than 20% in Palestine and Syria.

Table 1: TEA Gender Gap, Nine MENA Countries

Country	TEA Prevalence Rates	Male TEA Prevalence Rates	Female TEA Prevalence Rates	Male to Female Ratio in Rates	Female Share of Entrepreneurial Activity
	%	%	%		%
Yemen	24.0	29.0	18.8	1.5:1	38.6
Algeria	16.7	19.8	13.4	1.5:1	39.8
Morocco	15.8	19.9	11.7	1.7:1	38.1
Lebanon	15.0	20.2	10.2	2:1	35.6
Egypt	13.1	20.2	5.9	3.4:1	20.0
Tunisia	9.4	13.7	5.1	2.7:1	27.0
Jordan	10.2	15.8	4.5	3.4:1	21.7
Palestine	8.6	13.6	3.4	4:1	19.0
Syria	8.5	13.7	3.1	4.4:1	18.1
Unweighted average	13.5	18.4	8.5	2.2:1	28.6

Source: GEM Data, 2009.

The GEM notes that the Gender Gap is narrowing in different MENA countries including Algeria (GEM report, 2009) Table 2 shows some different numbers highlighting the gender gap, in TEA for some MENA countries.

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Table 2. Narrowing Gender Gap in Entrepreneurial Activity Rates, Seven GEM-MENA Countries

	Nascent Prevalence Rate			New Business Owner Prevalence Rate			Established Business Owner Prevalence Rate		
	Male	Female	Male to Female Ratio	Male	Female	Male to Female Ratio	Male	Female	Male to Female Ratio
	%	%		%	%		%	%	
Palestine	4.7	1.2	3.9:1	9.4	2.2	4.3:1	11.1	2.5	4.4:1
Jordan	9.2	2.4	3.8:1	7.5	2.3	3.3:1	9.1	1.3	7:1
Syria	4.9	1.8	2.7:1	8.7	1.4	6.2:1	11.9	1.3	9.2:1
Lebanon	8.8	4.8	1.8:1	12.4	5.5	2.3:1	25.3	7.5	3.4:1
Yemen	27.9	17.6	1.6:1	1.1	1.2	0.9:1	3.1	2.7	1.1:1
Algeria	12.8	9.7	1.3:1	7.4	3.7	2:1	6.4	2.9	2.2:1
Morocco	7.9	6.0	1.3:1	13.1	5.7	2.3:1	23.6	6.7	3.5:1

Source: GEM Data, 2009.

Theoretical background:

The first works discussing the female entrepreneurship approach, either partially or entirely, can be traced to the 70s (CARRIER ET al (2006). Eleanor Schwartz work called "Entrepreneurship: A New Female Frontier" (1976) is the first paper focusing on female entrepreneurs (Greene et al, 2004). According to Greene et al (2004), it was almost impossible to publish a paper in a specialized review. The period 1981-1995 which is characterized by studies focusing on the female entrepreneurship approach, as well as some general questionings related to the general approach of entrepreneurship, and mainly those treating managerial problems. Hisrich and Brush were the principal pioneers in this domain (Landstrom, 2005) because of their leading contributions since the 80s, in 1984, Hisrich exposes with Brush their paper " The Woman Entrepreneur: Management Skills and Business Problems" published in the journal of Small Business Management. And once again in 1986 they published their book "the women entrepreneur starting and managing a successful new business ", which is marked as the first one, highlighting the literature of female entrepreneurship. Since then, and in parallel with the growth of the independent labor of Women, this axis falls under the entrepreneurial thinking has become a thriving research topic; furthermore, the theoretical and empirical works in the domain of female entrepreneurship increased more and more.

Nowadays, it is getting the attention it deserves both in the academic and practice fields, as a relevant field of entrepreneurship (Fillon, 1997; Levy-Tadjine & Zouiten, 2004, 2005). Other authors such as Chaganti and Parasuraman (1996), Carter et al (1997), Delmar and Davidsson (2000) emphasize on the specificities of this Axis of research from different angles, mainly those treating related fields of research. Nevertheless, several works in this field have shown that those women are, very often, faced by different kinds of barriers during the creation and development of their enterprises. Those obstacles may differ from a country to another and from a field to another.

In a synthesis of 25 years of studies in the domain of entrepreneurship, Carrier et al (2006) argued that one of the most important axes that has got a great attention of numerous researchers is the financing difficulties face by female entrepreneurs. However, those difficulties may be due to gender discrimination (Redine & Swift, 1990 ; Carter & Rosa, 1998 ; Caleman, 2000, ST-Syr et al, 2002) those authors confirm the Hypothesis according to which women entrepreneurs have more difficulties to obtain financing than men. They also determine the variables, which may facilitate the access to finance for women entrepreneurs.

In fact, the OECD works reaffirm those contributions and conclude that women entrepreneurs do not have the same degree of access to finance, real estate, technology, and to services as men. Some researchers affirmed that female entrepreneurship is a phenomenon, which happens due to several factors mainly: Social, Political, Economic, and cultural factors (Reynolds, 1991), we can add also, the Technological factors as well as the Legal factors, which apparently play a significant role in determining the reality of female entrepreneurship, in any country or region.

Gnyawali and Fogel, (1994) affirms that Macro-economic, cultural, and socio-political factors affect to a great level the choice of the entrepreneurial project of female entrepreneurs, those factors,

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however, affect the creation as well as the development of the entrepreneurial project. Gartner (1985), added the Micro-economic factors, to his multidimensional Model to analyze the entrepreneurial projects development, this Model included four (4) Dimensions: 1) the entrepreneur, 2) the enterprise, 3) the environment, and 4) the Process. This multidimensional model can be analyzed as the internal and external dimensions of the enterprise itself, including variables like: the entrepreneurial experience of the entrepreneur herself, the existence of well-qualified employees, the innovativeness of the project, the potential of the project, the existence of support initiatives, the existence of a well-functioning entrepreneurial system (including all the socio-economic actors, who may affect the entrepreneurial project, such as: the universities, governments, NGOs, Governmental institutions, research Labs, Media, Market system, infrastructures...).. (Gartner, 1985, Paturel 2006).

Several factors affect female entrepreneurship all around the world, in Algeria, for instance, women represent a high rate of employees (the National Labor institute, 2008), this percentage represented 49.54% of the total labor force in 2002, and it is increasing since then; the evolution of the total active population has resulted a positive growth in the women employment rates, passing from 9.31% to 14.2 between 1987 and 2003 (Saoudi et al, 2005).

Those statistics reflect the reality of women who live several situations of inequality while participating in the development of their society. This inequality emerges on the myth of equality of rights adopted by the state, the gender dimension, practically, is inexistent. Moreover, the free contribution of women to meet the others' needs satisfaction still deliberately ignored (Metaiche, 2012). This fact, however, encourages some women to shift towards an economic field dominated generally by men, since centuries: « entrepreneurship », causing a rise in importance of this new phenomenon in recent decades all around the world.

Almost all the literature related to female entrepreneurship development, (see Paturel, 2006, for more details) propose a certain number of measures to develop the female entrepreneurship in the country, such as: access to finance, taxes exonerations, entrepreneurship support and protection, intellectual property rights protection, improving the educational system (mainly universities), research...

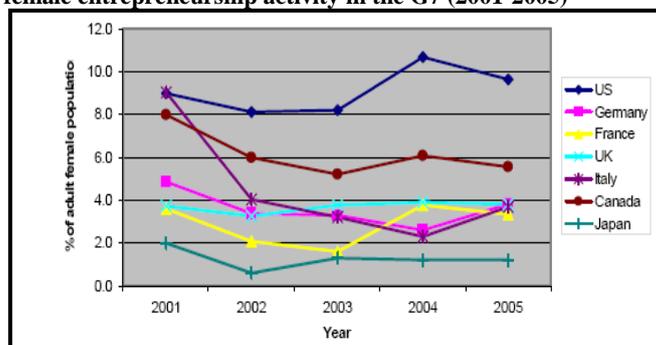
Barbara Orser, who bases her studies on gender approaches, she argues that the financing needs of women entrepreneurs are lower than those of men, as they often show a smaller desire to grow than men (ORSER, 1997).

Female entrepreneurship is getting more importance, day after day, either in developed or in less developed countries (Carrier et al, 2006). The total of enterprises created by women, is quickly rising, even faster than those created by men (Brush, 1990). According to the data of active population in OECD member countries, during the last decade, more than 28% of entrepreneurs are women (St-Cyr et Al. 2002). Another statistical analysis of the same organization, in this area, has indicated that some countries such as, Canada, the US, Australia, New Zealand and Norway show an important performance as well as high growth rates of female entrepreneurship, since the beginning of the 70s, while others like Germany, Greece and Finland have experienced significant decreases in this domain. Moreover, the female entrepreneurship growth rate in a country is considered as an important factor behind the growth or diminution of the whole entrepreneurial activity of the same country (St-Cyr et Al. 2002).

According to Orser (2007), through her Gender-related studies, and female entrepreneurship, she analyzed the female entrepreneurship status in several countries, and had found out that the participation rates of American women entrepreneurs are the highest in the world, the female entrepreneurship activity of the US and Canada, is as well higher than that of Germany, France, the UK, Japan, and Italy. (See Figure 3)

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Figure 3: female entrepreneurship activity in the G7 (2001-2005)



Source: ORSER (2007).

Careful observation of the situation of female entrepreneurship in developed countries and its evolution shows the position of precursor taken by the United States. Canada is one of the countries that have followed the American experience, in the domain of female entrepreneurship (Orser, 2007). The obstacles that face women entrepreneurs may be the same as those facing men entrepreneurs, but at a different degree. Obstacles such as access to finance, management & administration obstacles, lack of support, need of networks, conciliation work-family, lack of competencies, lack of assistance... those obstacles and so many others are in so many cases named as the socio-economic variables that determine the creation and development of businesses.

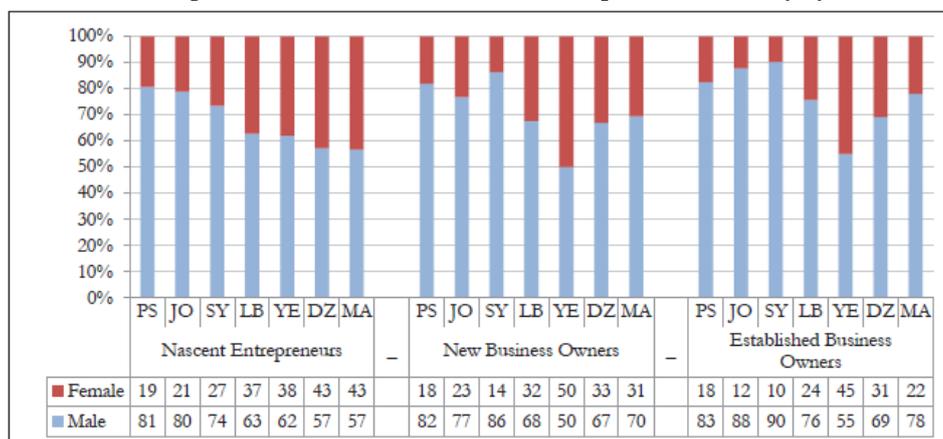
Lacasse (1990) divided the environmental factors into 3 main categories 1) Social factors (Family, study's environment, local environment, social affects on the entrepreneur...), 2) situational factors (positive and negative effects on the entrepreneur, personal (life) experience of the entrepreneur), 3) resources access (raw materials, financing, technology, market, qualified employees, governmental support, entrepreneurial Networks...).

Even with the existing literature in this domain, mainly for certain countries, it is still so hard to apply the experience of a country onto another country, with different characteristics, and different factors affecting the female entrepreneurship project in this country; an experience that has succeeded in a country, doesn't mean necessary to succeed in another. According to GEM (2009), The early-stage entrepreneurial activity (TEA) prevalence rates are generally high in 25-44 age groups. However, In different MENA countries men are much more likely than women to be involved in early-stage entrepreneurial activity: an average of about 19% of adult men and 9% of adult women. Nevertheless in Algeria the difference in rates between men and women is 1.5 to 1 in favour of men. While in other MENA countries such as Palestine and Syria, the difference in rates, can reach 4 to 1.

In this work, we seek to identify the socio-economic characteristics of the female creators/managers of enterprises, their motivations, their difficulties, we have in mind all the variables related to the Algerian context, and which may affect the entrepreneurial project of the Algerian businesswomen. We then, attempt to analyze the case of the Algerian female entrepreneurs through discussing several factors divided into 4 types of variables: sociocultural, political, economic, and technological factors.

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Figure 4. Male and Female Share of Entrepreneurial Activity by Phase

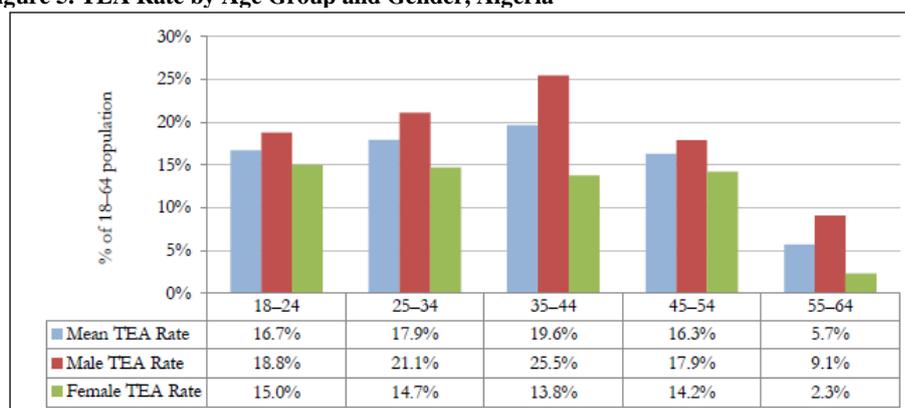


Source: GEM report, 2009.

Figure 4 above illustrates the male and female share of entrepreneurial activity, among countries,

The TEA rate for men is almost 1.5 times that for women, at 19.9% compared to 13.4%. The female share of early-stage entrepreneurial activity is about 40%, the highest in the seven GEM-MENA countries, and higher than the share of women among established business owners (30%). This suggests an even greater involvement of Algerian women in entrepreneurial activity and a narrowing of the gender gap. Algerian adults in the 25–34 and 35–44 age categories have the highest TEA rates (Figure 5), but the differences for age groups from 18–24 to 45–54 are not statistically significant. The male TEA rate is highest in the 35–44 (25.5%) and 25–34 (21.1%) age groups and the female rate is highest in the 18–24 and 25–34 age groups (about 15%).

Figure 5. TEA Rate by Age Group and Gender, Algeria



Source: GEM Report, 2009.

Methodology:

As it has already been introduced in this paper, the national literature of female entrepreneurship is still weak, this scarcity of studies deprives us of relevant data concerning this topic ; in order to increase the

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credibility of our results, and to make our sample representative through reaching a certain number of respondents, we have asked for the assistance and collaboration of different parts (socio-economic actors), which have been involved in this study, including the Chambers of Commerce and Industry (CCI), the Association of Algerian Businesswomen (SEVE). Those two institutions have helped us a lot to realize this study.

In order to build up the purpose of our research, we have, first of all, highlighted the literature review of the female entrepreneurship; this literature have helped us to better refine the outlines of the studied phenomenon, as well as to formulate our research question. However, the literature review that we have conducted has led us to identify the possible factors that shape the female entrepreneurship phenomenon. For this reason, we have relied on the empirical works realized by the OECD, GEM and the World Bank, which cover several regions of the world (the US, Canada, Australia, Europe, and MENA countries). By the way, from the different sources and references we are particularly interested in the works of Brush, Ahl, Carrier, Orser, Arasti, and Verheul, which are based on the paradigm that women entrepreneurs all around the world, have almost the same problems.

In parallel, a field research was conducted over a sample of local entrepreneurs, particularly from several regions in Algeria; this field study helped us identifying our problematic; which can be formulated as follows:

What are the main determinants of female entrepreneurs in Algeria? And What are (what could be) the barriers that slow/limit the female entrepreneurship project in Algeria?

This problematic is based on a series of questions, which will constitute the main areas of this research; particularly the following questions, what is the profile of Algerian women entrepreneurs, as well as the profile of the enterprises which they created? What are the main features of their environment?

However, in order to increase the reliability of the analyzed information in this research, it has been crucial for us to meet personally with a sample of fifteen female entrepreneurs in the region of Tlemcen. In such a perspective, we took several meetings held in the Chamber of Commerce of the wilaya of Tlemcen (CCI TAFNA), with the support of the person in charge of the NUCLEUS¹ of entrepreneurs. To administer our survey we have used several forms, such as direct mail, printed questionnaires, phone questionnaires, electronic forms of questionnaires...

The population of our study includes Algerian Female Entrepreneurs who have created (or been part of the creation) an enterprise, they must have at least one employee under their supervision. However, we wouldn't want to limit neither the geographical region of the study, nor the business activity fields of the enterprises, and this was applied only to enlarge our sample, but this procedure may have a negative effect on our sampling as well as on the whole study. Because then we will definitely have a heterogeneous sample, so that the treatment as well as the data analysis would get more complicated.

We, also, collected further information about many women entrepreneurs in the western region of Algeria (Mainly, Tlemcen and Oran) via the realization of some visits to the Commerce Chambers of the two cities, as well as through visiting the SMEs organizations of the region. Other information could be gathered throughout the relational networks of women entrepreneurs. After more than eight months working on the field study, we came into a point that urged us to start the analysis of our data already collected. Finally, we have selected 582 valid questionnaires; the analysis of those questionnaires helped us answering the questions of our research, to a certain degree. We have collected 614 questionnaires, while 582 questionnaires were valid and then useful for getting analyzed.

The 582 valid questionnaires were verified and then codified, on SPSS, in order to build up our Data, and then to analyze them, using SPSS. 231 female entrepreneurs were questioned during this study which means 39.6 % of the whole sample.

¹The CCI is developing, in partnership with the German technical cooperation (GTZ), a program called NUCLEUS, in order to promote the entrepreneurs networks, in ways that help creating an organizational platform, through which entrepreneurs may interact, discuss their problems, compare their cases and try to find solutions for different difficulties...

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First of all, we calculated the frequencies, the means, and the variance, and then we passed to make some statistical tests, such as the Binomial test, which is a non-parametric test, used to identify the main characteristics of the sample, which allow us to identify our main variables. Descriptive statistics were compiled for the total sample and Chi-square analysis was utilized to compare the male and female sub-groups. Significant findings were sought for individual characteristics as well as business characteristics. In the next stage of analysis, logistic regression analysis was conducted, with gender as the dependent variable and the above-noted variables as predictors.

Our results analysis:

Socio-demographic profile of women entrepreneurs:

This survey has led us to generate a certain number of qualitative observations, full of information that we have compared to the findings of the literature, which was already collected. The women in this sample account for about 40 percent of the respondents; this proportion is in line with the OECD data cited above, thus providing supporting evidence for the trend towards more women choosing self-employment as a career path. We can say that we have found a diversity of socio-demographic profiles of the women entrepreneurs. No significant differences were found between male and female respondents in several general variables including education degree, education background, motivation, and fear of business failure, access to finance. Significant gender differences were also observed in a number of other areas. For instance, women were less likely to work full time in their firm than were men (64 percent versus 82 percent, $p < 0.001$); and the income was lower among women. The females were much more likely to live with a partner and in larger families.

The average age of the women entrepreneurs is between 40 and 55 years, while 82.6% of them are over 40 years old.

80, 5 % of the total number of the respondents are married, while 13.8% of them are either divorced or widow. This survey shows that 95.6 % of the women entrepreneurs work more than 60 hours per week, which is above the average. Through this study, we have found that 77.9 % of the respondents are graduates, and had been jobless, before the creation of their enterprise.

The pattern of financial autonomy is naturally present, for almost all the respondents, while more than 90 % of the respondents, linked self-realization with the enterprise creation. 71.8 % of the women entrepreneurs interviewed in this survey answered that they have never felt any kind of gender discrimination, since they have started their business. This result confirms the statement of Chamliou N. et al. (2008) who declared that the business environment and the legislations of MENA countries, in general, are less discriminant than what we think, but the social behaviours as well as other factors, play the role of obstacles in front of the female entrepreneurship project in these countries. This shows that the Algerian entrepreneurship is very suitable to grow in the next few years, mainly for all the support devices found in the local environment, including the National Association of youth Employment Support, the National Fund of Unemployment Insurance, and the National Agency of Investment Development...

The profile of women entrepreneurs:

The analysis of the geographic distribution of the 36 investigated enterprises shows that there exists such an imbalance in this distribution, mainly because the respondents are basically located in urban centers, the data show this predominance in the northern cities of the country, and especially Algiers (46.7 %), Oran (10.8%) and Tlemcen (42.4%), we note here that the majority of the enterprises included in this study (64.9%) have financing difficulties, and so they could not rely on their own personal savings to start up their business, thereby they relied on their husbands, or on a family member, or a friend of theirs, to start this business. While only one third of them declared that they are the unique owner of the enterprises they manage. 44.1% of the enterprises are services enterprises. From the interviews and the field study, we conducted, we have concluded that a great proportion of the women entrepreneurs have chosen to work within different fields of activity, even those which were reserved entirely to men, such as industry, chemistry, agro-alimentary. Nevertheless, 60.1 % of the women entrepreneurs, who have answered this survey, own small and medium sized enterprises, (from 10 to 250 employees), while 6% of them own big enterprises (with more than 250 employees); other studies in the domain of entrepreneurship show that 92.2%

METAICHE Fatima, METAICHE Mohammed El Amine, HADRI Khadidja & SMAHI Ahmed of the Algerian enterprises are considered to be Micro enterprises, with less than 10 employees; which is not the case of our sample (Bouyakob Et Madaoui -2003).

In what concerns the life period of the enterprises, we have noticed that more than 60% of our sample is active since more than 5 years, and that all of them have achieved almost all of their objectives, and moreover they all show a great performance, in terms of sales, and growth.

It is widely accepted that the financing access, is considered to be one of the most relevant economic obstacle for the respondents, while a great proportion of them say that Auto financing is the best solution for them, mainly for the reason that the private sector loans do not exceed the 12%, worldwide (OECD, 2008). Financing access is very important for enterprises, all over their business cycle, in our case, 85.28% of the respondents insist on the importance of financing, for the creation, and development of their businesses, and especially that 90.9% of them have faced financial difficulties, during the last 3 years.

Here we wanted to check out the satisfaction degree of the respondents, for the financing services offered by the local financial institutions; 42% of the respondents say that they are not satisfied at all, and 33.3% of the women entrepreneurs in this study are not satisfied, for certain financial services, while only one woman entrepreneur says that she is totally satisfied for the financial services offered by the local institutions, representing 2.7%, of the total number of respondents. We found that female entrepreneurship rates rise with the level of annual household income.

GEM studies generally find that higher education leads to higher TEA rates; however, the TEA rate in Algeria is very similar across education levels, except that it is much lower among adults in the lowest education category (9.7% compared to over 16%).

This fact is, without a doubt, observed by the empirical studies realized on the Algerian entrepreneurship, Melbouci (2006) reveals that several conditions rule the banks loans, which are not very accessible for the local enterprises; in our survey, the majority of women entrepreneurs interviewed in this study, declare that they are fighting against the unfavorable environment. They say that they are fighting against several factors which work as obstacles for the creation, and development of their entrepreneurial projects, and mainly: bureaucracy, taxes, need of information, need of training, as well as other socio economic factors.

It is accepted that, the motivation for entrepreneurship varies across countries, and across regions, while in so many MENA countries about 25% of entrepreneurial activity is motivated by necessity (lack for job opportunities, need to earn or maintain an income), in the sample we've found that more than 80 % of the entrepreneurial activity is motivated by the opportunity. However, those with lower levels of education, or lower-third household income groups tend to be more likely to be motivated by necessity than opportunity, but there are significant regional differences.

Over three-quarters of the sample perceive entrepreneurship as a good career choice, while only a half of them report that they often see stories about entrepreneurs in the public media. However, a low percentage of the female entrepreneurs investigated in this study believed that they have the knowledge and skills to start a business (about one third).

CONCLUSION

It is widely accepted that fewer women than men own and manage businesses worldwide. This could be due to several reasons, mainly because women fail more often than men in their businesses, or because fewer women than men start businesses, or both. Evidence from different regions in the world show that the failure rate of female owned or managed businesses are the same as those of male owned businesses; thereby, the most important reason for which the gender gap in entrepreneurship exist is mainly related to the fact that fewer women than men start businesses. Generally women and men have different socioeconomic characteristics that might affect their entrepreneurial activities, such as family, education wealth, and work status factors, and by correcting those factors the differences in the entrepreneurial behavior of men and women would disappear.

In terms of the study's comparison of emerging and establish firms, the only variable that was a consistent discriminator was marital status. It may be that for these women entrepreneurs, the concomitant stability and support is an important condition for new business formation, at least more so than for men.

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It is often observed that there is little difference between the obstacles faced by men and women entrepreneurs. But the reality is somewhat different. Despite the interesting and stimulating amount of female entrepreneurship Data for different countries, in the world, there still exists a lack of official data, as well as the of academic works in several developing countries including Algeria; however, the phenomenon of female entrepreneurship is remaining still poorly defined in those countries. This fact is what urged us to draft a portrait of the female entrepreneurship, and to describe the socio-economic determinants of female entrepreneurship in Algeria. Female entrepreneurs have a higher fear of failure and a low propensity for perceiving new business opportunities which seems to reinforce the concept of women deliberately keeping their business small for an extended period of time. They always seek support from their partners or families, which affect their businesses efficiency. However, neglecting the fact that the starting characteristics of male and female owned firms are more alike than different, but still for some reason, the male firms seem to be more likely to be more active as exporters with time, than female owned firms.

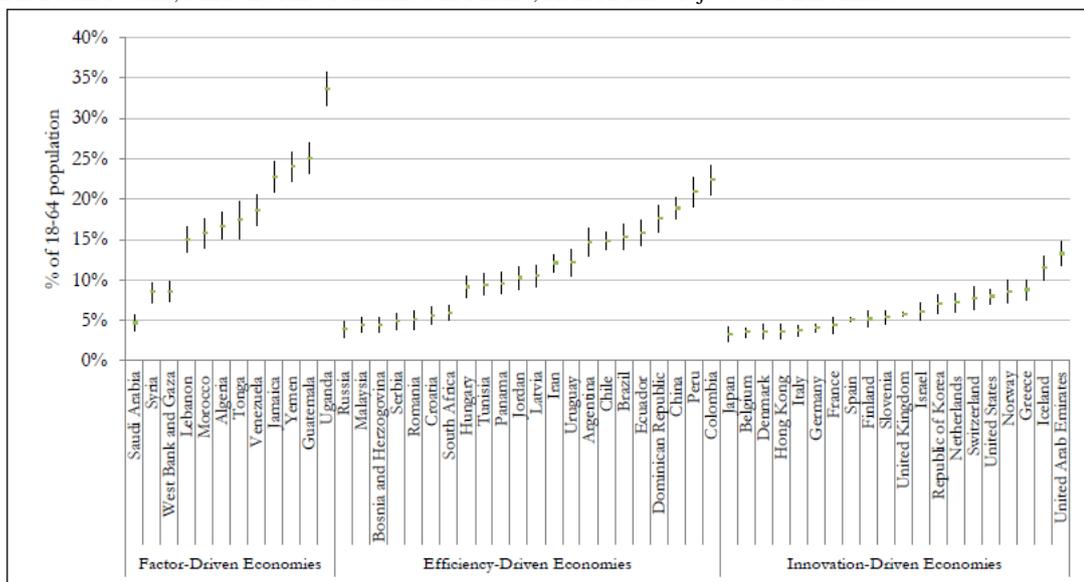
The objective of this study, was to draft a realistic and a static portrait of the female entrepreneurship in Algeria, as well as to summarize the main difficulties that are faced by women entrepreneurs, the data collection resulted a diversity of socio-demographic profiles of the women entrepreneurs, of activity sectors, as well as of the enterprises size. Several obstacles to develop the entrepreneurial projects of females in Algeria are found, including the access to finance, which seems to be one of the most relevant factors affecting the female entrepreneurship in Algeria, lack of training, lack of professional networks, and educational programs to encourage the entrepreneurial activity of local women. The socio-cultural profile of the women entrepreneurs seems also to be relevant in the case of our sample. Despite the lack of a specific program to facilitate the access to finance of the women entrepreneurs, the female entrepreneurial project is developing within the country. Characteristics and motivation of women entrepreneurs, and the management style of the female entrepreneur - providing insights into the primary differences between male and female entrepreneurs, and their firms.

Works, and studies, must raise interest to female entrepreneurship phenomenon in Algeria, which needs to be more studied and more explored, in order to highlight the main variables affecting this phenomenon, mainly for all the importance of the female entrepreneurship to economic growth.

Figures and tables:

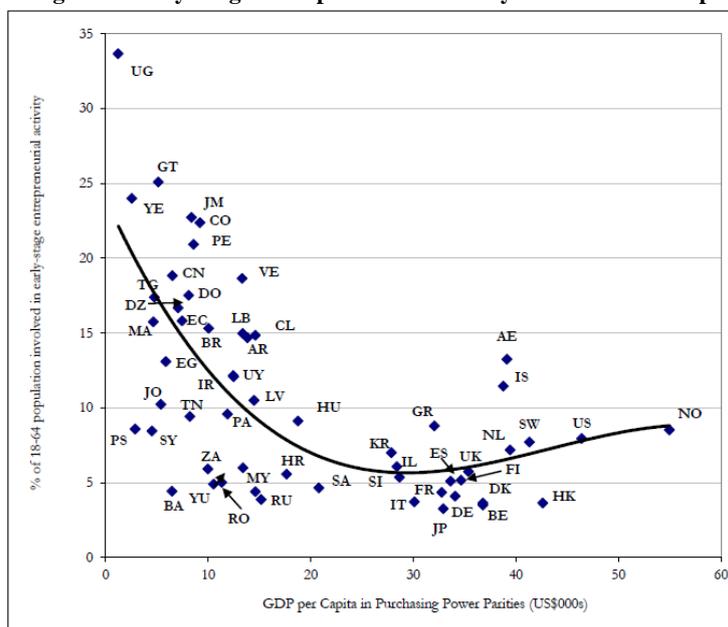
Figure 1: Early-Stage Entrepreneurial Activity for 55 Nations by Phase of Economic Development

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Source: GEM Global report, 2009. P 22

Figure 2. Early-Stage Entrepreneurial Activity Rates and Per Capita GDP



Source: GEM Global report, 2009. Page 22.

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