



DEVELOPING FEMALE ENTREPRENEURSHIP IN THE WILAYA OF SÉTIF

ALGERIA

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The Sétif region is known for its economic, commercial and industrial dynamism. It also has several specialised education and training centres. In this context, what is the proportion of women entrepreneurs and businesses run by women? How can women's participation in profitable, high-growth sectors of activity be boosted? This diagnosis gives an idea of the potential of entrepreneurship for women's employment and provides State institutions with ideas for increasing the influence and profitability of businesses run or managed by women.



Visits have been made to five businesses to show the diversity of the sectors where women are involved in enterprise: industrial products, cosmetics, food processing, etc.



The Euro-Mediterranean Women's Foundation (EMWF) is a non-profit independent organisation launched in 2014. It is structured as a Network of networks bringing different kinds of gender equality actors in the Euro-Mediterranean area with the aim of:

- Advancing in the common fight for equal rights of women and men to participate in political, economic, civil and social life;
- Eradicating all forms of violence and discrimination against women and girls;
- Encouraging a change in attitude and behaviour for gender equality.

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Field diagnosis: Developing female entrepreneurship in the wilaya of Sétif

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DEVELOPING FEMALE ENTREPRENEURSHIP IN THE *WILAYA* OF SÉTIF

ALGERIA

Local clusters of gender equality actors© mobilized in 2018



- | | | |
|---------------------------------|--|----------------------------|
| A Ifrane (Morocco) | D Alexandria (Egypt) | F Ma'an (Jordan) |
| B Sétif (Algeria) | E Al Khalil and Bethlehem (zones C) (Palestine) | G Tripoli (Lebanon) |
| C Tozeur (Tunisia) | | |

The Euro-Mediterranean Women's Foundation sets up local clusters of gender equality actors coordinated by associations every year, in the following countries: Algeria, Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia (1 per country).

Each local cluster of gender equality actors© chooses a target territory that can be a region or a province or a metropolitan area of a large city. Subsequently, the local cluster's members define a topic of interest related to gender equality that they consider a priority in this target territory.

Each local cluster is made up of 5 actors working in favour of gender equality in the target territory: associations; research or education institutions; local or regional authorities or ministerial departments in charge of advocating for women's rights; media; enterprises and trade unions. Their mission is to mobilize the gender equality actors through data collection, consultations and exchange of experiences. Thus, they analyse the situation related to the target topic and they follow-up the effectiveness of public policies in this area with a collective and participatory approach.

This bottom-up approach leads to produce a diagnosis of the situation that highlights the main obstacles to achieve gender equality, and to design a collaborative and replicable field project to address those obstacles. To date, local clusters were set in Algiers, Oran and Sétif (Algeria); Alexandria, Giza and Luxor (Egypt); Irbid, Ma'an and Zarqaa (Jordan); the eastern suburbs of Beirut, Mount Lebanon and Tripoli (Lebanon); Fès-Meknès, Marrakesh-Safi and Souss-Massa (Morocco); Ramallah-Al Bireh, Bethlehem and El Khalil/Hebron Governorates (Palestine); and Douar Hicher, Monastir and Tozeur (Tunisia). These clusters focus on women's access to political decision-making and high-level positions, women's economic empowerment and professional inequalities and violence against women. This document presents the diagnosis which was conducted in the wilaya of Sétif

A. INTRODUCTION

1. Presentation of Women in Business of Algeria (WIBA)

Since the 1980s, women entrepreneurs have represented a growing part of the economies of their nations throughout the world. They have set up highly diverse businesses, contributing to the development of a wide range of products and services.

This diagnosis has been coordinated by WIBA, a community of female heads of company or business managers, researchers, craftswomen, potential entrepreneurs, directors and executives. Founded in 2016 and active in more than 22 wilayas, WIBA implements many projects to promote women's entrepreneurship in order to achieve the objectives set by the community and participate in the economic and social development of Algeria.

With the slogan **"We can do it, nothing is impossible"** WIBA's aims are:

- To organise itself into a national association.
- To bring women out of isolation.
- To encourage the emergence of businesses launched and run by women.
- To foster the creation of businesses by sharing information and organising professional networking with female potential entrepreneurs (project promoters) and start-ups.
- To promote innovation and excellence by setting up scientific research cells run by women researchers who are members of the WIBA community (quality standards).
- To train and support women to encourage them to create their own employment autonomously.
- To set up a platform for commercial exchanges and support among women.
- To create a network of women business managers and craftswomen at national level by encouraging contacts and relationships between members of different regions and different complementary jobs.
- To promote modern enterprise, a factor for fulfilment and social affirmation for women.
- To develop training actions suitable for women's specific needs.
- To promote the tourism and craft industries, particularly for rural women.
- To organise and participate in national and international seminars to develop enterprise culture and expand reflection and exchanges.
- To encourage and develop green economy and social economy.

The diagnosis has been drawn up by Ms. Fairouz HABACHE, a graduate in methods and planning, a former senior manager of the national plastics and rubber company (ENPC Sétif), head of a

building, public works and water company (BTPH) and founder of the WIBA group. A consultant in women's entrepreneurial development, Ms. Habache is also a member of the national "Mowgli-Algeria" council, a mentoring programme for businesses in Algeria.

The members of the local cluster of gender equality actors© in Sétif were also involved in drawing up the diagnosis and carrying out the pilot action to mobilise equality actors from March to May 2018:

- Sétif delegation of the Business Managers' Forum (FCE) (employers' association).
- Management and Business Institute (MBI) (training institute).
- Sétif National Specialist Vocational Training Institute (INSFP) (research and training body).
- University of Sétif (research and education entity).
- Algerian Women's Observatory (OAF) (national consultative body set up on 13 September 2003 by the services of the Ministry of the Interior and local authorities).
- Orchidia CMPE (business).
- Dzeriet Magazine (media).

Several State institutions have also been involved in the consultation and data collection workshops on female entrepreneurship:

- CMESA consulting.
- National Unemployment Insurance Fund (CNAC).
- National Microcredit Management Agency (ANGEM).
- National Youth Employment Support Agency (ANSEJ).
- Chamber of Commerce.
- Sétif popular municipal assembly (APC).

2. The aim and target area of the diagnosis

The aim of the diagnosis is to determine and analyse the constraints slowing down and/or blocking the development of women's entrepreneurship in the wilaya of Sétif and to identify the right solutions to improve performance in this area and make it productive, taking into account the social environment and the specific business climate in Algeria, and in Sétif in particular.

This diagnosis is based on the principle that equality of opportunity for men and women must be encouraged in business. The diagnosis concerns the wilaya of Sétif, one of the most important regions in Algeria, in the east of the country. It represents an economic centre and flourishing business hub thanks to its dynamic activities, particularly industry, largely represented

entrepreneurs, political leaders, members of the local cluster of gender equality actors© and consultants) and to obtain qualitative data.

Tools used

- Survey with questionnaire administered to 100 Sétif women at the Job Show (answers processed and analysed using Microsoft xlstat data).
- Participatory approach through facilitation and coaching in workshops:
 - Workshop to determine the constraints and obstacles in the food processing sector on the 15th and 17th of March.
 - Workshop on the flaws in the application of business management training on the 29th and 31st of March.
 - Workshop on the role of computer tools and the internet in businesses on the 3rd of May.
 - Seminar intended to analyse the conclusions of the workshops for drawing up the diagnosis on the 4th of May.
 - Presentation of the conclusions of the diagnosis on the 5th of May.

Key concepts and terms

- **Female entrepreneurs:** this covers economic activities and businesses set up and developed by women.
- **The food processing industry:** economic sector covering the activities involved in transforming, exploiting and processing of agricultural products into food commodities intended for human and animal consumption.
- **Business management:** this is the set of methods and techniques intended to manage, organise, direct and control businesses efficiently and effectively.
- **Digital marketing:** also called e-marketing, digital marketing includes all marketing practices using digital media and channels.
- **E-commerce:** e-commerce or “electronic commerce” is the online sale of goods or services via retail websites. These electronic transactions are largely made using the internet.
- **ISO standard:** document established by consensus and approved by the International Organization for Standardization (ISO) which provides rules, guidelines and characteristics for activities or their results for common, repeated use, ensuring an optimum level in a given context.
- **Andragogy:** this means the techniques likely to lead to knowledge and to training a group of professionals.
- **Facilitator:** person encouraging and helping a group to understand the common goals and supporting them to organise and achieve these goals.



Women in Business Algeria has mobilised research institutes, employers' associations, employment support organisations at national level and in the wilaya of Sétif, and various businesses which are models for the generations to come.

B. CURRENT SITUATION OF FEMALE ENTREPRENEURSHIP IN SÉTIF

1. Current political, social, economic and legal situation in Algeria

Since its independence, Algeria has taken measures to ensure gender equality before the law and equal access to education, training and employment (as employees and entrepreneurs).

a. Political and legal situation

- The recognition of women's political representation materialised with the organic law of 12 January 2012 "establishing the ways of increasing women's chances of access to representation in elected assemblies".
- The executive order of 29 March 1997 concerning the establishment of a National Women's Council stipulates that "the council is responsible for ensuring the promotion of women and providing information for them. It can establish a database on women, carry out research and studies, encourage associations and initiate relations with international institutions working in this area".
- The ratification of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1996 establishes that the State is committed to take all appropriate measures

to eliminate discrimination against women in the area of employment (art. 11) and other areas of economic and social life (art. 13). Article 11 also mentions the right to work, to the same employment opportunities, to the free choice of profession, equal pay, social security, health protection and secure working conditions, with maternity leave and family benefits.

- The UNESCO convention concerning the fight against discrimination in education was ratified by Algeria in 1968.

b. Schooling

The aim of Algerian policy since independence has been to achieve gender equality in schooling. According to Unicef, in 2012-2013, the enrolment rate among boys and girls was 52.4% and 47.6% respectively in primary schools and 52.5% and 47.5% in middle schools. The real difference appears in secondary education (lycée) with a 57.6% schooling rate for girls compared with 42.4% for boys.

According to the National Statistical Office (ONS), girls are more successful than boys in the baccalaureate examination (as an example, in 2007, the baccalaureate success rate was 39% among boys compared to 43.67% among girls). According to 2015 data from the Ministry of Higher Education, of more than 1,500,000 students enrolled for university courses, 60% were women.

c. Women's employment

According to ONS statistics from 2015, the employment rate of women is lower than that of men, whatever their age. However, we can see evolution thanks to greater inclusion of women in the job market. The general working population¹ of the country amounts to 11,932,000 people, of whom 2,317,000 are women, namely 19.4% of the working population.

The economic activity rate² has reached 41.8%: 66.8% for men and 16.4% among women. In addition, the employed population³ is estimated at 10,594,000 people, an employment rate of 26.4%. Women constitute a volume of 1,934,000 employed people, forming 18.3% of the total employed population.

¹ The working population: the group of people of working age who are available in the job market, whether they have a job (employed working population) or whether they are unemployed.

² The economic activity rate is the ratio between the number of active individuals and the whole population.

³ The employed population includes all people who have jobs.



The diagnosis is based on a survey and networking workshops with potential entrepreneurs and stakeholders from the private sector, Academia and vocational training.

According to the same source, working as an employee continues to be the dominant form of employment in Algeria, accounting for an average of seven out of every ten employed people (69.8%). This proportion is clearly larger among women, reaching 78.8% or an average of eight out of ten employed women.

Finally, 50.9% of university graduates had a job in September 2014 compared to 32.6% of vocational training graduates.

d. Unemployment

From ONS statistics concerning unemployment in 2015, the unemployed population is estimated at 1,337,000 people, giving an unemployment rate of 11.2% nationally – 9.9% for men and 16.6% for women. Among young women (aged 16-24), the rate is 45.3% and among older women (aged 25+) it is 12.3%.

2. Female entrepreneurs in Algeria

Data from the Global Entrepreneurship Monitor study (GEM⁴) on Algeria in 2012, show that the average entrepreneurial activity rate in Algeria during the years 2009 to 2012 was 14.5% for men compared to 8% for women.

a. Statistics on women entrepreneurs according to the National Commercial Registry Centre (CNRC)

According to CNRC statistics for February 2017, women registered as owners of businesses (organisations) represent 6% of the total number of owners. Women's companies operate in services (39.4%), production of goods (25.3%), imports for sale in Algeria (16.8%), wholesale distribution (10.2%), retail distribution (6.6%), craft production (1.1%) and exports (0.6%).

Women entrepreneurs (physical persons) represent 8% of the total of physical persons without a legal entity. By branch of activity, women entrepreneurs (physical persons) are particularly involved in retail distribution (49%), services (37.9%), production of goods (9.4%), wholesale distribution (3.4%), craft production (0.26%) and export (0.01%). By age group, it can be seen that women entrepreneurs aged between 39 and 48 are the most numerous (26.21%), followed by those aged between 49 and 58 (23.7%).

b. Statistics for women entrepreneurs in support⁵ schemes in Algeria

• **The National Agency Supporting Youth Employment (ANSEJ):** ⁶

According to ANSEJ, in 2016:

- 66% of projects financed are run by young people who have been through vocational training.
- 18% of projects financed are run by university graduates.
- 65% of projects are financed with sums of less than 5 million dinars (less than €37,000).
- **14% of projects are financed for the benefit of women.**
- 92% of the promoters financed are aged under 35.
- 2% of projects are financed for an extension.
- The share of projects in agriculture has moved from 26% in 2014 to 29% in 2015 and 31% in 2016.

⁴ Global Entrepreneurship Monitor: annual assessment at national level of entrepreneurial activity in several countries.

⁵ Support schemes are programmes making it possible to support all projects and innovators through financial backing and training.

⁶ ANSEJ is a specific type of public body. Established in 1996, it supports potential entrepreneurs in creating and extending micro-businesses for producing goods and services. ANSEJ projects are intended for people aged between 19 and 35.

- The share of projects in building, public works and water company has moved from 12% in 2014 to 16% in 2015 and 15% in 2016.
- The share of industry and maintenance has moved from 16% in 2014, to 21% in 2015 and 24% in 2016.
- The share of the liberal professions has moved from 4% in 2014, to 5% in 2015 and 6% in 2016.
- In the services sector, the rate of funding is falling, moving from 32% in 2014 to 21% in 2016.

ANSEJ funded projects by gender and sector of activity (from 1996 to 2016)

Sector of activity	Funded projects	Men	Women	Women (%)
Services	105754	88505	17249	16%
Haulage	56530	55821	709	1%
Agriculture	53488	51009	2479	5%
Craft	42621	35322	7299	17%
BTPH	32284	31575	709	2%
Industry	24547	21069	3478	14%
Passenger transport	18985	18504	481	3%
Refrigerated	13385	12996	389	3%
transport	9456	5257	4199	44%
Liberal professions	9359	9102	157	2%
Maintenance	1127	1111	16	1%
Fishing	544	520	24	4%
Water	367980	330791	37189	10%

Projects financed for the benefit of women (national level)⁷:

From foundation to	Total projects financed	Women's projects financed	Proportion of women's presence
31/12/2010	140 503	18 375	13%
2011	42 832	2 951	7%
2012	65 812	4 477	7%
2013	43 039	3 526	8%
2014	40 856	3 665	9%
2015	23 676	2 645	11%
2016	11 262	1 550	14%
Depuis la création au 31/12/2016	367 980	37 189	10%

⁷ Source : <https://www.ansej.org.dz/index.php/fr/nos-statistiques>

- The proportion of projects financed for the benefit of women has progressed considerably, moving from an average of 7% in the period 2010-2013 to 9% in 2014, 11% in 2015 and 14% during 2016.

- **The National Unemployment Insurance Fund (CNAC):** ⁸

According to CNAC data, in the period 2010-2015, the programme has made it possible to finance more than 123,000 projects, of which more than 11,000 were set up by women (10%). This is slightly lower than the figure for ANSEJ projects.

- **National Microcredit Management Agency (ANGEM):** ⁹

Based on cumulative statistics from ANGEM in 2017, women are the main beneficiaries of this scheme. They represent 62.44% of 796,333 projects financed since the establishment of the agency in 2004.

3. Current situation in Sétif

a. Demographics

According to ONS statistics for 2008, men represent 50.77% of Sétif's resident population compared to 49.23% of women, namely 733,545 women. The distribution by age group is as follows: the population aged under 20 represents the largest group, with a share of 39.67%; 21.85% of women are aged 20-29; 14.41% are aged 30-39; and those aged between 40 and 50 and 50 and 60 represent successively 10.49% and 6.72%. The rest are over 60 (6.86%).

b. Schooling

By using the information provided by the statistical service of the scheduling and budgetary monitoring department of the wilaya of Sétif in 2017 concerning primary schooling, girls represent 47.74% of the total. At middle school (collège) level, the proportion of girls reaches 48.42% and finally, in secondary education (lycée) the share is 59.25% of girls.

The data from the Ministry of Higher Education has shown that the **number of graduates from the University of Sétif in 2017 is 6,309, of whom 3,587 (56.86%) are women.**

⁸ Since 2004, the Caisse nationale d'assurance chômage (CNAC) has completed the ANSEJ scheme by allowing unemployed people aged between 30 and 50 who have already worked to set up their own business or expand a business they have already founded.

⁹ The Agence Nationale de gestion du micro credit (ANGEM) is a microcredit scheme offering the chance to benefit from support for carrying out professional projects.

c. Employment in the wilaya of Sétif

From 2017 statistics from the National Employment Agency, the working population of Sétif represents 1,489,979 people, which is equivalent to 61.81% of the population. Among these, 17,202 people have been contracted as employees in 2017, of whom 15,851 are men compared with 1,351 women. This means that there are relatively few female employees.

4. Women entrepreneurs in Sétif

a. Statistics for women entrepreneurs in the wilaya of Sétif, according to ANSEJ

According to ANSEJ Sétif statistics, 405 projects were launched under this scheme in 2017, 14.81% of them by women (60 projects). Among the leaders of these projects, 41 have university education, 16 have been through vocational training and three have an average educational level.

In Sétif, 41.67% of these 60 women entrepreneurs went to the ANSEJ to start up in business in a liberal profession (lawyer, dentist, notary public, etc.); 25% of them are active in the area of services and 18.33% in industry, while agriculture, crafts, civil engineering and water occupy the lowest ranks for female entrepreneurs in Sétif, with percentages of 6.67%, 3.33%, 3.33% and 1.67% respectively.

b. Statistics for women entrepreneurs in the wilaya of Sétif, according to the CNAC

National unemployment insurance fund (Caisse nationale d'assurance chômage), Sétif

1. Number of projects completed in 2017= 137

2. Number of projects completed by women in 2017= 23

3. Level of education of women project creators in 2017:

Level of education	Number of women
Illiterate	2
Medium	5
Undefined	1
Secondary education	11
University	4
Total	23

4. Rate by sector of activity of companies created by women in 2017:

Sector of activity	Number of women	Rate
Agriculture and fishing	6	26,09%
Hotels, restaurants & cafés	3	13,04%
Processing industries	5	21,74%
Non-mercantile services provided to the community	6	26,09%
Non-mercantile services provided to the households	3	13,04%
Total	23	100,00%

The statistics from the CNAC in Sétif show that in 2017 it financed 137 projects, 23 of them led by women. Agriculture and services to groups were the main sectors for start-ups.

c. Link between the situation in the wilaya of Sétif and national level

After setting out the current situation of women entrepreneurs in the wilaya of Sétif and Algeria, we can conclude that there is a similarity between the Sétif region and the other regions of the country in terms of insufficient participation of women in the economic sphere.

However, the wilaya of Sétif stands out from other areas for its economic and commercial potential because it is considered a reference in business management. This potential is strengthened by the existence of various university centres and the considerable range of training thanks to “public vocational training centres”, particularly the National Specialist Vocational Training Institute (INSFP), specialising in the areas of food processing, automation, etc., which is the leading institute in Algeria intended for African students.

The establishment of various private schools of business, management and entrepreneurship can also be seen, allowing convergence towards a knowledge-based economy.

The diversity of entrepreneurial activities run by women, particularly the food processing industry, crafts and agriculture, is also an advantage for the wilaya of Sétif. In this context, a programme has been launched under the aegis of the Wali of Sétif for an “**attractive, green, learning**” wilaya.

d. The link between the situation in the wilaya of Sétif and the State's international commitments

Thanks to the efforts made by the Algerian State to integrate women and strengthen their status as the cornerstone of economic growth, shown by the promulgation of various laws and mechanisms, it can be seen that, for the women of Sétif, entrepreneurship represents both a challenge and an opportunity. Generally, the women of Sétif enjoy a favourable climate for all kinds of female contributions to the economic development of the country, particularly entrepreneurial activity.

C. OBSTACLES AND INCENTIVES FOR CHANGE

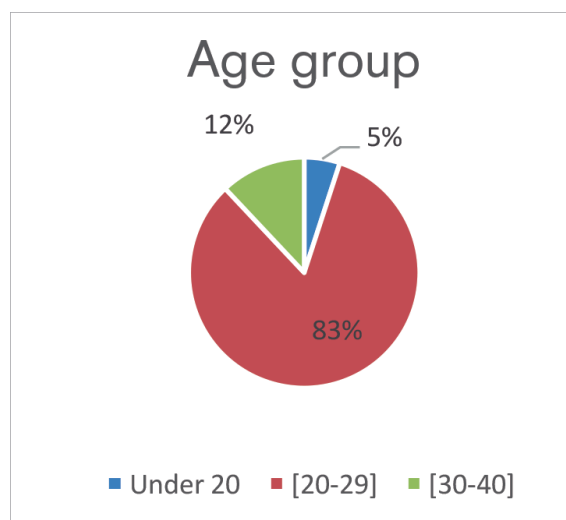
In order to determine the obstacles to improving the current situation of women entrepreneurs in the wilaya of Sétif, two approaches have been applied.

1. A descriptive approach

A questionnaire has been drawn up to focus on the motivations driving women from Sétif towards enterprise, the obstacles restraining or standing in the way of their entrepreneurial intentions and to identify the most attractive fields for women who wish to start their own businesses. A survey was carried out with **100 women**, a sample selected randomly among the visitors to the Entrepreneurship and Employment Show in April 2018.

a. Age group

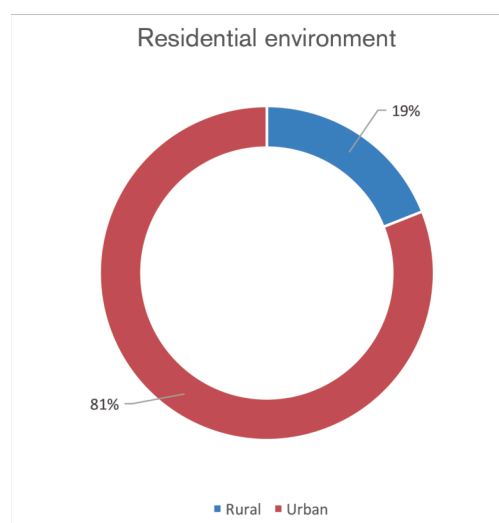
Most of the women questioned were young: **83% of them were aged between 20 and 29**, 12% were under 20 and 5% were adults aged between 30 and 40.



b. Marital status

Our sample is characterised by a strong presence of single women (82% compared to 17% married women).

c. Residential environment



The majority of our sample live in urban environments (81% compared with 19% in rural environments).

d. Professional qualifications

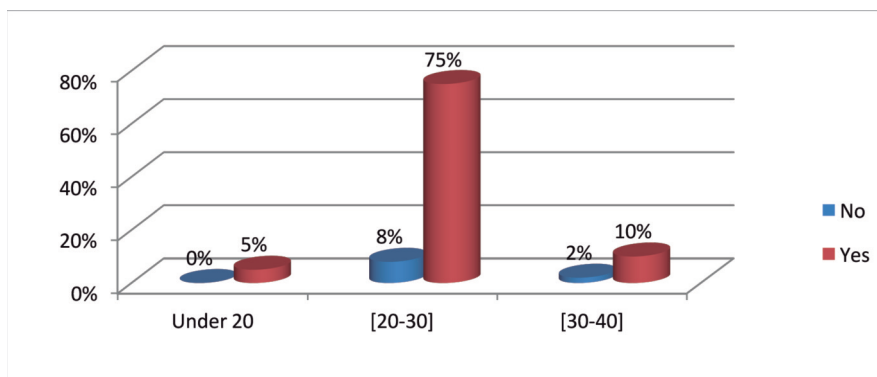
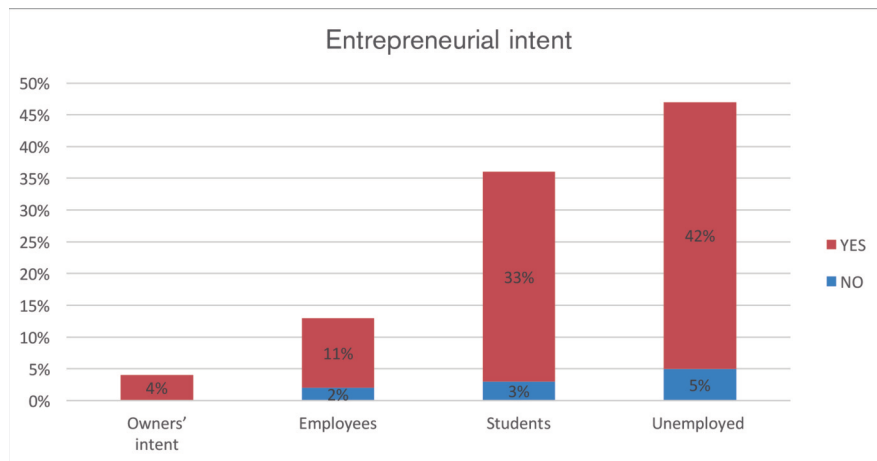
The data collected has shown that **the 100 women questioned have a degree or other qualification**. 87% of our sample have a university degree and 13% a professional qualification. 47% of women are unemployed, 36% are students, 13% are employees and 4% own businesses.

e. Entrepreneurial intent

The data collected has shown that **90% of those questioned intend to start a business**.

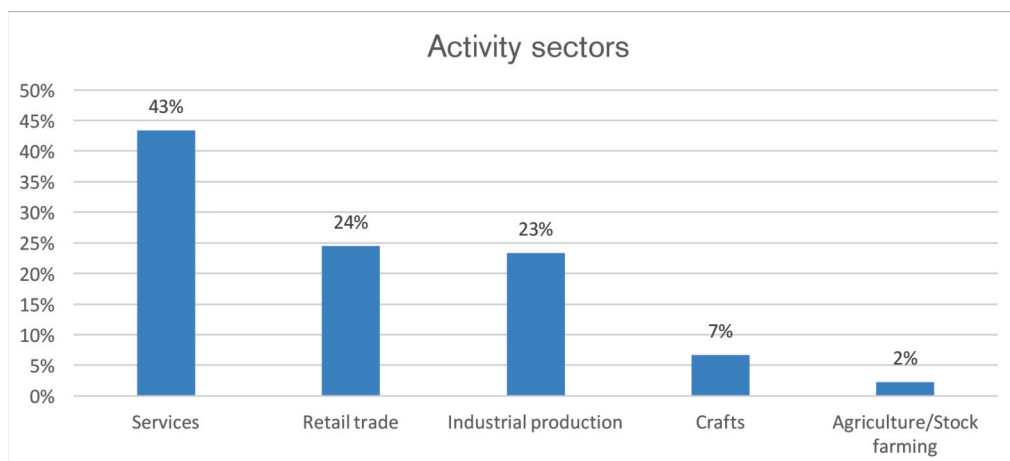
Among the 90 women with entrepreneurial intent, 42 are jobless, 33 are students and 11 are employees. 4% of entrepreneurial intent has been expressed by business owners who want to launch other investment projects.

58% of women questioned consider that the founding of a business by a woman in Algeria is a challenge, while 42% of them see it as an opportunity.



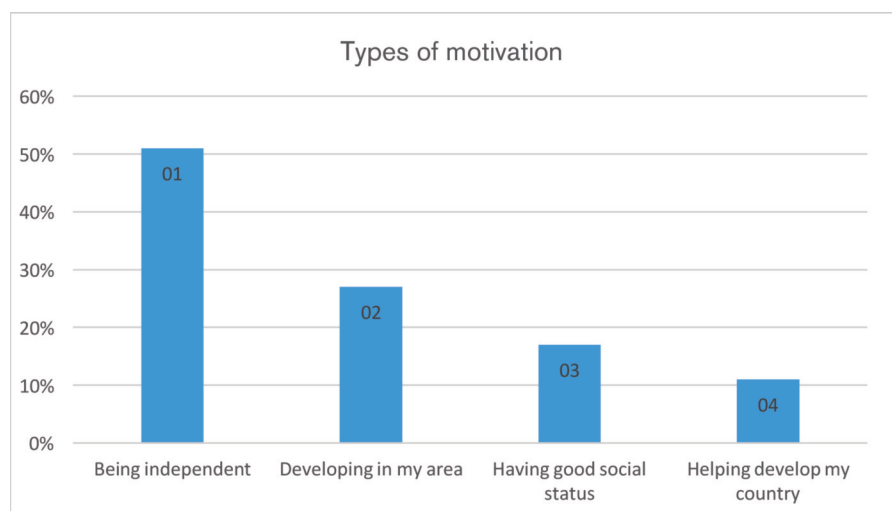
It can be seen from the above graph that the highest rate of entrepreneurial intent can be found among women aged between 20 and 30.

f. Activity sectors



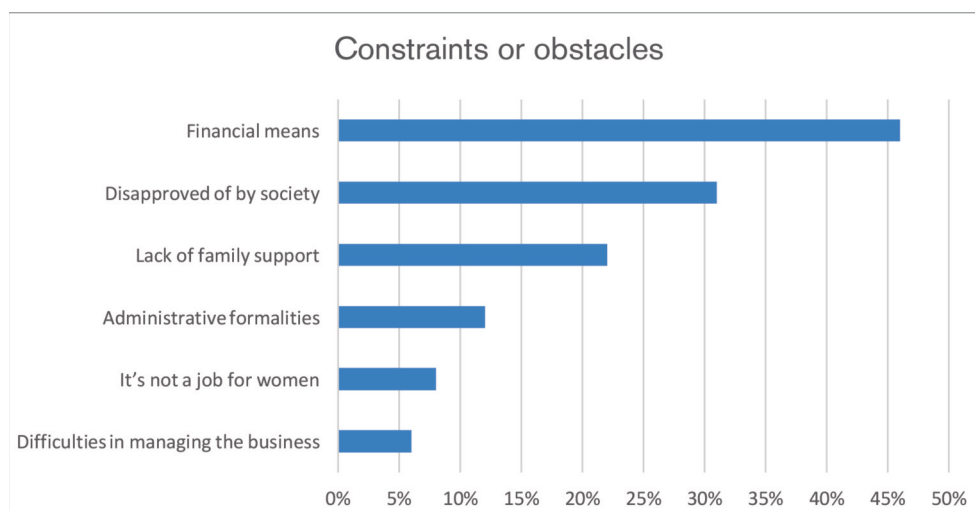
The activity sectors where women want to start their businesses are, successively, services (aimed at consumers), retail trade and industrial production and crafts. There is notably little intention to work in agriculture.

g. Motivations



Each woman was able to choose several responses - “The search for autonomy” (cited by 69 women) and “development in areas they like” (cited by 47 women) are the main motivations stimulating women to be entrepreneurs, followed by their “need to have good social status” (cited by 36 women) and “contribution to the development of the country” (cited by 27 women).

h. Constraints and obstacles



Most women questioned in this survey considered that the obstacles to starting businesses are, respectively: the lack of financial means, the negative image of women entrepreneurs in society and the lack of family support.

2. A participatory approach

This part of the diagnosis has been drawn up following an andragogical method with a view to encourage the people consulted to participate and cooperate with the facilitators. The workshops were intended for 30 young students, women entrepreneurs and craftswomen.

1st Workshop to determine the obstacles that face entrepreneurs in the food processing sector.

The workshop was led by Ms. Nadra RAMDANI, a member of WIBA, expert in the food processing industry and vocational training teacher at the INFSP. The aim was to look at the food processing industries sector, considering its definition and the manufacture of some products, notably the extraction, treatment and transformation of dirty oil into finished products such as essential oils, margarine, soap, glycerine, etc.

2nd Workshop to determine the flaws in business and business management trainings.

Examples of methods were presented, such as the economic competence method for training in the entrepreneurial spirit and project cycle management (PCM).

This workshop was led by Ms. Fatiha BOULANOUAR, member of WIBA and international expert. The aim was to show the importance of women entrepreneurs, business management, the principal management functions, the steps to be followed for projects so that projects work well and the importance of competitive watch and business positioning.

3rd Workshop to explore the role of IT and the internet in business.

Led by Ms. Aicha Beya MAAMMERIA, member of WIBA and expert in ecology and the environment and senior lecturer at Annaba University. The workshop developed the role of IT in organisations (databases, ERP integrated management software, contact, filing, etc.) and the fundamental role of the internet, as well as social media, in promoting businesses. The facilitator notably showed the impact for businesses of obtaining ISO certification.

4th activity: Seminar intended to analyse the conclusions of the previous workshops

Led by Mr. Bachir ACHACHE, a marketing and international trade consultant, it was able to draw

the following conclusions:

- Concerning the constraints and obstacles in the food processing sector:
 - Raw material provisioning constraints.
 - Political and economic constraints, linked to the banking environment where interest rates are prohibitive.
 - Technological constraints associated with insufficient knowledge among entrepreneurs in this area, the poor level of staff training and the inappropriate maintenance of facilities.
 - Commercial constraints linked to the stagnation of sales that could be due to the absence of a real market study before the unit was established.
 - Women need to improve their skills in the fields of saponification, fats and cosmetics (vocational training)

- Concerning flaws in the application of management and business training, women found difficulties because of:
 - Lack of management and business training.
 - Low level of practice of management techniques in business management.
 - Lack of negotiation experience to break into new markets.

- Concerning the role of IT and the internet in business, it emerged that:
 - IT is at the heart of far-reaching professional transformations. The design and mastery of software make it possible to optimise work processes in business.
 - IT allows a particular reading of a business's internal and external environment.
 - The internet is an information and communication medium offering exceptional prospects for growth.
 - Social media represents a shop window for publicising products and services and acquiring customers or securing their loyalty.

5th Activity: Presentation of diagnosis conclusions-

This activity brought together 40 people: potential entrepreneurs and representatives of organisations providing entrepreneurship training and support. A trip was organised to visit several activity sites run by women in various municipalities in Sétif.

The tour itinerary was as follows:

1. The metal surface treatment business “Mekhniche Galvano”, founded and managed by Ms. Leila MEKHNICHE, in the city of Hchama, Sétif.

2. The business “Grickalice”, specialising in transforming puffed wheat, founded and managed by Ms. Nadia HAMIDAT, in the daïra of Ain Arnat, Sétif.
3. The “A. Kebir” soap factory, a micro-industry manufacturing soap, founded and managed by Ms. Djaouida KEBIR, in the municipality of Ain Romane, Sétif.
4. Ms. Asma ALOUI, founder and manager of a cardboard packaging business.
5. The saffron growing and royal jelly and honey manufacturing business “Sœurs Bennaidja”,



at Guelta Zerga in the daïra of El Eulma, Sétif.

These success stories demonstrated the ambition, motivations and, above all, the courage of Sétif women to succeed in their projects, despite social and economic constraints, etc.

The presentation of the conclusions was led by Mr. Mohamed Redha OUASET, a consultant and trainer in entrepreneurship and business management, with the cooperation of the whole diagnosis team. The conclusions are as follows:

- Women represent 50% of the Sétif population and half of them are young (50% of the women are aged under 30).
- Women have a strong presence in universities and vocational training centers.
- Women’s presence among employees and entrepreneurs in Sétif is weak.
- There is notably strong entrepreneurial intent among young women.
- There are State support schemes (ANSEJ, CNAC, ANGEM, et ANDI) to boost women

entrepreneurs.

- The public administrations provide facilitation and State tax and parafiscal benefits.
- The diagnosis has made it possible to highlight the difficulties and obstacles found by women entrepreneurs and potential entrepreneurs, with suggestions aimed at consolidating and developing the entrepreneurial spirit and businesses belonging to women.

D. RECOMMENDATIONS AND CONCLUSIONS

Following the data collection and exchange workshops with the stakeholders, the following recommendations were put forward:

- Encourage and guide women towards founding businesses, particularly in the food processing and craft sectors.
- Promote enterprise among women through communication and coaching programmes.
- Establish training programmes in business management for women.
- Integrate an “entrepreneurship” model at different levels of education (university and vocational training).
- Establish and develop networks for women entrepreneurs so they can have useful contacts, general information and more specific information about entrepreneurship.
- Establish a specialised scheme to carry out studies to monitor women entrepreneurs to provide public policies better adapted to specific needs in this area.
- Create space for women entrepreneurs, State administrations and professional organisations to develop women’s participation in the economic sphere (physical and virtual meeting point and event).
- Establish documentation and information centres to better inform and raise the awareness of women of their professional rights and opportunities.
- Improve ways of giving information about policies and actions currently in place to promote very small enterprises (VSE) and small and medium-sized enterprises (SME) run by women.
- Promote women’s autonomy and encourage part-time working thorough legislation allowing women to combine professional activity with domestic responsibilities.
- Integrate a support service for women into legal, management and project management at the level of different financial support schemes established by the Algerian State (ANSEJ, CNAC, ANGEM, etc.).

In conclusion, the wilaya of Sétif has great potential and strong entrepreneurial intent among

women who are motivated by a desire for autonomy and to develop in the areas they like. However, this intention to found a business is hampered by constraints such as the fear of getting involved, the lack of funding, inexperience in business, bureaucracy negatively influencing entrepreneurial intent and, above all, the absence of support and business incubators.

The greater challenge for women with active businesses lies in managing their projects, as well as establishing and securing the loyalty of customers, making it possible to ensure their continuity and development.

Ultimately, this potential among the women of Sétif needs to be directed, supported and monitored to make Sétif a centre and a model to be followed in order to develop women's entrepreneurship in Algeria.

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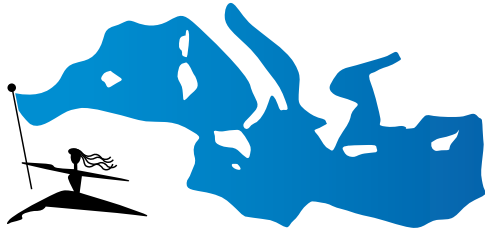
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Acronyms

- **ANDI:** Agence nationale de développement de l'investissement (National Investment Development Agency)
- **ANGEM:** Agence nationale de gestion du micro-crédit (National Microcredit Management Agency)
- **ANSEJ:** Agence nationale de soutien à l'emploi des jeunes (National Agency Supporting Youth Employment)
- **APC:** Assemblée populaire communale (Popular Municipal Assembly).
- **CNAC:** Caisse nationale d'assurance chômage (National Unemployment Insurance Fund)
- **CNRC:** Centre national du registre de commerce (National Commercial Registry Centre)
- **FCE:** Forum des chefs d'entreprises (Business Managers' Forum)
- **GEM:** Global Entrepreneurship Monitor
- **INSFP:** Institut national spécialisé de la formation professionnelle (National Specialist Vocational Training Institute)
- **MBI:** Management and Business Institute



مؤسسة نساء الأورو-متوسط
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Fondation des Femmes de l'Euro-Méditerranée

According to its mandate, the **Euro-Mediterranean Women's Foundation** (FFEM) analyses women's local realities and public policies through consultations and dialogues at a grass-roots level. Concretely, the Foundation sets up **local clusters of gender equality actors**© every year, in the following countries: Algeria, Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia (1 per country).

Each local cluster of gender equality actors© is coordinated by an association as the Foundation recognises that civil society is the real motor of change in our societies to improve women's conditions.

The local clusters' approach is an innovative and participatory process, which supports networking and sharing of good practices in favour of gender equality at a decentralized level and promotes the emergence of projects rooted in the territory.

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