

Women's Contribution to Development in Algeria through Small and Medium Enterprises: Between Reality and Local Pressures

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Abstracts

The small and medium enterprises are among the most important concepts that generally used to express the engagement in private economic activities. By the emergence of entrepreneurial sector and the increased participation of women to work in and investment in this sector; the women entrepreneurial sector has become very important in the economic development process. This is certainly can be seen through the presence of bodies to support small and medium enterprises (SMEs) and a group from non-governmental organizations (NGOs) which are aimed at the empowerment of women and which reinforce the economic activity and lead to achieving realised development.

This research shows the extent of women's contribution to development in Algeria through small and medium enterprises (SMEs), as well as local challenges faced by women in this area. From this research we are seeking to use the statistical and institutional approaches to get the most important results, that the small and medium enterprises are best ways for the economic empowerment of women in order to achieve overall development.

Keywords: Women. Development, Small and Medium-Sized Enterprises, Algiers, Local Challenges for Women.

1 Introduction

Small and medium-sized enterprises (SMEs) have emerged in Algeria and have grown even more in the era of the country's economic openness. This type of institution is seen as a means of combating poverty, absorbing unemployment in particular and contributing to economic and social development in general. The most important concepts used to express the practice of special economic activities, the contracting sector plays an important role in the process of human development, and the entry of women to work in this sector and investment, through the presence of support bodies of small and medium enterprises, and a group of the body Governmental organizations aimed at empowering women and promoting their economic activities in order to achieve human development.

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2 Research Questions

The attention given by Algeria to the entrepreneurship sector has led to the development of policies and mechanisms that allow the empowerment of women in economic development through small and medium enterprises, in order to determine the impact of the local pressures on it. Therefore, we ask the following research questions:

- *What is the reality of women's contribution to development through small and medium enterprises?*
- *Are there domestic pressures affecting that contribution?*
- *To what extent did women contribute through the entrepreneurship sector in Algeria to economic development?*
- *What is the role of women's SMEs in the social and economic development process in Algeria?*

3 Literature Review

To answer these questions, we will address the following points were reviewed in literature:

3.1 Concepts and Implications of both Human Development and Small and Medium Enterprises.

3.1.1 Human Development

The concept of development is related to the concept of modernity. In its broad sense, it means "renewal" with attention to the situation of people affected over time by economic, social, cultural and political dynamics. In the economic field, "modernity" means the industrialization, reconstruction and increasing use of technology within all sectors of the economy. This technique and science influenced the social and cultural spheres, which were known as the period of enlightenment in western Europe at the beginning of the century. And development, it is important to realize that all concepts of development necessarily reflect a certain set of social and political values. The concept of development also meets with the concepts of progress, evolution and modernization. That the countries that have achieved the highest degree of development are the developed countries and developed and modern industrial.

If development is a language of growth, growth, abundance, abundance, multiplication and multiplication, it can also be defined as a conscious and enduring community process directed at an independent national administration for structural transformations and political, social and economic changes that allow for a steady rise in the capacity of society and continuous improvement of quality of life, Sustainable development has led UNDP to take the lead in the adoption and promotion of its concept through human development reports since 1990, making man the true revolution of nations. Man is the essence of development and the latter to respond not only to the requirements of economic but also social and political, can also be linked to data building human capacity and enable opportunities to achieve human development as shown in the following Figure (1).

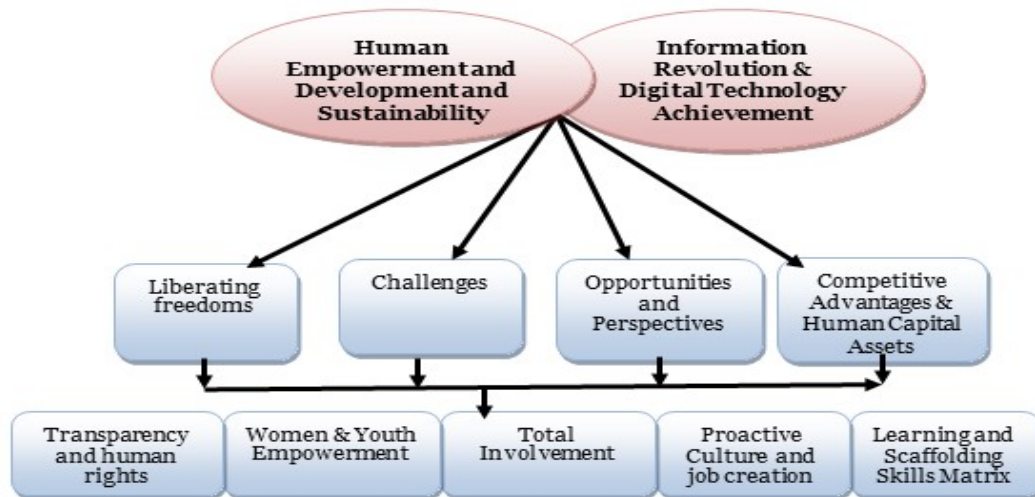


Figure 1 Human Capacity Required for Human Development.

Source: Abdul Salam Bashir Al-Duweibi, "Empowerment and Human Development Strategy Project in Libya", www.npc.gov.ly/doc/news/3npcgov.ppt-en

There are many definitions of the concept of human development, including the preamble to the Universal Declaration on the Right to Development, adopted and published on 4 December 1986, which considers that development is "a comprehensive economic, social, cultural and political process aimed at the continuous improvement of the welfare of the entire population and of all individuals On the basis of their active, free and meaningful participation in the development and equitable distribution of the benefits arising therefrom According to this definition, man is the main subject in human development, so there have been many studies and conferences that tried to define the concept of human development and study its dimensions and components, In short, the concept of human development is human-based and human-centered. The goal of human development is the development of the human being in a society from all political, economic, social, cultural and scientific aspects. And intellectual.

The first Human Development Report of UNDP in 1990 is an important milestone in development studies with regard to the term wealth, which previously included all material values, to which the report adds human as a sustainable, non-sustainable value. The first Global Report identified human development for the first time in 1990 as a process aimed at increasing people's choices. In principle, these options are limitless and change over time, and in practice they cover all levels of development. The basic choices are concentrated in three: Long live a life free of defects, acquire knowledge, and have the resources to achieve a decent standard of living. Unless these basic options are guaranteed, many other opportunities will be elusive. In the development thought made man the axis of the entire development process, instead of all previous approaches that caused the outbreak of wars and the spread of the phenomenon of colonialism and abuse of human dignity because of the search for natural resources and wealth. The Human Development Reports continue to emphasize every time. The 2002 Arab Development Report states: "Human development is the development of people, for people, by people. The development of people includes the

building of human capacity through the development of human resources. Development for people that have a growth payoff it must appear in people's lives, and development by people means enabling them to participate effectively in influencing the processes that shape their lives.

Human development focuses on human capital only and treats people as an input to development, but not as beneficiaries. The basic needs approach focuses on human needs, but the human development approach is broader than development concepts, even those based on human rights. Human development approaches people as beneficiaries but not as active participants in the processes that shape their lives. Human development involves all these aspects, which represent a more holistic approach to development. Human development is not measured by the criterion of income alone, Wara one of the main means of increasing the options and increase the well-being, one of the options that people would like to enjoy it, as the concept of human development includes aside in practice is in all regulatory, legal and social mechanisms that seek to raise the volume of participation in local decision-making in a sustainable product.

3.1.2 Small and Medium Enterprises

All researchers and researchers in the field of SME development recognize that it is difficult to set the boundaries that distinguish these institutions from other large institutions, which pose an important problem in any study. This provides a number of reasons that prevent the unification of the concept of small and medium enterprises:

- a. The countries of the developed countries are characterized by slow economic growth and a weak and fragile economy. This is the institution that is classified as a small enterprise in developed countries such as the United States of America or France, which can be classified as medium or large enterprises in developing countries such as Algeria or Egypt.
- b. The difference in the nature of economic activities: The difference in the economic activity of enterprises inevitably leads to different organizational structure and financial institutions. If we compare between the institutions of the industrial sector and the institutions of the commercial sector, we find that the first characterized by a complex organizational structure, unlike businesses that simply characterized the organizational structure often for this The small or medium industrial enterprise can be classified as a large enterprise in the commercial sector due to the size of its investments and capital.

The researchers and those interested in the development of this sector agree that a set of quantitative and qualitative criteria that can be relied upon in order to define a comprehensive definition of small and medium enterprises:

a. Quantitative criteria: It is a set of technical indicators, statistical and monetary, which allow us to determine the size of institutions such as: number of workers, production volume, capital, business number, etc.

B. Specific criteria: These standards are based on the characteristics and characteristics of these institutions such as the independence of the management and ownership of the institution, the limited market controlled by the institution, the small size compared to institutions operating in the same activity ... etc.

Since it is difficult to find a uniform definition of this type of institution, which differs from one country to another, we find that there are those who know the small and medium enterprises as: "those institutions characterized by limited capital and lack of workers, and the limited technology used and simplicity in administrative organization, Self-financing

where the capital ranges from 5 - 65 thousand dollars and the number of workers less than 10.

The World Bank identifies small and medium enterprises using the labor standard, which is an initial criterion "as those employing less than 50 workers. Projects that employ less than 10 workers are classified as microenterprises with between 10 and 50 workers, And between 50 and 100 workers are classified as "medium enterprises." Small enterprises are defined by the United Nations Industrial Development Organization as: "These projects are managed by one owner and are fully responsible for their long and short term dimensions. The number of workers is between 10 - 15 workers, "and the concept of small enterprises and the medium in Algeria, has been referred to in the Official Gazette in Article 4, where SMEs are meant to be "those enterprises that produce goods and / or services that employ between 1 and 250 workers and their annual turnover does not exceed 2 billion dinars or budget Annual public offerings range from 100 to 500 million dinars. " Article 5 has been noted.

To the classification of the medium enterprise "as those that occupy between 50 - 250 workers and the number of their business ranges between 2 - 200 billion dinars or the annual budget ranges between 100 - 500 million dinars. With regard to Article 6, it classifies small enterprises as "those between 10 and 49 workers, whose turnover is not more than 200 million dinars or the annual general budget does not exceed 100 million, and article VII classifies micro- or micro-enterprises as those that occupy Between 1 - 9 workers achieve a turnover of less than 20 million dinars, or the annual general budget does not exceed 10 million dinars. In spite of the previous differences that prevent the definition of a unified SME, all researchers agree on the most important characteristics that distinguish them from other large institutions, the most important of which are the following:

a. Ease of incorporation and flexibility of management: These institutions are characterized by the low value of capital required to establish and operate, which helps to facilitate the establishment and operation of such institutions, and thus it is an effective tool to attract the savings of individuals and employment in the field of production, and most of the small enterprises in the owner of the owner, and personal attention by their owners to achieve the best possible success for them.

B. Innovation: Small and medium enterprises are the main source of new ideas and inventions. This is often the case. In many cases, the most important patents in the world belong to individuals working in small enterprises. This is due to the keenness of the owners of these institutions to invent new ideas that affect their profits.

C. Preferential knowledge of customers and the market: The SME market is relatively limited and the personal knowledge of customers makes it possible to identify their own personalities, their detailed needs, analyze them, study their direction, and thus respond rapidly to any change. Large enterprises identify these elements through so-called market research. Very expensive as a result of the continuous change in the market. It is characterized by the low cost of training: mainly for the use of in-service training, as well as the use of non-complex techniques and the generation of trainers to work on large projects in the future, which is a source of talent development, innovation, mastery and industrial entrepreneurship.

3.2 Small and Medium Enterprises in Algeria and their Developmental Role

The year 1982 can be seen as the starting point for Algeria's interest in the SME sector. This sector has not received sufficient attention since independence until 1982, with only 12,000

SMEs in the period. These were small family enterprises that were not supported and marginalized since 1982, and after the conviction of the officials of the real role of such institutions in accelerating the process of development began to be interested in the field is reflected in the field, as it emerged through the policies and development plans as well as the accompanying mechanisms adopted by the State and all parties concerned to upgrade the sector institutions Small and medium-sized in Algeria. Among the mechanisms for the establishment, support and development of small and medium enterprises in Algeria, which contributed to the development process, we mention the following:

3.2.1 Role of National Unemployment Insurance Fund

The National Fund for Unemployment Insurance was established by Executive Decree No. 94-188 of 6 July 1994. It is the main pillar of protecting the unemployed against economic loss. The Fund provides financial assistance and other free reflected in:

1. Support unemployment by ensuring income for three years to respond to the need in a clear and direct manner, and help cover social and medical needs.
2. If the insured obtains this privilege, the unemployed worker may be assisted by the National Unemployment Insurance Fund and the search for employment in the labor market.
3. To benefit from the training in order to increase his abilities and qualifications and raise the professional level.
4. The Fund shall finance the micro projects that the owners intend to establish, according to specific conditions.

3.2.2 National Agency for Youth Employment Support

ANSEJ was established by Executive Decree No. 96-296 of September 1996. The Agency's functions are as follows:

1. Support and provide consultation and accompaniment of young entrepreneurs with the application of their investment projects.
2. The allocations of the National Fund to support youth employment, in particular subsidies and reduction of interest rates within the limits set by the Minister in charge of employment, shall proceed in accordance with the applicable legislation and regulation.
3. Youth entrepreneurs who nominate projects to benefit from loans from banks and financial institutions, with various subsidies granted by the National Fund to support the employment of young people and other privileges they receive.
4. Follow up investments made by young entrepreneurs.
5. At the disposal of young entrepreneurs, all information of an economic, technical, legislative and regulatory nature relating to the exercise of their activities.
6. Maintains continuous relations with banks and financial institutions, in the framework of the financial structure of projects, implementation of the financing plan and follow-up of project completion and exploitation.
7. Agreements shall be concluded with each body, enterprise or public administration organization whose objective is to request for the Agency's account the completion of the training, employment and / or initial employment programs for young people in private or public services.

3.2.3 National Agency for Investment Development

The National Agency for Investment Development (INDI) was established through Legislative Decree 01-03 on August 20, 2001, enabling the investor to enjoy the following advantages:

1. Application of the low rate of customs duties on imported devices that enter directly into the completion of the investment project.
2. Exemption from VAT for goods and services directly entering into the completion of the investment project.
3. Exemption from transfer fees for real estate required for the completion of the investment project.

3.2.4 Loan Guarantee Fund for Small and Medium Enterprises

The Loan Guarantee Fund for Small and Medium Enterprises was established by Executive Decree No. 02-373 of 11 November 2002 on the application of the Small and Medium Enterprises Regulatory Act, which contains the basic law of the Loan Guarantee Fund for SMEs. The Fund was officially launched on March 14, 2004. The Loan Guarantee Fund aims to facilitate access to medium term loans that make financial investments feasible by granting guarantees to institutions that do not have the required collateral in place.

3.2.5 The National Consultative Council for the Promotion of Small and Medium Enterprises

Established under Executive Decree No. 3/80 of 25 February 2003, this consultative body, which enjoys moral character and financial independence, undertakes a number of tasks, including:

- a. *Ensuring lasting dialogue and consultation between authorities and social partners, allowing the development of policies and strategies for the development of the sector.*
- b. *Encouraging and promoting the establishment of professional associations and gathering information related to employers' organizations and professional associations.*

3.2.6 The National Agency for Microcredit Management

This agency was established by Executive Decree No. 04-14 of 22 January 2004. This Agency is a tool for the Government to combat poverty and vulnerability. Its main functions are:

- a. The operation of the microcredit device in accordance with the applicable legislation and regulation.
- b. Support beneficiaries and advise them and accompany them in the implementation of their activities.
- c. Beneficiaries eligible entrepreneurs with various benefits granted to them.
- d. Ensure follow-up of the activities carried out by the beneficiaries, taking care to respect the terms of the books of conditions that bind them to the agency.
- e. To assist the beneficiaries when needed in the institutions and bodies concerned with the implementation of their projects.
- f. Maintains continuous relations with banks and financial institutions in the context of the financial structure of projects and implementation of the financing plan.

3.2.7 National Agency for the Development of Small and Medium Enterprises

This agency was established by Executive Decree No. 05- 165 of 3 May 2005, which deals with the following:

- a. Implementing the sector strategy in the promotion and development of small and medium enterprises.
- b. Implementation of the national program for the development of small and medium enterprises.
- c. Follow up the demographics of small and medium enterprises in terms of entrepreneurship, arrest and change of activity.
- d. Conducting studies on the branches of the sectors of economic activities and periodic circumstantial notes.
- e. Collecting, exploiting and disseminating specific information in the field of SME activity.

Small and medium enterprises were represented by the private sector. The public sector was very large, especially if we concentrated on its classification, in addition to the surplus labor, because of the random operation of the public sector. The private sector has moved from 22,382 enterprises in 1991 to 26212 in 1994. Most of these institutions are concentrated in a limited range of sectors, which does not stimulate their role in creating sectoral integration and balance. The economic reforms initiated by Algeria, especially with regard to the structural adjustment, have had a great impact on the social side because of the policy of layoffs that affected many public economic institutions, while the private sector has started to grow and contributed to the creation of many jobs, Of the 7418 small and medium enterprises established in 1998, of which 7384 are private enterprises, or 99.5%, while the public SMEs are defined every year decreasing. This is after four years of stable stability. As of 2001, 784 establishments and the proportion of the total of these institutions almost Wen non-existent because of what happened to the public institutions of the liquidation and privatization processes.

3.2.8 Difficulties faced by SME's in Algeria

As for the difficulties faced by small and medium enterprises in Algeria, we summarized the following points:

1. Lack of correlation and interdependence between large institutions and SMEs due to lack of information and weak flow.
2. Difficulties related to the many procedures that cause many problems, such as the lack of separation between ownership and administration, and the lack of association of responsibility.
3. Constraints on the project owner himself such as lack of experience and sufficient level of project management, as well as lack of individual initiative.
4. Difficulties related to financing Banks often refuse to provide loans for lack of collateral.
5. Difficulties related to taxes and fees that prevent the achievement of significant profits that contribute to the development of these institutions.
6. Difficulties related to the property.
- 7 - The spread of administrative corruption, which is an obstacle to the real beneficiaries and opens the way for opportunists to benefit from the facilities granted in this framework without a meaningful investment.
8. Technical and marketing difficulties due to the small size of its capital.

3.3 The Reality of Women's Contribution to Development in Algeria through SMEs

3.3.1 Introduction to the Entrepreneurial Sector

The concept of entrepreneurship is not different from other traditional and modern economic and administrative concepts, which vary in opinions and definitions around them. This has made the statement currently among the research fields, which necessitated first presenting a set of definitions related to the contract to clarify this concept.

3.3.2 Definition of Entrepreneurship

There are many definitions related to the concept of entrepreneurship, but they are close in terms of the general meaning and content, and the most important of these definitions are:

a. The first definition relates to the historical development of the concept of entrepreneurship, which first appeared at the beginning of the sixteenth century, if the concept then took the meaning of risk and the difficulties that accompanied the military exploration campaigns. This concept remained in the same context until the early 18th century. The concept of entrepreneurship entered into economic activities. The enterprise was defined as: "the practice of various economic activities and activities that carry the spirit of risk and adventure, while ensuring success through specialized management." This focused on highlighting the purpose of the establishment of the enterprise, which is the need to achieve economic gains and growth, which expressed by ensuring success, but the concept of risk remained inherent to the concept of enterprise.

B. The second definition is that "Entrepreneurship is the ability and desire to organize and manage all types of business, by creating something new and valuable, and allocating the time and effort required for the project, and to bear the associated risk and receive the resulting reward, in order to contribute to economic and social development. "This definition focused on highlighting the characteristics and advantages of the concept of entrepreneurship, which can be summarized in:

1. Entrepreneurship is one of the inputs to the decision-making process concerning the optimal use of resources available to access creativity in its various forms.
2. The enterprise is a direct effort to coordinate production and sales operations.
3. Conjugation is a set of managerial and creative skills based on personal initiative and risk tolerance in a rapidly changing environment.
4. Entrepreneurship means full awareness of opportunities and challenges.
5. The enterprise is an approach or track followed by the individual contractor in order to accomplish his own contracting work.

C. The third definition is that "Entrepreneurship is the dynamism of creating and exploiting business opportunities by one or several individuals by creating new organizations to create value". The third definition is the clearest and most comprehensive definition of the concept of entrepreneurship, combining opportunity and risk by taking advantage of this opportunity, and then creating to ensure success.

3.3.3 Definition of Entrepreneur

Due to the multiple definitions of the concept of contracting, this necessarily reflected the concept of the contractor, as the person practicing the entrepreneurial work. The main definitions can be highlighted in the following:

a. Definition 1: The contractor according to Mark Casson is "a decision-making person who has an intuitive knowledge that enables him to make optimal use of scarce resources and deal with them in order to reach his goals."



B. Joseph Schumpeter introduced a new dimension to the concept of contractor and contractor. He linked the contractor to the creative, innovative and innovative person: "anyone who can: produce a new product, develop a new approach, open a new market outlet, discover a new source of raw materials, .

C. Definition 3: This definition considers the contractor as "a person who can be distinguished by the following characteristics: entrepreneur and entrepreneur (entrepreneur), risk-averse, opportunistic and innovative."

D. Definition 4: The contractor is the initiator of new ideas, who seeks to discover and maximize opportunities, who has the spirit of risk, clear vision and ability to plan and deal with ambiguous circumstances, to add value or develop products for profit and growth. All the definitions focused on a set of characteristics and personality traits that characterize some people, including innate and acquired ones, giving them the status of contractor.

3. Definition of Women Entrepreneurs: Together with the definitions of entrepreneurship and entrepreneurship, we can also present the concept of women entrepreneurs, which is not far from one of these definitions: "Every woman, whether alone or with one or more partners, has founded, bought or acquired an institution from The path of inheritance, becoming responsible for it financially, administratively and socially, and contributes to its ongoing operation. "We can also say that the word contract includes:

- Feminine gender who practice entrepreneurship.
- Each independent woman controls, makes decisions, and manages an enterprise for her own account.
- Every woman has created a business in an innovative and creative way.

Based on the above, women can be defined as any woman who has taken advantage of a market opportunity, or has the ability and creativity to transform her ideas into a project of any size, keeping up its success and development, bearing the risks associated with it and contributing to its daily running.

3.3.4 Characteristics of Women Entrepreneurs

Women entrepreneurs are characterized by characteristics that distinguish them from other women, and can be classified as follows:

A. Social characteristics:

1. Provide a family environment that encourages them to continue.
2. The great ability to reconcile their own lives and their responsibility towards the direction of the enterprise.
3. The flexibility to deal with the human element both internally and externally.

B. Self-characteristics:

1. Provide the entrepreneurial spirit, that is to have the status of the researcher of new opportunities and provide additions.
2. Creativity, innovation and attention to the future.
3. Excellence and efficiency in the field of work, it is important that women entrepreneurs have confidence in their abilities and potential, and have an inspiration in the work in which they are active.
4. The ability to take risks, but on the condition that they are based on the basis of thought leading to their success.
5. Ability to take responsibility and desire to receive it.

C. Organizational Characteristics:

1. Possess the ability to control and manage time.
2. The skill in organizing, in order for the woman to achieve success, must take into account the compatibility that must occur between her skill, work specifications and the quality of the activity and its appropriate requirements in quantity and quality.

D. Intellectual Property:

1. The speed of understanding and understanding, since the entrepreneur is the one who sets up competitive plans to contract them as the source of new ideas, and this requires a great ability to see the whole project from the top. If excellence in work helps them to know how to perform each activity, Intellectual and intellectual capacity helps them to link activities and functions within the enterprise entity.

E. Educational Characteristics:

1. An acceptable educational level because illiteracy is an important obstacle to achieving the goal, and women are exploited.

As a result of this, we find that women entrepreneurs play an important role in the economic development process by:

1. Contribution to the employment of women Entrepreneurship and small businesses play a major role in the interest of working women through their active role in the introduction of many works that are suitable for women's work such as computer work, sewing, etc. The leadership helps to encourage women to start with leading and self-led actions to contribute effectively to the building of the national economy.
2. Contributing to the reduction of poverty and unemployment, as a result of the low cost of creating the opportunity to work in contracting by, and the low total volume of investment in them by another.
3. The stability of the population and the reduction of internal migration rates from rural to urban as they depend on local resources and markets. This means that they focus on serving the communities in which they live, thus helping to reduce internal migration and raising the level of local development in the communities in which they live.
4. A source of economic security for the family and the economic growth of the society where access to the right income for women enables the family to meet their requirements and raise their standards of living and property, which in turn will achieve economic security.
5. Encouraging self-employment especially for women.
6. Development of production methods and development of service delivery.
7. Exploiting resources and materials available in the local environment as a result of their dependence on local markets.
8. An excellent way to redistribute income among members of society by providing opportunities for all.

As a reader of the contribution of women to development in Algeria, Algeria's interest in contracting has led policy makers to establish many mechanisms that allow for the integration of women into economic activity. Among these mechanisms are various SME support bodies, Which in turn aims to encourage women to engage in economic life and to promote their activities in order to achieve economic and social development, which in turn led to an expansion in women's institutional fabric, if the National Agency for Microfinance Executive Decree No. 04-14 of 22 January 2004, which provides small bank advances

guaranteed by the State for the purpose of setting up small projects, and aims to encourage self-employment, especially for women who are employed in the home.

The following table (1) shows the number of projects Beneficiary until June 2014 by Gender.

Table 1

Sex Beneficiary	Percentage	Number
Women	61.70	384063
Men	38.30	238418
Total	100	622481

Source: www.engem.dz

As an explanation for these percentages, it is because these loans are essentially more attractive to women because of their small financial value, which does not cover the intensive technology activities that need more money,

Only exploit them in projects that do not need large funds such as traditional crafts, or simple activities such as food, sewing, clothing, etc.

As for the number of women's institutions according to CNRC statistics, according to the statistics, represented in Table (2) of the end of 2013 compared to the opposite sex, it appears according to the following argument:

Table 2

Age Category	Total%	Total	Females	Males
19 – 18	0.08	1300	66	1234
28 – 20	13.78	210980	7083	203897
38 – 29	34.89	534359	25709	508650
48 – 39	27.32	418465	31360	387105
58 – 49	13.57	207741	24556	183185
68 – 59	6.43	98473	14575	83898
69 & above	3.93	60155	12305	47850
Total	100	1531473	115654	1415850
%	-	100	7.6	92.4

Source: See: Quash Khalid and Zahra Bin Qamja, op. Cit., P. 35, citing:

- Center national du registre du commerce, les créations d'entreprises en Algérie, statistiques 2013, Edition CNRC, Avril 2014, P.55.

According to this table, the low participation rate of women under the age of 30 can be explained by the fact that the entrepreneurial activity is very recent in Algeria, and that this group wishes to end their studies and try the government job, and also because the young women are not able to take responsibility for the institution, And family formation. The highest number of traders is 31360 traders, concentrated in the category 39 - 48 years, followed by the category of 29 - 38 years, the same for traders, while the young women represent only 6.18% of the total number of trades, The profession is not very suitable for women with regard to transactions with other male traders, difficulties in obtaining and marketing goods, in addition to the difficulty of accepting the society for this profession. Regarding women's projects financed by the National Unemployment Insurance Fund in 2013, According to economic activity as indicated Table (3) below is as follows:

Table 3

Activity Sector	%	Number of Projects
Agriculture	6.54	401
Craft activities	11.67	716
Construction and Public Works	1.48	91
Irrigation	0.11	07
Industry	17.59	1079
Maintenance	0.19	12
Fishing	00	00
Business Men/Women	2.05	126
Services	49.17	3015
Transportation of goods	9.54	585
Transportation of passengers	2.13	131
Total	100	6131

Source: See: Quash Khalid and Zahra Bin Qamja, op. Cit., P. 38, citing:

- Ministère de développement Industriel et Promotion de l'Investissement, Bulletin d'information statistique de la PME, N ° .23, Novembre 2013, p.42.

It is clear from this table that women's establishments are distributed in all sectors by varying percentages. The largest share is taken by the services sector with a total of 3051 establishments, followed by the industrial sector with a total of 1079 establishments followed by the craft sector with a total of 716 establishments, followed by other sectors with

lower percentages. However feminist activism in general is moving more towards the commercial and service sector, which fits more with women and Meuladtha privacy, as well as contempt for a character fit in with their talents and take them through the creations and innovations in that area, and it's activities fit normal physiological and impose burdens affect household functions, But this does not negate the fact that there is even a slight percentage showing the start of women's orientation to other sectors such as transport and construction, which were previously known as purely male sectors.

As for the order of women entrepreneurs registered in the commercial register the Algerian Center for the month of April 2014, Vetozaan through the Algerian States in varying proportions, only the order of States, we find that most women's institutions are concentrated in the northern regions, which lead Algiers was occupied by 8.18% the number 9427 Foundation, followed by state of Oran by 6.25% number 7246 Foundation, respectively, of the total number, as less than rates in Blida, where 3923 Foundation of the total 115 654 Foundation does not exceed the number at the national level by only 3.39%, while in the interior States as a state Ain Defla wherein about 2000 Foundation , And in the state of Medea FV This is due to the differences in population density between the regions, as well as the extent to which the industry in the northern regions is more concentrated due to the proximity of the raw materials, markets and ports, or depending on the need for this type of activity. As for the total projects financed by the National Agency for Young ANSEJ to 2013: 292 186 project where targeting 710 788 jobs, and despite the fact that the integration and promotion of women in the world of work is one of the most important objectives of the Agency's program, but the proportion of their access is weak does not exceed 10% Of the total funded projects. The following Table (4) shows the development of projects financed by sex:

Table 4

Sex	2007	2008	2009	2010	2011	2012	2013	Grand Total
Women	12.166	1.502	2.496	2.211	2.951	4.477	3.526	29.329
Males	74.214	9.132	18.352	20.430	39.881	61.335	39.513	262.857
Grand Total	86.380	10.634	20.848	22.641	42.832	65.812	43.039	292.186

Source: Quash Khalid and Zahra bin Qamja, previous reference, p. 39, quoting: www.ansej.org.dz

Despite the support provided by the State through the above-mentioned programs, women's participation in entrepreneurship is still weak and without what men have achieved. The percentage of women entrepreneurs is only 10.2% of the total. Despite the efforts and facilities granted In terms of entrepreneurship procedures and utilization of loans, the percentage of the distribution of enterprises according to their place of residence did not reach the desired level. This indicates the size of the domestic pressures facing women's contribution to development in Algeria. Women in the entrepreneurship sector in Algeria continue to face many challenges, As well as mortgage Customs and traditions in both rural and urban areas.

3.4 Local Challenges Facing the Contribution of Women to Development in Algeria

Businesses in Algeria face many pressures and challenges that hinder their participation in economic activity. These difficulties can be summarized as follows:

3.4.1 Financing Difficulties:

1. Citations women rely mostly on self-financing (finance their resources own resources and their families), while recourse to bank loans and organs of the National Agency to support youth employment and the National Agency to support youth employment, the National Agency for the conduct of the mini National Fund for unemployment insurance loan remains weak, where That 60% of them do not know this device according to the study conducted by the National Center for Research in social and cultural anthropology, and therefore they work within the limited financial means available to them.
2. Since the legal entities of women's economic projects are often individual enterprises, it is difficult for them to increase their capital by offering shares in the financial markets or issuing bonds for borrowing.
3. The reluctance of some commercial banks to grant these companies short-term or long-term credit, unless they are widely recognized or guaranteed by a well-known institution or figure in the commercial center.

3.4.2 Marketing and Administrative Difficulties

1. The low financial potential of women's economic projects, which leads to weak marketing efficiency due to their inability to provide information on the local and external market and consumer tastes.
2. Problems of high transport costs and delays in paying customers for the value of sales and insufficient support of the national product.
3. The large number of entrepreneurship procedures and the difficulty of creating the file, especially those who resorted to the support funds, have encountered many administrative obstacles related to the loan you get.

3.4.3 Technical Difficulties:

1. Women's economic projects usually rely on the capabilities and expertise of their employers mainly, and they tend to use devices that may be primitive or less developed than those used in large enterprises or do not follow maintenance methods or advanced production methods that help them to improve Quality products in line with international standards in international markets.
2. The selection of raw materials and production requirements for the work of these institutions may not be subject to the criteria of engineering engineering studied, but depends mostly on the experience of owners of these institutions, which may be limited in some areas, which may lead to the failure of these institutions to achieve their objectives in Sometimes limiting their ability to export to foreign markets, especially to developed industrial markets.

In addition to the other obstacles listed in the following:

1. The lack of training and training of companies in the field of project activity because of the absence of a culture of composition, most of the traditional craftsmen and industries learn the workshops.
- 2 - Misuse of customers and their delay in payment and sometimes others to refrain from paying, and there is no one to protect them from them.

3. Problems with the workers and lack of mastery of the work because they are not taught the appropriate training, in addition to non-compliance with deadlines.
4. Family members (especially husbands) are involved in the management of the enterprise and in decision-making.
5. The difficulty of moving women alone, especially rural, to follow up other projects, or to participate in forums and training programs to benefit from the experiences of other countries in this area, to reject the family, which reduces the chances of success.
6. The cost of raw materials and the difficulties related to taxes and fees that prevent the achievement of important profits that contribute to the development of these institutions, especially activities of a service nature are clear for taxes.

5 Discussions and Conclusion

It has been necessary to reconsider the trend towards the promotion of small and medium enterprises in Algeria and to develop a new legal framework aimed at reviving the development of this type of institution, which is undoubtedly the most important place in the establishment of jobs. SMEs are the predominant feature of projects owned by women entrepreneurs in Algeria. This is due to women's concentration in the field of small and medium enterprises, because they have characteristics such as small capital and few workers, etc. We also do not forget the novelty of entering the mirror For self-employment and own projects.

Women's entrepreneurship is an effective force within the economic fabric and an essential tool for promoting and activating the process of sustainable development. The participation of women in the field of entrepreneurship has emerged as an alternative to the rise in unemployment rates due to the provision of self-factors such as education, especially university education.

Even though the support granted by the State through the aforementioned programs, the participation of women in the entrepreneurial activity is still weak compared to what achieved by men. The proportion of women entrepreneurs are only 10.2% of the total, despite the efforts and facilities granted in terms of entrepreneurship programs, Besides, the percentage of the distribution of women enterprises according to their place of residence did not reach the desired level. This indicates the size of the domestic pressures facing women's contribution to development in Algeria. Women in the entrepreneurship sector in Algeria continue to face many challenges, both in rural and urban areas.

Therefore, this paper highly recommends that the structure and mechanisms of institution-building by women in Algeria should focus more on the following concerns:

- *What causes the development of institutions established by women to be disrupted?*
- *How can women be encouraged to use government-facilitated facilitators?*
- *How can women be motivated to enter into entrepreneurship? Most women go to professions such as medicine and education.*

Solutions and proposals:

- *Mainstream the culture of women's entrepreneurship.*
- *Encouraging young women graduates from universities and schools to enter the field of entrepreneurship, and to establish bridges with universities and vocational training centers.*
- *Facilitate access to credit and property for women and encourage them to develop their institutions.*
- *Encourage the emergence of female employers.*

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