

Environmental and Individual Determinants of Female Entrepreneurship in Algeria: Applying the Structural Equation Modeling

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ABSTRACT

Objective: On the basis of the seminal work of Fishbein and Ajzen (1975), we try to clarify how individual and environment factors influence the students' attitudes towards Entrepreneurship and Entrepreneurial Intention.

Research Design & Methods: After a short review of literature, we present the results of an empirical study conducted among a sample of 290 final year students by using a structural equation modeling validated through the use of a two-stage analysis of Anderson and Gerbing (1988) and a factorial confirmatory analysis and a measurement adjustment (Hair *et al.* 1998).

Findings: Attitude driven from individual variables is negative while that derived from environmental variables is positive. Our results show furthermore, that the role of media and institutions is still Limited and needs redeployment.

Implications & Recommendations: Woman is now recognized as one of the sources of economic growth (Arasti 2008). Although female entrepreneurship is attracting more and more researchers, it is still considered as an understudied field of research (De Bruin *et al.* 2006, 2007; Brush, De Bruin, & Welter, 2009).

Contribution & Value Added: Research on female entrepreneurship has intensified since the early 80s, but few have explored the influence of environmental and individual factors related to female entrepreneurship.

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INTRODUCTION

In developed countries (e.g. Canada, United State, France), research addressing the issue of female entrepreneurship have expanded since the early 80s (Bruyat, 1993; Filion *et al.* 2008; Constantinidis & Cornet, 2006). Most research conducted have focused mainly on four areas – finance, networks, management styles and performance (Brush 1992; De Bruin *et al.*, 2007; Carrier *et al.*, 2006; Carter *et al.*, 2003); other studies have analyzed the motivations of women entrepreneurs, their personal characteristics, their relationship with the environment, difficulties encountered by women during starting up of their project (Bruyat 1993; Filion *et al.*, 2008; Constantinidis & Cornet, 2006), and few have focused on the process leading to the creative intention in its entirety. Unfortunately, such studies on female entrepreneurship are rather rare in Algeria. Our study extends both the individual characteristics of the female entrepreneur (personality, motivations, perception and risk-taking), and the environment with its specificities, constraints and expectations (culture, religion, education, social structures, family, institutions and support organizations, reference groups and media).

LITERATURE REVIEW

Individual Factors

Personality

Several approaches have attempted to introduce personality characteristics of entrepreneurs, namely Lyer (1995) that argues that men interviewed during his investigation have less fear of failure and are more confident than women though some studies have shown that there are some similarities between the men's and women's personalities since they both seek to be dynamic, independent and goal-oriented (Hisrich 1985; Klofsten & Jones-Evans, 2000). However, other studies claim that there are differences between the sexes from the point of view of their personality traits (Sexton & Bowman-Upton, 1990). For example, according to some authors, women entrepreneurs adopt leadership behaviors (Eagly *et al.*, 2003); Seet *et al.* (2008) have synthesized the results of comparative studies between the personality traits of men and women entrepreneurs and noted some differences as far as female traits are concerned with such characteristics as: sociable, decisive, authoritarian, leader (Seet *et al.*, 2008) goal-oriented, confident and anxious, risk taker (Arch, 1993).

Risk-taking

Risk-taking is a psychological characteristic that emerges as a discriminating variable in entrepreneurship research. Every contractor must take risks (Tounes, 2004) in all its decisions that could be founded a posteriori (Persais, 2003). Brockhaus (1982) divides the entrepreneurial risk into three components: (1) the propensity for risk-taking in general, (2) the perceived probability of failure, (3) the perceived consequences of failure.

The feeling of taking a significant risk by creating a company is dominant for both men and women, nevertheless, most of the studies indicate that women generally do not take significant risks (Arch, 1993; Brush *et al.*, 2006). They seek more information to mitigate potential risks in business (Eckel & Grossman, 2003).

Motivations

According to Capo-Chihi *et al.* (2012, 2013), motivation may begin by giving way to weariness and exasperation and thus, one can never be safe from a fall or a drop in activity. Motivation is an energy source, but is also crucial to know how to manage projects and manage a team. According to Le Duff and Novelli (2011) you create your business because you want a successful project. If there are good reasons to start a business, there, however, are many other motivations that may constitute a handicap. Each of these motivations can be useful if they are accompanied by other aspirations and other skills. According to a study by Chakroun Marzouki (2007) it appears that women in Algeria live in a context of a society where social differences between genders are strongly imposed and framed by culture in its widest sense. Traditional representations and social practices strongly influence the position of women in the Algerian society.

Perception

The woman entrepreneur adapts to her environment by trying to obtain the necessary knowledge to solve the problems at hand. She chooses, makes decisions, and evaluates opportunities based on what she perceives in the environment (Darpy & Volle, 2003). A motivated individual is ready for action, which depends on his/her perception of the situation (Kotler & Dubois, 2002). The evaluation of the risk associated with a situation is not objective: it depends on the woman entrepreneur's personality and the available information (Pettigrew *et al.*, 2002).

Environmental Factors

Culture

Women entrepreneurs look for original ideas, and try to work differently with more effective methods. The entrepreneur shall not limit her knowledge but must expand her vision by working with people in the field (Pettigrew *et al.*, 2002). As thus, women entrepreneurs should be "Activating and producing, investing more, be curious, anticipating things with different groups or ethnics that are respectful of specific cultural practices" (Solomon *et al.*, 2005).

Social structure

It is easier to be entrepreneurial when we live in an environment that pushes us and encourage us to begin a life in the business world. A born entrepreneur, however, is a person who is not only influenced by the society around him (Darpy & Volle, 2003). The entrepreneur should not mix his/her personal with professional life, and when she makes a choice, she must take it to the end. Beginning a creative business is not an easy task; the woman entrepreneur must build her work upon a sacrifice in order to succeed. "She takes over responsibilities upon those around her" (Solomon *et al.*, 2005).

Religion

Whilst religion approves women's initiative in business activity, there are many people who do not value the entrepreneurial spirit of women who have clearly exhibited their persistent courage and abnegation towards intimidation from rigid and unfounded religious pressures. A woman entrepreneur who continues to work by trying to seek solutions to problems and "creating her own project, contributing to reducing poverty and helping society, is a real and true value to society" (Darpy & Volle, 2003).

Reference Groups

The literature review proves that women entrepreneurs are part of different groups who often influence their decisions. Generally we refers to a group as any set of at least two individuals who share common values, beliefs and attitudes and establish relationships between them and adopt behaviors interrelated with each other (Solomon *et al.*, 2005; Lewi, 2005). Groups whose opinions or behavior are particularly important for women entrepreneurs are reference groups (RG). These are groups of people, real or fictional, that influence the beliefs, opinions, values, and behaviors of individuals (Lewi, 2005). According to Kotler and Dubois (2002), in his/her daily life, an individual is influenced by many primary groups (family, neighbors, friends, coworkers) and secondary (associations, clubs, etc.), it may be a group she would like to belong to (Kotler & Dubois, 2002). The impact of the influence of RG is affected by factors such as the relevance of RG, the flow of information within the group, its usefulness and influence which expresses values (e.g. image, respect) important for women entrepreneurs. Reference groups influence female entrepreneurship in three ways: the information level, expectations, and the influence which expresses values (Solomon *et al.*, 2005).

Institutions and Organizational Support for Business Creation

The Algerian government has established number of institutions and devices to support business creation. The institution like ANGEM (National Management Agency for Micro Credit) began its activities in October 2004 and has been very active until now; the second institution CNAC (National Unemployment Insurance Fund) created in 2003, supports project activities for the unemployed aged 35-50; the third institution ANSEJ (National Agency to Support Youth Employment) that supports the creation of micro-enterprises for youth seems to have attracted special attention of the authorities. Through the ANSEJ device, ANSEJ female entrepreneurship has grown, especially as compared to outcomes of CNAC activity. ANSEJ contributes effectively to women's entrepreneurship training as it has provided a guide. According to ANSEJ director, Fatima Seddaoui, 232 508 projects were funded by the end of 2011, 11% of which were prepared by women 24 487 projects. According to ANGEM director of communication, Mourad Oubbad, 60% of the institution's beneficiaries are women and ANGEM's most requested areas are small industry (food, sewing, and clothing and crafts). However, the results of the international symposium organized on 17.9.2012 in Algiers on the entrepreneurship among the Algerians, show that female entrepreneurship in Algeria is still in its infancy, registering a rate of 6% out of the total number of entrepreneurs. This rate remains insufficient even though it doubled from 2005.

Family

Defined as “a community of people united by kinship”, family is an important determinant of women’s entrepreneurship in a particular sociocultural context such as that of Algeria. In fact, the woman entrepreneur is the result of her environment_(family, school, businesses, social groups). Changes in social conditions seem also to be important. Parents, brothers, spouse, family environment, friends have strong influence on women entrepreneurs. Referring to the theory of layers, according to Ballereau (2006), the influences of the support network are prioritized according to the proximity of link with the owner-manager. Different spheres comprising the support network of the leader of SME are represented by : family, friends, relatives employees, expert advisors , business contacts (customers, suppliers) professional networks. Bridge *et al.* (1998) believe that the closest layers have the greatest influence. The family is thus the most important driver for women entrepreneurs; for long it was the school in which the entrepreneur has learned the basics of entrepreneurship.

Entrepreneurs are not bowling alone; they are integrated into their households and family backgrounds whose impact is greater on women than their male counterparts in the entrepreneurial process (Brush *et al.*, 2009).

The family is the first to be mobilized when the daughter wants to set up her business and therefore remains one of the most important links in the chain of project implementation.

In general, the initial capital for launching a new business by an entrepreneur comes from personal income and equity in the family social capital, human capital, financial capital and the capital of survival (Miller, 1983).

Media

Media are also part of the environmental factors that develop and stimulate female entrepreneurship. Many psychosocial theories have been applied to media and some of these theories have been utilized to study the effect of media on entrepreneurial attitudes. The social learning theory of Bandura has been confirmed by many researchers (Wood, 1989; Major *et al.*, 1991; McCombs & Shaw, 1972). This theory assumes that most human behavior is learned through observation and modeling. Entrepreneurial literature has confirmed on numerous occasions the influence of role models on the intention to undertake entrepreneurial activities. Scott and Twomey (1988) showed that exposure to repeated patterns role is likely to contribute decisively to the genesis of a positive behavioral intention. Researchers suggest that women in particular, require greater exposure to successful women entrepreneurs. However, studies on the presence of women entrepreneurs in the media show clearly a lack of their representation in media (Baker *et al.*, 1997); In addition, according to Reiser (2008) media conform to stereotypes that do not reflect reality and are often anachronistic relatively to the status the woman now occupy in society.

The Mediator Variable: Attitude

Attitude is considered as a commitment that we have towards something, it is a judgment we make about an idea or a person and even how we distinguish things. The

entrepreneur agrees to take risks (financial risk, family) without involving anyone. The entrepreneur will not venture for fear of having problems. She withstands the stress, so that stress becomes a positive stimulus for success. Then the action and time are two fundamental characteristics for the successful entrepreneur in his/her entrepreneurial act.

MATERIAL AND METHODS

The Theoretical Model and Research Hypotheses

In Algeria many researchers are more interested in entrepreneurship as a phenomenon (Benhabib, 2000; Tounes, 2004) researched from different angles such as conceptualizing the entrepreneur, starting a business, defining Algerian entrepreneurs, highlighting cultural influence, etc. It is quite clear that the academic work addressing the theme of female entrepreneurship is rare, and most of it is based on descriptive approach. This may result in an incomplete understanding of this phenomenon.

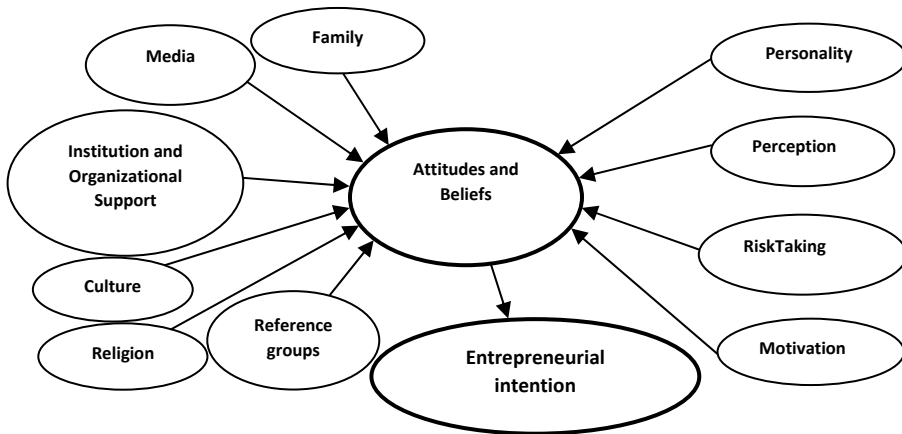


Figure 1. The global conceptual model

Source: own study.

Our conceptual framework integrates recent contributions that have questioned the central part played by environmental and individual factors that shape the creation of an enterprise. From the global conceptual model of Figure 1, we try to grasp these two groups of fundamental factors that may contribute to the understanding of Algerian female entrepreneurial intention.

Even though, these two factors seem to be integrated, we separate them in Figures 2a-2b for the convenience of our analysis in order to highlight the best explanatory variables for each major factor.

During the analysis the following hypotheses have been assumed:

- H.1. There is a causal link between Environmental Factors and the attitudes and beliefs (Att-Blf) of Women Towards Entrepreneurship (WTE).**
- H.1.1. There is a causal link between the family and the Attitudes and Beliefs of **WTE**.
- H.1.2. There is a causal link between the media and the Attitudes and Beliefs of **WTE**.
- H.1.3. There is a causal link between the Institution and Organizational Support and the Attitudes and Beliefs of **WTE**.
- H.1.4. There is a causal link between culture and the Attitudes and Beliefs of **WTE**.
- H.1.5. There is a causal link between religion and the Attitudes and Beliefs of **WTE**.
- H.1.6. There is a causal link between the reference groups & Attitudes and Beliefs of **WTE**.
- H.2. There is a causal link between Individual Factors & Attitudes and Beliefs of Women Towards Entrepreneurship (WTE).**
- H.2.1. There is a causal link between personality and Attitudes and Beliefs of **WTE**.
- H.2.2. There is a causal link between motivation and Attitudes and Beliefs of **WTE**.
- H.2.3. There is a causal link between risk taking and Attitudes and Beliefs of **WTE**.
- H.2.4. There is a causal link between perception and the Attitudes and Beliefs of **WTE**.
- H.3. There is a causal link between Attitudes and Beliefs of Women Towards Entrepreneurship (WTE) and Entrepreneurial Intention.**

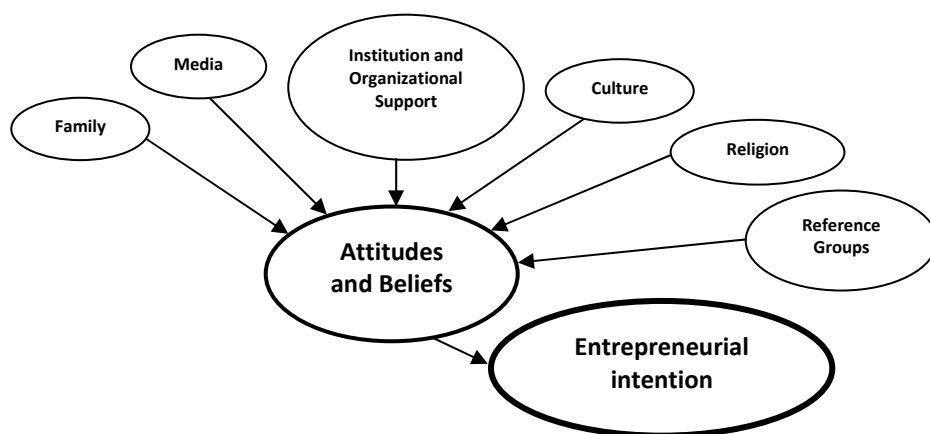


Figure 2a. The Conceptual Model for Environmental Factors

Source: own study.

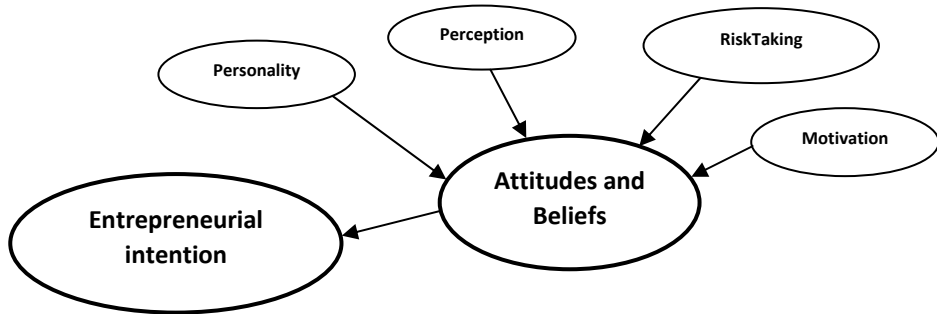


Figure 2b: The Conceptual Model for Individual Factors

Source: own study.

We apply the following three steps: data collection, scale measurement and exploratory analysis through a PCA (principal component analysis and finally the presentation of the structural equation modeling.

Data Collection

Depending on the familiarity of our target with the brands chosen, it was decided to administer a questionnaire to 290 final year students at Tlemcen University (Algeria) aged 20-27.

Our sample reflects the distribution of the population within an educational environment. In order to compare the metrics of entrepreneurship intention, we selected ten variables (components) that we tested empirically and then we proceeded to compare their psychometric properties to detect which one keeps its factor structure.

Scale Measurement and Exploratory Analysis through (PCA)

The questionnaire consists of two parts. The first covers the nominal variables (MSDS). The second consists of 157 items measuring our twelve research variables. The administration of the questionnaire took place in early April 2013. Data collection was performed through self-administered questionnaires.

The questionnaire was primarily intended to measure ten components of female entrepreneurship intention. More conventional measures were taken into account: personality constructs (24 items), perception (8 items), motivation (10 items), risk-taking (14 items), attitude and beliefs (38 items), media (20 items), reference group (11 items), family (8 items), culture (4 items), religion (6 items), institutions and support organisations (3items) and entrepreneurial intention (3 items). Some items are taken from literature; others are specifically elaborated for the analysis. Through these components, respondents were asked to give their views on entrepreneurship and specify their degree of agreement or disagreement on the 5 Likert scale.

Table 1. Results of PCA (Principal Component Analysis)

Variables	Number of items	KMO	Approximate Chi-square	Crombach α
Personality	14	0.670	1483.800	0.772
Perception	7	0.561	190.773	0.594
Risk taking	8	0.612	870.748	0.715
Motivation	5	0.536	525.143	0.728
Media	6	0.706	785.154	0.779
Family	8	0.815	2746.595	0.881
Reference groups	6	0.844	1168.930	0.720
Institutions and Support Organization	3	0.683	205.773	0.717
Culture	4	0.617	691.830	0.774
Religion	6	0.747	615.994	0.633
Attitudes and Beliefs	17	0.710	2040.431	0.781
Business Creation Intention	3	0.623	120.345	0.640

Source: own elaboration using SPSS version 20 software ($n = 290$).

A first exploratory analysis was conducted through a factor analysis in several common and specific factors. This allowed us to eliminate several items that are 'Defective', i.e. those poorly correlated factors whose presence may deteriorate the internal consistency of scales construction by using Cronbach's alpha as well as the results of factor analysis with varimax orthogonal rotation. Exploratory analyzes were performed on all the scales used in the IBM SPSS 20 software. Several ACP with varimax rotation were conducted on the scales.

The results shown in Table 1 indicate:

- For all scales, the data are adequate to the factorization (all KMO are greater than 0.6 and Bartlett's test of sphericity is significant).
- The percentage of explained variance exceeds 60% for the different constructs.
- Commonalities and factor loadings of the items are also high (>0.5).
- The scores are satisfactory with Cronbach's α indicating good internal consistency of the scales.
- The results of this analysis that are satisfactory in terms of tests of internal consistency (commonality, KMO and Bartlett's test, and the alpha of Crombach), remain for the selected dimensions (see Table 1, for the selected scales of Principal Component Analysis, PCA).

RESULTS AND DISCUSSION

Evaluation of the Measurement and Structural Model

To test our theoretical model, we used a structural equation analysis. All treatments were performed with the Statistica SPSS version 20 software. To validate the structural model (Figure 1), we used the two-step approach of Anderson and Gerbing (1988): first, the validation of the measurement model by a confirmatory factor analysis (Hair *et al.*, 1998) and second, a structural link evaluation between the theoretical latent variables during the evaluation of adjustment measures of the integrated model (Hair *et al.*, 1998).

The objective of this evaluation is to validate by checking the unidimensionality, reliability and factor contributions constructs using confirmatory factor analysis. The results of the fitting of the measurement model as well as the structural model are summarized in Tables 2, 3, and 4. We may note that sequential tests of chi-square difference were performed to check the discriminant validity of each construct as well as their degree of freedom. Results show that (χ^2 / df) are still acceptable with a value of 9.17.

Table 2. The measurement and structural absolute model fitting

Measure	Fitting measures		Structural fitting	
	Individual variables	Environmental variables	Individual variables	Environmental variables
Chi ² (χ^2)	7155.698	14533.284	7155.698	10954.918
Steiger and Lind RMSEA Index	0.130	0.154	0.145	0.175
Joreskög and Sorböm GFI	0.562	0.478	0.535	0.484
Joreskög and Sorböm AGFI	0.512	0.425	0.485	0.415

Source: own elaboration using SPSS version 20 software ($n = 290$).

The overall absolute fit indices shown in Table 2 exhibit, firstly an acceptable RMSEA which is not far from 0.08, and secondly some values superior to 0.5 that can be considered as good whether with classical statistics calculated on the values of the sample (GFI, AGFI,) or with model fit indices of population estimates (Population Gamma Index (PGI), Gamma Adjustment Population Index (GAPI)). The same evaluation can be formulated as to Parsimonious and incremental fits with values exceeding 0.5. Thus we can say that the constructs used to examine the measurement and the structural models are acceptable and justify our evaluation of the structural model. Therefore, it is possible to perform the model analysis.

Table 3. The measurement and structural parsimonious model fitting

Measure	Fitting measures		Structural fitting	
	Individual variables	Environmental variables	Individual variables	Environmental variables
James-Mulaïk-Brett Parsimonious Fit Index (PNFI)	0.558	0.544	0.611	0.554
Bollen's Rho	0.569	0.664	0.599	0.622
χ^2 / df	9.170	14.680	9.170	20.747
Bollen's Delta	0.656	0.691	0.631	0.577

Source: own elaboration using SPSS version 20 software ($n = 290$).

To test the hypotheses, we conducted a structural equation analysis over 290 female students. The meaning and value of the parameters such as contribution factors, and Student's t -statistic ($t \geq 1.96$), show a good significance. Moreover, the factorial contributions of the manifest variables on the latent variables whose values are usually between 0 and 1 exhibit values greater than zero and allow for hypotheses testing through the correlation coefficient.

Table 4. The measurement and structural incremental model fitting

Measure	Fitting measures		Structural fitting	
	Individual variables	Environmental variables	Individual variables	Environmental variables
Bentler and Bonett Normed Fit Index (NFI)	0.598	0.617	0.519	0.560
Bentler and Bonett Non-normed Fit Index (NNFI)	0.629	0.574	0.577	0.525
Bentler Comparative Fit Index (CFI)	0.654	0.680	0.621	0.633

Source: own elaboration using SPSS version 20 software ($n = 290$).

The goodness of fit results presented in Table 5, show that all correlations between latent variables (either positive or negative) sound significant with values ranging from 0.29 to 0.799 for all variables except those between risk-taking and attitudes and beliefs with 0.099, and institutions and support organization relatively to attitudes and beliefs with 0.167.

Findings: Hypotheses Testing

The first hypothesis (Table 5) proposed that personality influences the attitudes and beliefs of women entrepreneurs. This analysis shows that the contribution of personality on attitudes and beliefs is significant (H 1.1: $\beta = -0.29$, $t > 1.96$, $p < 0.05$). This shows that the personality of future women entrepreneurs, who would normally play an important role in the formation of attitudes and beliefs, which is not reflected in this result, could be explained not only by an attitude of avoidance but also paradoxically as a kind of opposition to the intention of creating a business.

The second hypothesis states that the perception negatively influences the attitudes and beliefs of women (H 1.2: $\beta = -0.531$, $t > 1.96$, $p < 0.05$) and increases the negative effect of personality.

Consistent with hypothesis H1.3 we observe that risk-taking has no influence on the attitudes and beliefs of women (H 1.3: $\beta = 0.099$, $t > 1.96$, $p < 0.05$). This shows that risk-taking hardly plays a role in shaping attitudes and beliefs of women. The probable explanation may stem from the Algerian institutional context of low risk towards investment. Actually, the Algerian State has implemented very loose investment policy measures for the youth in order to boost the creation of small- and micro-sized enterprises. This result confirms the low level of perception previously recorded.

As the second hypothesis related to perception and motivation (H 1.4: $\beta = -0.58$, $t > 1.96$, $p < 0.05$), not only has no influence on the attitudes and beliefs of women, but negatively contributes to attitudinal predispositions as to the intention of starting a business. Probably close environmental variables, including the family can help enlighten us on this entrepreneurial passivity.

The effect of attitudes and beliefs on the intention of starting a business woman (H 1.5 : $\beta = -0.653$, $t > 1.96$, $p < 0.05$) confirms the results observed previously on the influence of individual variables on attitudes and beliefs.

Table .5 Correlations between latent's variables

Relationships between latent's variables		correlation Coefficient β_i	Student's t-statistic	Error type ξ	p-value
Individual Variables	(PER)-1->(ATTE)	-0.290	-6.398	0.045	0.000
	(PERT)-2->(ATTE)	-0.531	-11.552	0.046	0.000
	(MOTI)-3->(ATTE)	-0.582	-14.567	0.040	0.000
	(RIS)-4->(ATTE)	0.099	2.354	0.042	0.019
	(ATTE)-5->(INT)	-0.653	-11.900	0.055	0.000
Environmental Variables	(IMAG)-6->(ATTE)	0.059	21.700	0.027	0.030
	(GRP)-7->(ATTE)	0.799	36.200	0.022	0.000
	(IST)-8->(ATTE)	0.167	5.133	0.033	0.000
	(FAM)-9->(ATTE)	-0.232	-8.080	0.029	0.000
	(CULRE)-10->(ATTE)	0.526	17.06	0.031	0.000

Source: own elaboration using SPSS version 20 software ($n = 290$).

Hypothesis 5, which argues that media influence attitudes and beliefs cannot be validated (H 2.1: $\beta = 0.059$, $t > 1.96$, $p < 0.05$). This indicates the reluctance of the media to influence the spirit of entrepreneurship among women.

According to the sixth hypothesis, the effect of reference groups has a positive influence on attitudes and beliefs (H 2.2: $\beta = 0.799$, $t > 1.96$, $p < 0.05$), and with $\beta = 0.799$ it appears that the influence of friends, colleagues at work, social networks, cultural clubs, and sports clubs has a major influence on the attitude towards entrepreneurial intention. The seventh hypothesis test considers that institutions and funders influence attitudes and beliefs. After analysis it is found that this relationship is not significant (H 2.3: $\beta = 0.167$, $t > 1.96$, $p < 0.05$), indicating along with the media that our institutions work timidly, but must leave their passivity to positively inspire women to start a business.

The results show that the effect of family attitudes and beliefs is a constraint for single women and negatively influences the entrepreneurial intention (H 2.4: $\beta = -0.232$, $t > 1.96$, $p < 0.05$). This may indirectly affect the perception of women about their potential entrepreneurial project.

After analyzing the results, it appears that culture and religion have a significant impact on attitudes and beliefs with $\beta = 0.526$ (H 2.5: $\beta = 0.526$, $t > 1.96$, $p < 0.05$). This reinforces the effect of reference groups that seem to be the cultural backbone of women. The correlation coefficient $\beta = 0.553$ (H 2.6: $\beta = 0.553$, $t > 1.96$, $p < 0.05$) exhibits a positive value between attitudes towards environmental variables and the intention to create a business. This shows that the impact of reference groups as well as culture reacts positively on entrepreneurial intention.

CONCLUSIONS

The results show that individual variables have a negative impact on the attitude towards entrepreneurship whilst environmental variables exhibit positive values. The negative

impact is related to the role of the family that influences the perception and motivation. Conversely, the positive impact is affected by the role of reference groups as the dominant external culture. The study also shows that the role of media and institution is still limited and requires some redeployment.

It is quite clear that the academic work addressing the theme of female entrepreneurship is rare in Algeria and most of it is based on descriptive approach. Few seek to integrate environmental and individual factors that influence the intention of starting a business. This gap may result in an incomplete understanding of this phenomenon. Thus, our research show that on the contrary to what is conveyed, the individual variables have a negative impact on the attitude towards entrepreneurship whereas environmental variables exhibit positive values. It appears that the most important individual variable that may trigger female towards enterprise creation is the weakness of risk-taking; however, paradoxically, this lack of risk characterizes the investment climate for the youth in Algeria. Actually, the Algerian State has implemented very loose investment policy measures for the youth in order to boost the creation of small and micro size enterprises.

In addition, the family is a major handicap in the entrepreneurial intention of Algerian women. This can probably be explained by the heritage status of women object of study, to the extent that the single woman is still locked in a passive family straitjacket. On the other hand, it seems that our results support the idea rampant within our students that they see the culmination of their training in the public service.

The main conclusions that could be drawn from this study and may also result in recommendations:

- The Algerian institutional context of low risk towards investment should be readjusted for a better resource allocation.
- The family remains a constraint in the entrepreneurial intention.
- External and reference groups are necessary but not a sufficient advantage in entrepreneurial intention.
- The institutions and the media in Algeria remain passive towards entrepreneurial intention.

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