

The Reality of Women's Financial and Economic Empowerment and Its Role in Enhancing Financial Inclusion in Algeria – An Analytical Study

Dr. Hassen Meftah¹, Pr. Abderrahmane Bouchemal²

¹Mohamed Seddik Ben Yahia University – Jijel, Algeria.

Email : h.meftah@univ-jjel.dz

²Ziane Achour University of Djelfa, Algeria.

Email: abderrahmane.bouchemal@univ-dgelfa.dz

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Abstract:

This study aims to analyze the reality of women's financial and economic empowerment in Algeria and demonstrate its role as a fundamental pillar for enhancing the financial inclusion strategy. The study adopted a descriptive-analytical methodology to frame theoretical concepts, while reviewing and analyzing statistical data issued by official and international bodies to track the development of indicators related to women's access to financial services and the labor market in Algeria.

The study reached a fundamental conclusion indicating the existence of a clear structural gap. Despite the breakthrough achieved in female education levels and supportive legislative frameworks, women's contribution to financial inclusion remains below desired levels compared to men. This gap is primarily attributed to low rates of labor force participation and difficulty accessing financing, in addition to socio-cultural barriers that limit women's engagement in independent entrepreneurial activities, making their financial inclusion largely tied to traditional salaried employment.

Keywords: Financial empowerment, economic empowerment, women, financial inclusion, Algeria, gender gap, financial services, labor force participation, education, entrepreneurship

Introduction:

Financial inclusion stands at the top of decision-makers' priorities worldwide as an economic and developmental priority, given its significant role in supporting economic growth, reducing income distribution inequality, and increasing levels of economic well-being. In this context, and recognizing the growing importance of women's participation in economic activity and enhancing their access to financial services, it has become imperative to search for ways to improve women's financial inclusion levels in order to achieve sustainable development goals. According to the United Nations report on development goals in 2015, women still face discrimination in accessing employment and economic assets and in participating in decision-making at both private and public levels. Furthermore, the likelihood of women living in poverty is higher than that of men. Consequently, a set of circumstances and factors has led to attention being paid to women's role through their economic and financial empowerment and their inclusion in economic development, through international and local efforts aimed at the necessity of advancing women and strengthening their economic role so they can be partners in the development process.

Providing financial services to women (such as bank accounts, formal savings, and electronic payment) helps them control their financial affairs, thereby enabling them to invest in healthcare, nutrition, and education for their families—investments capable of creating intergenerational changes. Expanding and mainstreaming financial services has an impact on economic growth and development in general.

Research Problem:

Despite the achieved results, we observe a research gap here. While studies have focused on the legal aspects of empowerment, there remains a lack of analysis of the gap between female human capital (education) and financial behavior (financial inclusion). From this perspective, we can pose the following problem:

To what extent does women's financial and economic empowerment contribute to enhancing the financial inclusion strategy in Algeria?

Through this question, the following sub-questions can be posed:

- What is the conceptual framework for financial inclusion and women's financial and economic empowerment?
- What is the reality of women's economic and financial empowerment indicators in Algeria?
- What are the indicators of women's financial inclusion in Algeria?
- How have Algerian state policies and initiatives contributed to supporting women's financial inclusion and empowerment?
- What are the main obstacles facing women's economic and financial empowerment in Algeria?

Main Hypothesis:

Based on the study problem, the following hypotheses can be formulated:

Women's contribution to enhancing financial inclusion in Algeria remains below desired levels, due to a structural gap between knowledge acquisition and actual financial empowerment.

Based on the main hypothesis, the following sub-hypotheses can be posed:

- There is a direct relationship between rising female education levels in Algeria and increased awareness of the importance of financial services.
- Policies and initiatives have contributed to relatively improving women's access to financial services indicators in Algeria.
- The gap between males and females in enhancing the financial inclusion strategy in Algeria is due to socio-cultural factors more than economic or legislative ones.

Study Objectives:

The study objectives include:

- Highlighting concepts related to women's financial inclusion and economic empowerment.
- Demonstrating the role that women can play in economic life in Algeria.
- Identifying women's contribution rates to financial inclusion indicators in Algeria.
- Understanding state procedures and strategies supporting women's financial and economic empowerment in Algeria.

Study Methodology:

The methodology followed in this study is descriptive-analytical. Theoretical literature related to financial inclusion and women's financial and economic empowerment was addressed through the descriptive approach, while analyzing data related to women's economic and financial empowerment and attempting to link it to financial inclusion in Algeria through the analytical approach.

1- Theoretical Framework

Studying women's financial inclusion indicators in Algeria is inseparable from the state's general developmental trajectory. Education represents the first pillar in preparing the female element cognitively, while economic contribution represents the actual channel for translating this training into purchasing power and real demand for financial services. Therefore, our analysis in the following sections will depend on tracking the 'empowerment cycle' that begins from school benches, through the labor market, to integration into the formal banking system, with the aim of measuring the effectiveness of this chain in achieving financial independence for Algerian women.

1-1 Financial Inclusion

1-1-1 Concept of Financial Inclusion:

The Organization for Economic Cooperation and Development (OECD) and the International Network for Financial Education (INFE) define financial inclusion as: "The process through which access to a wide range of formal, supervised financial services and products is promoted at reasonable time and price and in sufficient form, and the scope of use of these services and products is expanded by different segments of society, through the application of innovative approaches, including financial awareness and education, with the aim of promoting financial well-being and social and economic integration."

It is defined as "the system based on the extent of individuals' ability to access and use financial and banking products available in the market that are appropriate to the needs of customers of different categories and enable them to live a dignified social life at a reasonable economic level."

From the previous definitions, we can conclude that both supply and demand sides must be developed through:

- Providing a large number of formal financial services and products.
- Products characterized by appropriate price and sufficient quantities.
- Creating financial products that reach all segments of society.
- Financial education to avoid informal channels.

1-1-2 Objectives of Financial Inclusion:

The objectives of financial inclusion can be summarized as:

- Enhancing access for all segments of society to financial services and products, to familiarize citizens with the importance of financial services and how to obtain and benefit from them to improve their social and economic conditions.
- Facilitating access to financing sources to improve citizens' living conditions, especially the poor.
- Promoting self-employment projects and economic growth.

- Enabling very small enterprises to invest and expand.
- Reducing poverty levels and achieving prosperity and social welfare.

1-1-3 Dimensions and Indicators of Financial Inclusion

The dimensions of financial inclusion indicators according to World Bank methodology include:

a) First Dimension: Use of Bank Accounts: includes the following indicators:

- Percentage of adults who have a financial account in formal institutions such as banks, post offices, and microfinance institutions.
- Purpose of accounts (personal, commercial).
- Number of transactions (deposits, withdrawals).
- Method of access to bank accounts (ATMs, bank branches).

b) Second Dimension: Savings: includes the following indicators:

- Percentage of adults who saved during the past 12 months using formal financial institutions (banks, post offices, etc.).
- Percentage of adults who saved during the past 12 months using an informal savings institution or anyone outside the family.
- Percentage of adults who saved otherwise (at home, for example) during the past 12 months.

c) Third Dimension: Borrowing: includes the following indicators:

- Percentage of adults who borrowed in the past 12 months from a formal financial institution.
- Percentage of adults who borrowed in the past 12 months from informal sources including borrowing from family and friends.

d) Fourth Dimension: Payments: includes the following indicators:

- Percentage of adults who used a formal account to receive wages or government payments in the past 12 months.
- Percentage of adults who used a formal account to receive or send money to family members living elsewhere during the past 12 months.
- Percentage of adults who used mobile phones to pay bills or send or receive money in the past 12 months.

e) Fifth Dimension: Insurance: includes the following indicators:

- Percentage of those who insured themselves.
- Percentage of adults working in agriculture, forestry, or fishing who insure their activities against natural disasters.

1-2 Women's Financial and Economic Empowerment

1-2-1 Concept of Women's Financial and Economic Empowerment:

The World Bank defines women's empowerment as enhancing women's authority in economic, social, and political fields. It can be achieved by creating more opportunities for women to own more assets and capabilities, enabling them to make choices and translate them into desired actions and results.

Women's economic empowerment is the process through which women can move from a lower economic power position in society to a higher economic power position, through increasing their control over basic economic and financial resources—wages, capital, and tangible

properties—which primarily grants them direct material independence. This definition links women's empowerment to their ability to obtain material and tangible economic wealth and their ability to control that wealth for the longest possible period.

1-2-2 Importance of Women's Financial and Economic Empowerment

The importance of women's financial and economic empowerment lies in:

- Achieving social justice and bridging the gap between men and women in the field of finance.
- Increasing GDP and improving economic growth rate.
- Improving women's conditions and developing their financial capacity, which reflects a significant positive return on society.
- Targeting a societal category considered an added value in the economy in terms of labor and quality of work, all aimed at improving and developing economic and social growth.
- Increasing the level of societal welfare.

Women's economic integration also helps:

- Raising savings rates by 35%.
- Increasing female school enrollment by 10%, which helps raise GDP by approximately 3%.
- Increasing female worker productivity by up to 25% in some countries.
- Improving education levels as families headed by women usually allocate a larger percentage of the household budget to children's education.
- Improving health levels and family support as women usually allocate about 90% of their income to family support compared to 30-40% for men.
- Creating a sustainable work environment, as institutions managed by women are observed to be more environmentally conscious.
- Integrating women in decision-making processes leads to increased efficiency and sustainability of economic and environmental projects.

1-2-3 Indicators for Measuring Women's Economic Empowerment:

These indicators, determined according to United Nations Fund programs, are as follows:

- **Economic Contribution:** includes unemployment level, level of economic activities, income from entering the labor market.
- **Economic Opportunities Available:** includes quality of women's economic participation, quality of position women occupy, ratio of women's income to men's income, number of women occupying high managerial positions.
- **Participation in Decision-Making:** employment opportunities in the private sector, extent of women's participation in formal or informal decision-making structures, extent of women's participation in determining policies affecting all segments of society.
- **Education:** includes quality of education, opportunities available for women's scientific self-development, women's education rate, number of female enrollees in education at various levels, average years women spend in schools or universities.
- **Health Care:** includes medical care, birth control and regulation, psychological medical care.

1-2-4 Difficulties and Obstacles to Women's Financial and Economic Empowerment:

There are several obstacles and difficulties affecting women's financial and economic empowerment, most importantly:

- Financial problems faced by women (less capital, fewer loans, no credit reference history, banks have less confidence in women, difficulty accessing appropriate capital).
- Lack of guarantees, as women's difficulty in ownership has contributed to their inability to secure sufficient bank loans due to lack of guarantees.
- Difficulty accessing the market, where women face lack of training and experience and consequently inability to strategically market their goods and services.
- Difficulty accessing networks and inability to deal with government bureaucracy and weak bargaining power compared to men.
- Lack of information, which limits building sustainable relationships with local or state-level decision-makers.

2- Women's Financial Inclusion Indicators in Algeria

We will attempt here to address the most important financial inclusion or financial empowerment indicators for women according to indicators set by the United Nations Fund program, focusing on the economic contribution and education indicators according to available data.

2-1 Education Indicator:

We address here the indicators of school enrollment rate and university enrollment rate in Algeria as follows:

2-1-1 School Enrollment Rate:

This percentage represents the percentage of female enrollees in the three educational levels (primary, middle, and secondary) during the 2021/2022 academic year. The following table illustrates this:

Table 01: Represents the Percentage of Female Enrollment in the Three Educational Levels during the 2021/2022 Academic Year

Level	Total	Females	Female Percentage
Primary	5,142,500	2,464,150	47.92
Middle	3,450,210	1,661,280	48.1
Secondary	1,485,300	868,800	58.5
Total	10,075,010	4,994,230	49.6

Source: Prepared by the researcher based on the official platform of the Algerian Ministry of Education

We observe from the table that the percentage of female enrollment in the two educational levels (primary and middle) is less than that of males, though nearly equal. However, the percentage of female enrollment in secondary education is slightly higher than males during the 2021/2022 academic year. This reflects the superior performance of females in middle school and their transition in greater numbers to secondary education compared to males. These

percentages reflect the absence of gender disparities in education, which explains the state's orientation toward gender equality in education. We also observe a decrease in the level of school dropout among females compared to males as the educational level increases.

2-1-2 University Enrollment Rate:

The following table represents the percentage of female university enrollment during the period 2014-2023:

Table 02: University Enrollment Rate for Females during the Period 2014-2023

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
University	45	48.5	56.6	60.0	67.4	68	68	68	68	68

Source: Prepared by the researcher based on World Bank Development Indicators data at <https://data.albankaldawli.org/indicator>

What is notable from the above table is the significant increase in the percentage of female university enrollment during the period 2014-2023, where it reached 45% in 2013 and continued to rise to reach 68% in 2023. This reflects the superior performance of females over males in recent years, which will inevitably lead in the near future to a significant increase in women's representation in the world of work and employment, thereby enhancing women's financial and social empowerment.

2-2 Economic Contribution and Available Opportunities Indicator:

This includes a set of indicators that can be summarized as follows according to data availability:

2-2-1 Female Labor Force Participation Rate:

The following table represents the labor force participation rate, which is the percentage of economically active population aged 15 years and above—all persons who provide labor for the production of goods and services during a specified period.

Table 03: Female Labor Force Participation Rate during the Period 2014-2023

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Algeria	15.3	16.1	16.8	17.6	17.3	17	16.5	16.5	17.8	18.2

Source: Prepared by the researcher based on World Bank Development Indicators data at <https://data.albankaldawli.org/indicator>

We observe from the above table that the female labor force participation rate (aged 15 years and above) fluctuated from 2014 until 2021, but resumed its increase to reach 18.2% in 2023. This is considered low compared to the average in the Arab world. What explains this low percentage is that there are fewer women working in difficult professions and crafts that are considered exclusive to men (industry, agriculture, etc.), and their work is primarily concentrated in administrative positions or salaried employment.

2-2-2 Women's Participation Rate in the Labor Force by Sector

The following table represents women's participation rate in the labor force by sector (women's labor force participation rate in Table 04 is disaggregated among the three sectors: industry, services, and agriculture).

Table 04: Women's Participation Rate in the Labor Force by Sector during the Period 2014-2023

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Industry	21.6	22.4	23.4	24	24	23.8	23.8	23.5	23	22
Services	74.5	74.3	73.6	72.2	72.3	72.7	72.8	73	73	73.9
Agriculture	3.9	3.3	3	3.8	3.7	3.5	3.4	3.5	4	4.1

Source: Prepared by the researcher based on World Bank Development Indicators data at:

<https://tradingeconomics.com/algeria/employees-services-female-percent-of-female-employment-wb-data.html>

<https://tradingeconomics.com/algeria/employees-industry-female-percent-of-female-employment-wb-data.html>

We observe from the table that women's participation rate in the labor force across the three sectors (industry, services, agriculture) varies, with women's participation in the services sector being higher than in the other two sectors. This is due to women's inclination toward less physically demanding work. What is notable is that starting from 2018, the percentage of women working in the industrial sector declined in favor of the other two sectors.

2-2-3 Percentage of Female Wage and Salary Workers from the Female Labor Force

By wage and salary workers, we mean here those who hold types of jobs defined as paid employment, where they enter into explicit employment contracts under which they receive basic compensation.

Table 05: Percentage of Female Wage and Salary Workers from the Female Labor Force

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Percentage	74	74.1	74.4	74.6	74.6	74.5	74.3	74.5	74.7	74.9

Source: Prepared by the researcher based on World Bank Development Indicators data

at <https://data.albankaldawli.org/indicator>

It is observed from the table that the percentage of female wage and salary workers from the female labor force approximately equals 74% during the study period. This high percentage can be explained by women's tendency toward stable and guaranteed employment (contracts), and consequently their orientation toward jobs and professions characterized by low risk. This explains that women's financial inclusion is mandatory as a result of depositing their salaries in postal current accounts or bank accounts.

2-2-4 Account Ownership at Banks, Financial Institutions, or with Mobile Money Service Providers:

The following table indicates the percentage of those who reported having an account (by themselves or with another person) at a bank or any other type of financial institution, or personally reported using mobile money transfer services during the past 12 months (females) aged 15 years and above.

Table 06: Percentage of Female Account Ownership at Banks, Financial Institutions, or with Mobile Money Service Providers during the Period 2011-2021

Year	2011	2014	2017	2021
Female Percentage	20.4	41.1	29.3	32.2
Male Percentage	46.1	60.9	56.3	55.8

Source: Prepared by the researcher based on World Bank Development Indicators data at <https://data.albankaldawli.org/indicator>

It is observed from the table that the percentage increased from 20.4% in 2011 to 41.1% in 2014, but declined again in 2017 to reach 29.3%, then rose to 32.2% in 2021. Compared to males, the percentage is considered weak, though continuously rising. This reflects women's apprehension and lack of confidence in using digital technologies in the field of money use (withdrawal, transfer) compared to men.

Through extrapolating the data presented in the previous tables, the features of the 'transitional gap' in the reality of Algerian women emerge. While educational indicators (Tables 01 and 02) achieved a qualitative breakthrough reaching 68% in higher education, we find that this cognitive force still collides with obstacles in the labor market, where the participation rate did not exceed 18.2% (Table 03).

Table 05 shows an important glimmer of hope. the concentration of 74.9% of working women in the formal wage employment sector is considered the greatest guarantor of future financial inclusion growth, as these jobs are automatically linked to opening bank and postal accounts for salary domiciliation. This explains the fluctuation and then rise in account ownership (Table 06).

3- The State's Role in Supporting Women's Financial and Economic Empowerment

The state contributes in many fields to support and enhance women's financial and economic empowerment. We have proposed two areas here that we consider of utmost importance: the field of vocational training and education, and the field of employment. Subsequently, we addressed the challenges that women in general, and Algerian women in particular, may face in the financial and economic sphere.

3-1 In the Field of Vocational Training and Education:

In this framework, the following have been implemented:

- Establishing delegated branches and annexes of vocational training centers in rural areas to allow girls to join them.
- Including homebound women among the category of beneficiaries of vocational training.

- Extending the maximum legal age from 25 to 30 years to allow women from special categories to receive training through apprenticeship.
- Preparing special programs for professional internships and vocational training directed at craftswomen, stay-at-home women, and those wishing to establish micro-enterprises and contribute to economic development.
- Promoting preparatory training lasting six months, after which the trainee is integrated into classes to obtain the initial certificate for youth who have passed school age.

3-2 In the Field of Employment Supporting Women's Economic Participation:

Within the framework of employment and creating various profit-generating activities, especially for women, employment support programs were established, particularly starting from 2014, consisting of:

- **Community Needs Activities Program:** This represents one of the most effective means of social and professional integration for young male and female job seekers.
- **Micro-enterprises:** This mechanism consists of helping young people establish their own enterprises through interest-free loans and other financial assistance.
- **Microcredit:** This program, established in 1999 as a means of integration and combating unemployment and poverty for the unemployed to create income-generating activities, with women beneficiaries representing 70% in 2008.
- **Social Integration Program for Degree Holders:** This was established for the benefit of higher education graduates, allowing them to acquire professional experience. The number of job applications from women reached 147,968, with women representing 65% of the total percentage.
- **Women's Employment Observatory:** Established in 2002 at the National Hydrocarbons Corporation level, and subsequently generalized at the company's branch level in some provinces of the country, given its role in enhancing the female employment rate in various positions and activities of the group.

3-3 Challenges to Women's Financial and Economic Empowerment:

There are a set of challenges preventing women from entering economic activities outside their homes, primarily consisting of economic, social, and legal challenges, which can be clarified as follows:

- Difficulty identifying excluded women.
- Women have less asset ownership.
- Difficulty reaching women through the usual channels that target men.
- Lack of significant incentives for financial service providers to offer services to women.
- Women have less awareness and understanding of financial institutions.
- Traditions and social customs prevent women from requesting financial services.
- Financial institutions lack understanding of women's financial needs.
- Women's limited access to technology.
- Difficulty reaching women through traditional and digital channels.

Conclusion:

Women's financial inclusion refers to their ability to access financial products and services to meet their needs. The needs that must be met include savings, transactions, making and

receiving payments, and obtaining credit and insurance. These products and services must be affordable to enable the achievement of desired goals.

Women's empowerment and economic equality with men is considered an important element for increasing production and productivity, a contributing factor to reducing income distribution inequality, and achieving sustainable development goals. Furthermore, women's access to the labor market has a positive impact on economic growth levels.

Hypothesis Testing:

- **Regarding the main hypothesis:** The results confirmed the existence of a structural gap, where female university enrollment rates reach high levels while their labor force participation rate does not exceed 18.2%. This proves that knowledge acquisition has not been efficiently translated into women's financial and economic empowerment in Algeria (for example, their contribution to financial inclusion in terms of account ownership is 32.2% compared to 55.8% for males).
- **Regarding the first hypothesis:** It is considered valid, as the study demonstrated that working women tend toward fixed-salary jobs. This situation imposes financial integration compulsorily through salary domiciliation in current accounts, which proves that education alone is not sufficient to create a financial culture that leads to financial empowerment.
- **The second hypothesis is considered acceptable:** The study data reflected notable development in women's ownership of financial accounts. This improvement is attributed to state policies aimed at training and women's employment programs.
- **The third hypothesis was also proven:** The results showed that the state has provided a set of supportive legislation for women's empowerment and employment.

Results:

- Financial inclusion contributes to enhancing financial stability, as well as contributing to economic growth and financial efficiency, and improving clients' social status.
- Financial inclusion contributes to including all social groups in the formal financial system and protecting them financially.
- The percentage of female enrollment in the three educational levels is considered acceptable and approximately equals the male percentage. However, the percentage of female university enrollment is considered high, estimated at an average of 74%, making this indicator favorable for women's financial empowerment indicators.
- The female labor force participation rate is considered very weak. The services sector captures the highest percentage, estimated at an average of 73% of the female working labor force, while the agricultural sector's participation in the female labor force represents an average of 4%, which is a very low percentage, with the remainder in the services sector.
- Women mostly tend toward sectors or jobs that provide stable income (wages, salaries), or in other words, they tend toward contractual employment arrangements.
- Female ownership of accounts in banks, financial institutions, or with mobile money service providers in Algeria is showing notable development. We also observe that it is higher than the Arab world average, which demonstrates the state's orientation toward supporting women.

- Financing is considered one of the biggest obstacles to women's financial and economic empowerment, which negatively affects financial inclusion indicators.
- The state contributes in many fields to support and enhance women's financial and economic empowerment, especially in the areas of training, education, and employment, by enacting a set of laws and legislation. However, women's response to these laws remains weak due to several considerations (cultural, religious, social), which has affected their empowerment indicators.
- Algerian women face a lack of societal confidence regarding their economic effectiveness.

Recommendations:

Finally, we can propose a set of recommendations that could contribute to supporting and enhancing women's financial and economic empowerment in Algeria as follows:

- A clearer strategy for women's financial education must be adopted through holding seminars and courses by banks or the Bank of Algeria in this regard.
- Providing financial products and services specifically designed for women.
- Making leadership opportunities equally available to both genders.
- Updating and amending laws to remove obstacles that prevent women's financial empowerment.
- Integrating the dimension of women's entrepreneurship into the policy of promoting small and medium-sized enterprises.

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