

Asli, Amina; Nour, Habiba Bensassi

**Conference Paper**

## Female Entrepreneurship in Morocco, Obstacles and Ways to Overcome Them

**Provided in Cooperation with:**

Governance Research and Development Centre (CIRU), Zagreb

*Suggested Citation:* Asli, Amina; Nour, Habiba Bensassi (2018) : Female Entrepreneurship in Morocco, Obstacles and Ways to Overcome Them, In: Tipurić, Darko Labaš, Davor (Ed.): 6th International OFEL Conference on Governance, Management and Entrepreneurship. New Business Models and Institutional Entrepreneurs: Leading Disruptive Change. April 13th - 14th, 2018, Dubrovnik, Croatia, Governance Research and Development Centre (CIRU), Zagreb, pp. 390-401

This Version is available at:

<https://hdl.handle.net/10419/180004>

**Standard-Nutzungsbedingungen:**

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

**Terms of use:**

*Documents in EconStor may be saved and copied for your personal and scholarly purposes.*

*You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.*

*If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.*

## **Female Entrepreneurship in Morocco, Obstacles and Ways to Overcome Them**

Amina Asli, Habiba Bensassi Nour

National School of business and Management, Hassan 1st University, Settat, Morocco

[amina\\_asli@yahoo.fr](mailto:amina_asli@yahoo.fr)

[hbnprof@gmail.com](mailto:hbnprof@gmail.com)

### **Abstract**

*In the face of a labor market that is unable to absorb a growing demand, entrepreneurship and self-employment is an interesting path on many levels. In addition to being a real driver of growth and competitiveness, entrepreneurship is also a means of self-realization, independence and personal growth.*

*However, Women, appear relatively few to engage in this career path. Indeed, the Association of Women Entrepreneurs (AFEM) estimates that the number of women entrepreneurs does not exceed 10,000, which represents barely 0.5% of women's employment in the formal sector and about 10% of the number total enterprises.*

*Several obstacles to female entrepreneurship are identified in the literature and confirmed by our qualitative study. We made the choice to classify the different obstacles in two broad categories. The first category includes the obstacles related to the entrepreneurial environment and the second issue of several individual factors.*

*This communication is meant to be an exploration of the different obstacles to women's entrepreneurship in Morocco, as well as actions to put in place to promote it. It is based on an exploration of the review of literature on the subject and a qualitative study conducted with 30 potential entrepreneurs.*

**Keywords:** *Employment, Female entrepreneurship, Obstacles, Promotion.*

Track: *Entrepreneurship*

Word count: 5.824

### **1. Introduction**

Entrepreneurship plays a very important role in the growth and wealth creation of a country. It could enable women to gain some financial autonomy, contribute to reducing the rate of female poverty and improve the social recognition of women.

Several studies, notably by the Global Entrepreneurship Monitor (GEM), show significantly that economic growth is strongly linked to a number of factors including the female participation rate (Ponson, 2009).

Cuberes and Teignier (2014) estimate that gender disparity in women's participation in entrepreneurship and labor represents an estimated income loss of 27% in the Middle East and North Africa, 19% in South Asia, 14% in Latin America and the Caribbean, 10% in Europe. For both authors, if all women were excluded from the labor force, world per capita income would be lower by almost 40%.

Yet, all over the world, the proportion of women entrepreneurs remains below that of men (World Economic Forum Reports, 2010). According to Sharma (2012), even in the United States, one of the most gender-friendly countries, they account for only 33% of start-ups and the majority of them only have an employee.

Nevertheless, the findings reveal an upward trend. More and more women are embarking on the adventure. In Morocco and contrary to what can be seen in some countries of sub-Saharan Africa, women entrepreneurs are few. Only 10% of entrepreneurs are women, a low proportion of course, but which masks the reality of the female entrepreneurial dynamic, mainly because of the informal.

Indeed, given the weight of the latter and the lack of statistical data, it is difficult to establish a precise inventory of women's businesses in Morocco. Their number is estimated according to the experts between 7000 and 10 000 against 5000 in 2005.

The participation of women in the Moroccan economy is only 26%, which remains very low according to the World Bank. For the Organization for Economic Co-operation and Development (OECD, 2005), women represent a potential for nonvaluated enterprise creation in both developing and developed countries.

The theme of women's entrepreneurship is a hot topic of current interest and has been the subject of several studies by both government organizations, which need better information to initiate appropriate support measures, than by researchers. It can't be dissociated from the gender system. Indeed, the latter is currently widely recognized as having a very important role in entrepreneurship and economic growth (OECD, 2004). In addition to being a real lever for growth and competitiveness, entrepreneurship is also a means of self-realization, autonomy and personal fulfillment.

However, the entrepreneurial journey is not always a part of fun, women entrepreneurs face a number of obstacles that can slow down this entrepreneurial dynamic and persuade more than one to give up this adventure.

Our research attempts to provide a global understanding of the obstacles to female entrepreneurship through an exploration of the literature on the subject and the results of a qualitative study conducted with 30 potential entrepreneurs who have all taken an entrepreneurship course in their career paths. university. It also offers some ideas for promoting the entrepreneurial act.

## **2. Female entrepreneurship, conceptual framework**

### **2.1 The concept of entrepreneurship**

Conceptualizing the notion of entrepreneurship is not an easy thing (Bruyat, 1991, quoted by Fayolle, 2012). It is a complex and multidimensional phenomenon (Gartner 1985, Bruyat and Julien 2001). Entrepreneurial situations are certainly diverse and heterogeneous but can't be dissociated from the notion of value creation.

The term entrepreneurship covers different meanings that need to be clarified. Two particular visions emerge from the literature. The first is oriented towards the detection and exploitation of opportunities and the second, broader, considers entrepreneurship above all as a state of mind that can be mobilized in all areas of life.

For Coster M. (2009), entrepreneurship is "the phenomenon of emergence and exploitation of new creative opportunities of economic and social value, driven and made possible by the initiative and the dynamics of innovation / change of a man, the entrepreneur, in permanent interaction with his environment ". In the same vein, Pesqueux Y. (2011) considers that entrepreneurship is "an activity involving the discovery, evaluation and exploitation of opportunities, with the aim of introducing new products and services, new structures organization, new markets, processes and materials, by means that may not have existed

before". In contrast to these definitions which focus on the identification and exploitation of opportunities, others consider that entrepreneurship does not necessarily result from an opportunity to be exploited but rather from a desire to create value for others whether by altruism or opportunism. Thus, according to Y. Gasse and A. D'Amours (1993), entrepreneurship is "the appropriation of human, material and financial resources with the aim of creating, developing, and implementing solutions to respond to needs of individuals". Similarly, for the Government of Quebec (2011), "entrepreneurship refers to the ability of an individual or a group of individuals to turn ideas into action [...]. In a broad sense, entrepreneurship is a state of mind that can be usefully applied in all work activities and in life, making it a key skill for all. "

Given these definitions, it can be said that the act of doing business consists of moving from an abstract idea, transforming it into a realistic and achievable project and making it a reality for the purpose of creating economic and social value. Entrepreneurship is multifaceted. We can create a new company, develop projects within an existing organization (intrapreneurship), leave his employer, start a business and continue working with it (extrapreneurship), buy an existing business (takeover) or even to undertake in the social (social entrepreneurship). The entrepreneurial act is not restricted to a particular genre but can be worn by both men and women. The following paragraph attempts to define what is female entrepreneurship and circumscribe the scope of our research.

## **2.2 Female entrepreneurship, definition essay**

Female entrepreneurship can be defined according to Fatimatou B. (2009) as "the process by which a woman or a group of women creates or develops mainly an economic and social structure comprising material and financial means and one or more persons working from organized way to provide products or services for the market (customers) in order to make a profit ". A rather general definition that reproduces the basic elements of the definition of a company.

In its broadest sense, women's entrepreneurship refers to activities that are organized and managed by women. In its broadest sense, women's entrepreneurship refers to activities that are organized and managed by women. Female entrepreneurship contains a plural reality. These can be so many microprojects intended to provide for the basic needs of the woman entrepreneur and her family, as well as big projects, developed by women with substantial means and wishing to flourish and be accomplished.

Zouiten (2009) defines the female entrepreneur as "being a person who, under the impulse of his own initiative, creates alone or with other individuals a new entity". This definition focuses on business creation and neglects other forms of entrepreneurship as mentioned in the previous paragraph. We therefore retain the definition of Lavoie (1988) who considers that the entrepreneur is the woman who, alone or with one or more partners, has founded, bought or inherited a business, which assumes the financial risks and responsibilities. , administrative and social and who participates daily in its day-to-day management. This definition has the merit of emphasizing the management of the management functions by the woman entrepreneur either entirely or partially. We have chosen to exclude from our field of study informal livelihood activities and all those that are more related to the social and solidarity economy.

## **2.3 Gender and entrepreneurship**

Based on the work of Money and Hampson (1957), Robert Stoller (quoted by Dali, 2014, p.142), American psychologist, contributed largely to the popularization of the notion of gender since 1968. Indeed, it questions the equivalence of sex and gender in the light of

sexual identity and shows that the latter is not only supported by the sex of individuals, but also requires taking into account the socio-cultural environment, biographical and historical (spatial and temporal) in the subjective elaboration of sexual identity.

Widely used in the social sciences, the concept of gender refers to non-biological differences between men and women. It is a social and cultural construct of gender differences and relates to the psychological attributes, behaviors, attitudes, social roles attributed to each sex. Social differences between men and women result from the process of socialization and are acquired and generally reversible. They vary from one culture to another, sometimes within the same culture and often carry inequalities depending on the context (OIF, 2002). For Jacquet (1995), starting from a biological difference, a cleavage between women and men in human societies is constructed. This cleavage immediately impacts the functioning of society as a whole and does not spare the field of entrepreneurship. For a long time, entrepreneurship has been considered as an exclusively male activity.

According to Champy F. (2009, cited by Dali C. 2014, p.147), gender inequalities in the field of entrepreneurship affect both access to professional activities and career progression and access to positions of responsibility. Some studies even point to unequal access to funding. The inequalities noted can be explained by the association generally made between the values and attributes of entrepreneurship, namely: risk taking, innovation, results orientation, etc., and men.

Several studies have shown that differences between women and men are observed at different levels: identification of business opportunities, motivations, entrepreneurial intent, type of business, management style, financing method, ...

It should be noted, however, that while some studies focus on the difficulties faced by women in accessing funding given the lack of confidence in the ability of women to start or run a business and repay a loan. (OECD Report, 2004), other studies, based on interviews with women entrepreneurs, especially Moroccan women, question this difficulty.

Overall, it is estimated that women have access to fewer resources than men, unless they have knowledge, and in many countries they are socially penalized relative to men. In addition, these differences seem very difficult to change over time (OECD Report, 2004). The following section amplifies the barriers that women face when they want to start.

### **3. The obstacles to female entrepreneurship in Morocco**

The term obstacle that comes to any object that intervenes, which is on the path of something chosen, what passes or delays an action, a progression (Larousse Dictionary). Several obstacles to female entrepreneurship are identified in the literature and confirmed by our qualitative study with a sample of 30 potential entrepreneurs. We made the choice to classify the different obstacles identified in two broad categories. The first category includes the obstacles related to the entrepreneurial environment and the second issue of several individual factors.

#### **3.1 Obstacles related to the business environment**

The factors of the general environment of entrepreneurship can play a role of facilitation or on the contrary of inhibition of the entrepreneurial behavior. Some obstacles are of a general nature, others appear more specific to women.

##### *3.1.1 Socio-cultural environment: cultural perceptions and obsolete societal representations*

Several studies on culture, notably those of Hofstede G. (1989) and D'Iribarne Ph. (1989), have concluded that the attitudes and behaviors of individuals are explained by their cultural



origin. The same is true of the entrepreneurial spirit that can be impacted by the existence of problems related to cultural values and social rules.

In general, the masculine culture is at the origin of several socio-cultural problems of women entrepreneurs. Moroccan culture has long been hostile to the work of women outside home while even our religion, Islam, safeguards the rights of women before and after marriage. It gives him the right to undertake, manage his affairs and freely spend his money in respect of certain religious values. Unfortunately, this spirit of the Islam, which enshrines human rights without distinction of gender, has been diverted because of piecemeal and devaluing interpretations of women (Lamrabet, 2007). All respondents to our survey felt that the patriarchal and sexist nature of Moroccan society is a huge obstacle to female entrepreneurship. The preference given to men for positions of responsibility or for entrepreneurship in certain areas is very dissuasive. Some trades are considered as men's trades.

From childhood, girls are more likely to be housewives than entrepreneurs or managers. They are confined to the role of the mother attached to her home who sacrifices herself for her family and cares for the education of the children. The socialization of girls does not contribute to developing their self-confidence, their autonomy, their sense of risk and their taste for innovation: skills that are necessary for any individual who wishes to develop and run their own business (Rachdi F.Z. 2006). Moreover, Morocco's historical past, especially the period of colonization and the underdevelopment phase, has led to the spread of poverty, ignorance and backwardness that have affected Moroccan society in general and women in particular.

According to customs and cultural habits, which have become obsolete in the current context, a woman can't manage men, command them or be at their head. Many men nowadays find it difficult to work under the command of a woman and to receive orders from her.

Women entrepreneurs are victims of many prejudices, a source of discrimination. These prejudices have been classified by Amrhar (2001) in three poles: the social and economic structures, the direct entourage and the service providers. According to this author, the female entrepreneur is perceived in social structures as incapable of facing competition, of being subjected to political pressure and of understanding economic and social changes. At the level of the direct entourage (family, work and community), for Stevenson (1986), the woman entrepreneur does not always have the support of the husband or the children. They rarely participate in domestic work and do not get involved. For Amrhar (2001), this situation creates a conflict between the need for the woman to combine the two responsibilities and her desire to succeed in her business. Service providers, including bankers and suppliers, find that the female entrepreneur is not serious enough and is unable to cope with economic and social pressures, especially in traditionally non-female sectors (Hisrich and O'Brien, 1981, cited by Amrhar, 2001). The woman entrepreneur must deal with the lack of credibility and the reluctance of the various partners (customers, suppliers, etc.) especially at the start of her project.

In Morocco, the different stereotypes about women in general play an important role in the entrepreneurial intentions of younger generations and can contribute to explaining the lack of confidence of women in their abilities to start a business and the persistence at the cultural level of a very low level of gender equality (Global Entrepreneurship Monitor GEM, 2009). Moreover, in 2015, the African Development Bank ranked Morocco among the countries with the lowest rate of equality on the economic opportunities aspect, 48th out of a total of 54 countries on the African continent, even though was overall ranked 26th. A dimension that analyzes the gap between men and women in terms of wages, participation in the labor force,

access to financial services and corporate ownership. Recall that the AfDB report on the Gender Equality Index in Africa analyzes the economic, legal and social gap between men and women. This ranking corroborates that of the World Economic Forum on Gender Equality which ranked, for the same year, Morocco ranked 139 out of 145 countries. A disappointing ranking given the country's efforts to ensure gender equality guaranteed by the constitution.

### *3.1.2 Market conditions and difficulties in accessing financing*

The general market situation has a huge impact on the propensity to take on women and men from elsewhere. A weak market, difficult to access because of the multitude of barriers to entry, dominated by some companies or very competitive becomes a brake on entrepreneurship. In several studies on factors favoring entrepreneurship, market potential is one of the most influential factors. Another equally important factor is access to finance. It is an important constraint for Moroccan women entrepreneurs. Two aspects are stumbling blocks. First, the cost of the credit perceived as exorbitant, then the guarantees required. The entrepreneurs find that the deposits required by the Moroccan banks are too high and regret that they do not take into consideration other criteria for the granting of credits such as professional experience, diplomas and skills. Given the reluctance of banks and also the choice of some women not to take risks, the use of bank credit remains tiny, the bulk of the financing of the women's business is self-financing, personal savings and the caregiver. It should be noted that the size of businesses created by women does not allow them to access the stock market and other types of financing.

However, it should be noted that the problem of access to financing is not specific to women entrepreneurs. The latter handicaps the SME in general and especially the Moroccan very small businesses, whether for the financing of start-up or development of the company. The majority of businesses created by women are small, which limits their access to institutional funding and limits their growth potential.

### *3.1.3 Institutional environment: lack of information and insufficient support programs for women entrepreneurs*

If there are several bodies and programs to support the creation and development of SMEs in Morocco, such as "Maroc PME", the Moroccan agency for investment development, regional investment centers and various promotion associations entrepreneurship (Bank Foundation for Business Creation, Young Leaders Center, Association of women entrepreneurs of Morocco, Saham Foundation, Cherifian Phosphate Office, etc.), few entrepreneurs know them. Many women who wish to undertake are unaware of the existence of these structures. Yet according to association of women entrepreneurs of Morocco (AFEM, 2015), "these associations can encourage and support the creation of businesses for women, inform them, supervise them and assist them in managing and sustaining their businesses, as well as developing managerial skills. women entrepreneurs by providing them with know-how training and, in the end, constitute a network capable of playing a lobbying role for public authorities and international institutions."

In addition, very few programs are exclusively for women entrepreneurs. We quote Moroccan pioneers and Min Ajliki (For You). The latter program was launched in 2013 by the Association for the Promotion of Education and Training Abroad. Its objective is the quantitative and qualitative improvement of female entrepreneurship in the Greater Casablanca, Tangier-Tetouan and Meknès-Tafilalet regions, through the creation of business incubators.

This program offers entrepreneurship training, awareness-raising activities, pre-creation support, in addition to training partner staff, assuming that the first thing to do was to train training resources with partners. Also, to ensure the monitoring of project carriers throughout Morocco, a computer platform has been developed with National Agency for the Promotion of Employment and Skills. In total, the program, which has been refinanced twice in the last three years, now totals € 8 million, and expects an additional € 14 million by 2021. New incubation projects are planned in partnership with the Association of women entrepreneurs of Morocco in other cities, including Marrakech and Agadir.

### **3.2 Obstacles related to individual factors**

The individual factors hindering the choice of entrepreneurship as career path are very numerous. We will present in the following those who were most cited by the respondents to our survey and who support our literature review.

#### *3.2.1 Weight of family responsibilities and lack of family support*

The family system plays an important role, both in the individual entrepreneurial characteristics and in the decision to engage. According to Boz and Ergeneli (2014), businesses started by women are often influenced by the decisions and wishes of family members. Several interviewees have indeed, said opting for the wage because of the categorical refusal of their parents, especially their mothers. They consider entrepreneurship as a career path very important and especially risky, so not appropriate for a woman.

In addition, many women entrepreneurs recognize that it is difficult to reconcile their private and professional lives. This situation is partly explained by the weight of the family responsibilities that fall on women in general, given again the Moroccan culture that does not promote a fair sharing of responsibilities within home. Husbands and children rarely take care of household chores as mentioned above, and even when they do, they tend to consider it more of a woman's favor than a homework assignment. This does not fail to affect the psychic of the latter and increase her level of stress.

For Shinnar & al. (2012), women are more affected than men by the lack of support from their relatives. If for men, marriage plays a stabilizing role in their profession, for the woman, the spouse may be either a facilitator or an obstacle to entrepreneurial activity (Nikina et al., 2012). Also, marital status plays an important role in decision-making to undertake only in the development and durability of the created business.

#### *3.2.2 Risk aversion*

The decision to undertake depends to a large extent on the risk aversion of the individual. It is a subjective notion influencing behavior. The level of risk aversion is related to how the person was educated, their previous experiences and the issues involved in the decision.

While it is generally accepted that women have a lower propensity to take risks than men, the studies conducted have not been able to substantively corroborate this assertion. The effect of gender on risk taking has been the subject of three recent literature reviews: Eckel and Grossman (2008), Croson and Gneezy (2009) and Charness and Gneezy (2012).

In their review of the literature, Charness and Gneezy (2012, cited by Mickael Beaud and Marc Willinger, 2014) consider 15 separate experimental studies, each based on the Gneezy and Potters (1997) investment choice method, which show that women typically invest less in risky assets than men. The amount invested by men is on average 15 to 50% higher than that of women, according to studies.

Gneezy & al. (2009) and Gong et al. (2012, cited by Mickael Beaud and Marc Willinger, 2014) point out that social organization (patriarchal or matrilineal) can influence the behavior



of men and women in terms of risk. Thus, in matrilineal societies, the differences in propensity to take risks are much less pronounced. Croson and Gneezy (2009) attribute the difference in behavior to the risk of men and women to different emotional reactions: women are more sensitive to losses than men, both in terms of usefulness and in terms of weighting probabilities. The risk perceived by women would be higher than the risk perceived by men. This is reinforced by the fact that men are often overconfident and perceive risks as challenges rather than threats. However, the result that men have a greater propensity to take risks seems sensitive to the level of the stakes. In particular, Holt and Laury (2002) find a significant effect of sex only for low-stakes lotteries. The effect of gender disappears for high-stakes lotteries.

### *3.2.3 The fear of failure*

One of the brakes cited by almost all respondents to the qualitative study is the fear of failure. Fear of not being up to the entrepreneurial challenge, afraid of not being able to make the project profitable, afraid of not getting out of it financially and of being unable to honor its financial commitments, fear of losing the savings of a life or inheritance, fear of making bad choices, fear of losing control of the company, fear of not being able to manage teams of men, fear of losing in terms of self-esteem, fear of the eyes of others in case of failure. The fear of failure is reinforced by a cold-hearted entourage who advocates more the wage-earning as a career choice for the woman.

Paradoxically, if the fear of failure is a natural feeling, the fact remains that one of the keys to success in entrepreneurship is precisely the failure according to several entrepreneurs. Indeed, if it is well assumed, it becomes a source of learning and experience, helps develop resilience, gives the distance and maturity necessary to succeed.

### *3.2.4 Perception of entrepreneurial abilities*

Managing a business requires having conceptual, relational and technical skills. A business leader must be more versatile than a specialist in a specific field. In addition to developing the vision, deciding the strategy and future development of the company, it must be able to provide concrete, effective and efficient solutions to all the problems of everyday life.

Doubts about his individual abilities could be an obstacle to entrepreneurship, which ties in with the notions of perceived feasibility of Shapero's model and perceived personal effectiveness of Bandura (1977). It represents the confidence of an individual in his ability to carry out the actions required to achieve a result, the way he judges that he will succeed in dealing with future situations. This perception evolves over experiences and results from the development of multiple skills including cognitive, social and linguistic.

The Association of women entrepreneurs in Morocco (AFEM, 2015) revealed (survey of a sample of 400 women entrepreneurs ) that women entrepreneurs have enough difficulties in setting up the company or in daily management. Among the problems encountered, we cite more particularly: market access (33%), the availability of qualified human resources (32%) and the difficulties of accessing finance (29%), particularly for companies operating in industrial sector. Otherwise, 51% of the women interviewed expressed their need to be advised in marketing and general management (47%).

Given the constraints and difficulties presented above, what actions to overcome them and promote women's entrepreneurship? This is the question that the next section attempts to answer.

#### **4. Promoting women's entrepreneurship in Morocco, some thoughts**

In order to encourage more women to undertake, several actions can be proposed.

Firstly, we believe that promoting and strengthening women's entrepreneurship is first and foremost about developing an entrepreneurial culture.

It represents the set of shared values and beliefs, the skills, the know-how, expertise, and know how to act that more or less consciously orient the behavior of individuals, institutions and the population towards entrepreneurship (Fondation de l'entrepreneurship, 2009). This culture is a fundamental element of the entrepreneurial ecosystem that will foster the development of skills such as autonomy, creativity, responsibility and solidarity. In fact, the entrepreneurial culture prevailing in an environment appears to be one of the factors most likely to influence the propensity of a person to create, take over a business and more generally to undertake in fields other than the economic field, particularly social ones. cultural, sports, and associative (Mezghani et al. 2008). The transition to an entrepreneurial society is directly related to the development of this entrepreneurial spirit. Today in Morocco, it seems necessary to promote, in a pedagogical and coordinated way, entrepreneurial culture, entrepreneurial learning and its impact as a lever for social and economic development by encouraging the emergence of new generations of entrepreneurs led by the passion for entrepreneurship and motivation through a culture of innovation (OECD, 2004). Several studies have confirmed the importance of the role of education as the primary determinant of entrepreneurial intent among younger generations. School and family structures will have to empower young girls' autonomy and creativity.

Secondly, this entrepreneurial society must be based on equal opportunities for men and women. Indeed, while the texts guarantee the rights of women and the principle of equality of opportunity, the reality is quite different. Women remain victims of discrimination or even harassment of different natures. Being forced to fight all the time, ends up discouraging more than one. It is important that social representations evolve. The woman can do as well as the man in the field of business provided that the environment is more favorable. The economic role of women is inseparable from the social place and respect they enjoy (Sarr, 1998). In addition, the OECD (2004) report notes that "programs and policies do not integrate the specificities of women-led enterprises, they tend to be men-oriented".

It is important to integrate women's entrepreneurship into the review of all SME and growth-oriented policies (financing needs at all stages of life of women's businesses, business development and support services, access to business markets, public procurement, access to new technologies...)

Thirdly, it would be wise to scale up support programs for women entrepreneurs, incubators and incubators. In this regard, awareness and information campaigns are very useful in bringing these organizations closer to potential women entrepreneurs.

Fourth, to foster networking through the creation of a networking and partnership network. This type of network is recognized by many experts and entrepreneurs as an invaluable tool in the expansion and encouragement of entrepreneurship.

Fifthly, exploit as much as possible the status of the self-entrepreneur to get some entrepreneurs out of the informal.

Sixthly, reinforce and develop entrepreneurial skills through training, especially in management, adapted to the specific needs of Moroccan entrepreneurs.

Finally, we believe that young women's awareness of entrepreneurship as a career path and the diffusion of models of women entrepreneurs and their career can only consolidate the

development of an entrepreneurial culture among women and potentially act on aspirations. to undertake

## 5. Conclusion

Entrepreneurship and women's entrepreneurship in particular is an important lever for growth, wealth creation and social development. The dynamisation of economies inevitably passes through the consolidation and improvement of the business environment.

As Drucker (1985) notes, the emergence of an entrepreneurial economy is as much a cultural and psychological event as an economic or technological event. It requires an appropriate environment and unwavering support. Currently, the encouragement of the women's enterprise in Morocco is part of an approach to promote and improve the situation of women in the various fields of active life and the strengthening of men's equality. wife.

It necessarily involves the promotion and reinforcement of an entrepreneurial culture both in the family and at school, the development of "entrepreneurial know-how" alongside know-how and the ability to be.

It also requires the multiplication of support bodies as well as awareness-raising and training actions in order to partly demystify the act of entrepreneurship and better prepare those with personal aspirations to better manage their businesses.

This contribution, if it has shed additional light on rare research on the subject in Morocco, has some limitations that must be noted.

### Limitations of the study:

A first limit is the scope of the study. We focused more on the obstacles upstream of the entrepreneurial act.

A second limitation concerns the composition of the sample of the qualitative study. We targeted mainly female students at the end of their university studies. It would have been desirable to expand to other profiles, including employees or even entrepreneurs.

A third limitation is that we did not speak directly to women entrepreneurs; we simply analyzed their points of view from articles published in magazines and electronic newspapers.

### Future lines of research:

Several future lines of research are emerging. Two seem particularly interesting:

1- the relative importance of each obstacle, which would require a large-scale quantitative study;

2- the relevance as well as the impact of the support programs put in place by both the public and private sector on the development of women's entrepreneurship.

## References

Amrhar B. 2001. *L'entrepreneurship féminin : essai de conception*. Cahier de recherche no 2001-04. HEC, Montréal.

Beaud M, Willinger M. 2014. *Quels déterminants de la prise de risque? Les réponses de l'économie expérimentale*.

[http://www.lameta.univmontp1.fr/marcwillinger/textes/MB\\_MW\\_ActuEco\\_version%20r%C3%A9vis%C3%A9\\_17\\_12\\_14a.pdf](http://www.lameta.univmontp1.fr/marcwillinger/textes/MB_MW_ActuEco_version%20r%C3%A9vis%C3%A9_17_12_14a.pdf)

Boz A, Ergeneli A. 2014. Women entrepreneurs “personality characteristics and parents” parenting style profile in Turkey. *Social and Behavioral Science*, 109, 92-97.

Crosen R, Gneezy Y. 2009. Gender differences in preferences. *Journal of Economic Literature*, 47(2): 448-474.

Coster M. 2009. *Entrepreneuriat*. Editions Pearson.

Dali C. 2014. *L'émergence de l'entrepreneuriat féminin dans un processus de développement local en milieu rural. Le cas de La Sous-Préfecture De Gadouan En Côte d'Ivoire*. Thèse de Doctorat, Québec, Canada.

Fatimatou B. 2009. Entrepreneuriat féminin, gouvernance et performance en Afrique. *Actes de colloque/ Proceedings Business and entrepreneurship in Africa*. Université Laval, p. 15-93.

Fondation de l'Entrepreneurship 2009. Pourquoi stimuler la culture entrepreneuriale et l'entrepreneuriat dans nos collectivités?

Gasse Y, D'Amour A. 1993. *Profession entrepreneurs*. Les éditions transcontinentales, Fondation de l'entrepreneurship.

Gneezy U et Potters J. 1997. An experiment on risk taking and evaluation periods. *Quarterly Journal of Economics*, 102 : 631-645.

Gouvernement du Québec 2011. Stratégie Québécoise de l'Entrepreneuriat : Foncez ! le Québec vous aime. Novembre 2011.

Holt CA, Laury SK. 2002. Risk Aversion and Incentive Effects. *American Economic Review*, 92(5) : 1644-55.

Jacquet I. 1995. *Développement au masculin féminin, le genre outil d'un nouveau concept*. Paris, l'Harmattan. 184 p.

Lamrabet A. 2007. *Le Coran et les femmes : une lecture de libération*. Editions Tawhid.

Mezghani et al. 2008. *Culture entrepreneuriale*. Université de Sfax.

Nikina A et al. 2012. Le rôle de la relation de couple et du soutien du conjoint dans l'entrepreneuriat féminin. *Revue de l'Entrepreneuriat*, 4, vol. 11, p. 37-60.

OCDE, 2004. Entrepreneuriat féminin : questions et actions à mener. 2ème conférence de l'OCDE des Ministres en charge des Petites et Moyennes Entreprises (PME), Istanbul : Turquie, 3-5 juin 2004, Paris : OCDE. 75 p.

OIF. 2002. *Égalité des sexes et développement : concepts et terminologie*. Paris. OIF.

Pesqueux Y. 2011. *Entrepreneur, entrepreneuriat et entreprise : de quoi s'agit-il?*

Rachdi FZ. 2006. *L'entrepreneuriat féminin au Maroc: une étude exploratoire*. 8ème congrès international francophone en entrepreneuriat et PME.

Sharma M. 2012. *Avis du Comité économique et social européen sur le thème « Les femmes entrepreneurs – politiques spécifiques pour favoriser la croissance et l'emploi dans l'UE »*, «Journal Officiel de l'Union européenne » 2012/C299/05.

Shinnar RS, Giacomini O, Janssen F. 2012. Entrepreneurial Perceptions and Intentions: The role of Gender and Culture. *Entrepreneurship Theory and Practice*, vol. 36(3), p. 465-493.

Zouiten J. 2009. *L'entrepreneuriat féminin en Tunisie*. Thèse de Doctorat en sciences de gestion, Université du Sud, Toulon.