

## **A conceptual model on obstacles faced by women entrepreneurs: Is it that different in Morocco?**

### **Un modèle conceptuel sur les obstacles rencontrés par les femmes entrepreneures : Existe-t-il une différence au Maroc ?**

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## **Abstract**

For ages, women's role was about managing and taking charge of the family sphere, they are confined to the role of the mother attached to her family but gradually this function has changed, especially because of the structural unemployment and low wage growth, which has led women to invest more and more in the job market. This situation contributed to the change of the family structure and to improve the position of the women in society. Many projects, programs and studies are being carried out to support women's entrepreneurship all around the globe. Despite the efforts of the Moroccan government in terms of literacy, women still suffer from several obstacles when compared with men in terms of access to finance and some socio-cultural problems. The main purpose of this paper is to gather specialized literature to clearly identify the issue of women entrepreneurship. The reflection will be oriented towards a conceptual model explaining the factors encouraging and/or preventing women from starting a business.

**Keywords :** Entrepreneurship; Women; Morocco; Public policies; Obstacles.

## **Résumé**

Pendant longtemps, le rôle des femmes consistait à s'occuper de la sphère familiale, elles sont confinées au rôle de la mère attachée à sa famille mais progressivement cette fonction a changé, notamment en raison du chômage structurel et de la faible croissance des salaires, ce qui a conduit les femmes à s'investir de plus en plus sur le marché du travail. Cette situation a contribué à la modification de la structure familiale et à l'amélioration de la position des femmes dans la société. De nombreux projets, programmes et études sont menés pour soutenir l'esprit d'entreprise des femmes dans le monde entier. Cependant, le gouvernement marocain a commencé à faire des efforts en matière d'alphabétisation. Malgré ces efforts, les femmes souffrent encore de plusieurs obstacles par rapport aux hommes en termes d'accès au financement et de certains problèmes socioculturels. L'objectif principal de cet article est de mobiliser la littérature spécialisée sur la question de l'entrepreneuriat féminin afin de l'identifier clairement. La réflexion sera orientée vers les facteurs encourageant et/ou empêchant les femmes à créer une entreprise. En se basant sur la littérature qui sera présentée, nous allons exposer à la fin de ce travail un modèle de recherche qui sera développé ultérieurement.

**Mots clés :** Entrepreneuriat; Femme; Maroc; Politiques publiques; Obstacles.

## Introduction

For years, women's role was about managing and taking charge of the family sphere, they are confined to the role of the mother attached to her home who sacrifices herself for her family and cares for the needs of her husband and children (Rachdi F.Z. 2006). Gradually, these functions became real professions: maintenance workers, teacher, nurse, midwife, and therefore began to be remunerated but less than men (Khadija Benazzi et al, 2016).

Due to structural unemployment and low wage growth, men have become increasingly unable to support their families on their own, which has led women to invest more and more in the job market. This situation contributed to the change of the family structure and to improve the position of the women in society.

Women's entrepreneurship becomes important to economic development of countries. The economic and social benefits of women's entrepreneurship are incredibly positive on economic growth and development (Brush et al, 2006).

Moreover, economies characterized by high levels of women entrepreneurial activities are more flexible and resilient to financial crises (Global Entrepreneurship Research Association, 2022). Entrepreneurship is very important issue since it is always perceived as a generator of alternatives to the countless economic, social because it is always seen as a generator of alternatives to many social and other economic problems. However despite the importance of these initiatives female entrepreneurship has been neglected as a subject of study especially in Africa (Brière et al. 2017).

In this context it has become appropriate to formulate our research problem as follows:

*What are the obstacles to the development of women's entrepreneurship in Morocco?  
And what are the actions should be taken to overcome them?*

In this sense, the objective of this article is to gather specialized literature to clearly identify the issue of women entrepreneurs in Morocco, identify the different obstacles encountered by them, as well as programs and support initiatives to put in place to promote this action.

To answer our main question, we will first mobilize a literature review through the key concepts of this study: the place of women in Morocco. Furthermore, we will identify the obstacles and challenges faced by women entrepreneurs, actions and programs to put in order to promote female entrepreneurship actions within the Moroccan context and besides that we propose a conceptual model explaining the factors encouraging and/or preventing women from starting a business.

## **1. The Place of Women in Morocco**

For the Organization for Economic Co-operation and Development women represent the potential to create economic value in developing and developed countries (OCDE, 2014). The extent to which women participate in the creation of economic value in Morocco largely depends on various structural factors such as gender reports, social inequalities, the role of the government, economic policies and implemented development programs and projects. In order to determine the position of women in Morocco, we need to study both the economic and socio-cultural situation.

### **1.1.The Economic Situation**

Since the independence of Morocco, the increase in the schooling of girls has been an important factor that has opened the labor market doors for women (Bihes et al. 1997). Today women's careers are undergoing significant changes. Women's profiles have improved over time. Moroccan women have gradually integrated all fields with their skills and motivation. Hence since the 1980s women's employment rates have increased due to significant feminization of the economy in certain sectors (Assad, 2006).

The condition of some women can be explained by the nature of the production system which contributes to the vulnerability of women's work which is often unstable due to market fluctuations (Benradi 2006). Women suffer more from discrimination in terms of status and salary.

### **1.2. The Socio-Cultural Situation**

For a long time, Women in Morocco were confined to the role of the mother attached to their home and taking care of their families and cares for the education of the children. Some studies show that in some contexts women are under the protection of male members for longer periods of time.

Social representations are dominated by the idea of male gender superiority and a radical discrimination between the sexes to the disadvantage of women (Zirari, 2006). Factors that influence women's entrepreneurial can play a facilitating role or, on the contrary, inhibit entrepreneurial behavior. In Morocco, some factors are general and structural while others appear to be more socio-cultural and specific to society itself.

## **2. Obstacles and Challenges Faced by Women Entrepreneurs in Morocco**

Women entrepreneurs have been found to face significant obstacles and challenges when running a business such as structural and economic environmental barriers (market slowdowns,

financial challenges, and mentalities of managers), social and cultural barriers and some internal issues related to women.

### **2.1. Structural and Economic Environmental Barriers**

The nature of the market conditions has a huge impact on the entrepreneurship's act as difficulties in accessing to finance. This is an important constraint for Moroccan women entrepreneurs and two aspects are stumbling blocks: the perceived exorbitant cost of credit, and the required guarantees.

#### **2.1.1. Access to Finance**

Access to finance is a major obstacle to promoting female entrepreneurship in Morocco and difficulties in obtaining financing from financial institutions are often cited among the main obstacles to starting a business. Haines et al (Haines, 1999) states that there is no discrimination between sexes corresponding to their study on the influence the gender of the borrower on the relationship between bank lenders and small businesses that apply.

The results show that the characteristics and terms of the loan do not change whether the borrower is a man or a woman (Haines, 1999). When the situation in Morocco is examined, it is stated that there are not enough credit opportunities, especially for women entrepreneurs, family and personal savings are used as a source of financing, and the conditions for providing loans are quite difficult (Bousseta, 2011).

The biggest reason why women cannot get a loan is that all the assets that will show collateral are on men, so women do not have collateral assets that they will offer for a loan (OCDE, 2004). Women entrepreneurs generally prefer to finance their projects through their personal savings or family assistance and the use of bank credit remains very low and remains an exception. This preference for own funds is explained by the difficulties encountered when granting a bank loan.

#### **2.1.2. Managers' Mentalities**

Catalyst has identified the most powerful barriers to women's career development (Catalyst, 1998):

- The negative image of women among managers who doubt their skills and professional commitment ;
- The lack of career anticipation and the inadequacy of the range of their professional skills to the future needs of the company ;

- The refusal of women ; it is assumed, to be geographically mobile for the needs of their career development ;
- The reluctance of managers to give women the experience of operational positions associated with the responsibility of profit centers ;
- The failure to make hierarchical superiors responsible for the professional development of women ;
- "Negative mentoring" and self-selection of women for positions of expertise instead of positions of operational and hierarchical responsibilities ;
- Non-existent or insufficient preparation of successions on positions ;
- The exclusion of informal professional networks where men learn the unwritten rules for success ;
- Evaluation and remuneration grids applied differently to men and women ;
- Organizational systems designed before the mass entry of women into the labor market ;
- Existence of discriminatory practices and moral and sexual harassment ;
- The negative image of women among managers who doubt their skills and professional commitment.

## **2.2. Socio-Cultural Barriers**

In our modern societies, there is every reason to believe today that the problem of gender inequality in the labor market has no place to be but this perception is far from reality. The examination of employment indicators in the countries of the world proves that women do not have the same opportunities as men in the labor market (Maruani 1998).

Many researches on culture, notably those of Geert Hofstede and Michael Minkov (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 (Hofstede G. et al 1989).

Generally, some of the socio-cultural challenges faced by women entrepreneurs stem from a typically masculine culture. Moroccan culture has long been hostile to women working outside the home (Lamrabet. A. 2007).

According to customs and cultural habits, a woman cannot 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.

These social practices are justified by traditions and customs characterizing Moroccan society, which require women to respect certain rules of conduct vis-à-vis her family and society (Salmane, 2011).

### **2.3. Work-Family Life Balance**

Kirkwood and Tootell report that women, in general, consult their family before any decision of an entrepreneurial nature. This point would be a female specificity, which, according to the latter author, approaches his professional work from a relational perspective. In other words, unlike her male counterpart, before making any entrepreneurial decision, woman shares with her direct entourage, in particular with her spouse or family (Kirkwood, 2009).

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. A work-life balance supportive culture has a positive effect on women's organizational performance but Morocco still so far from implanting this culture and adopting such social values.

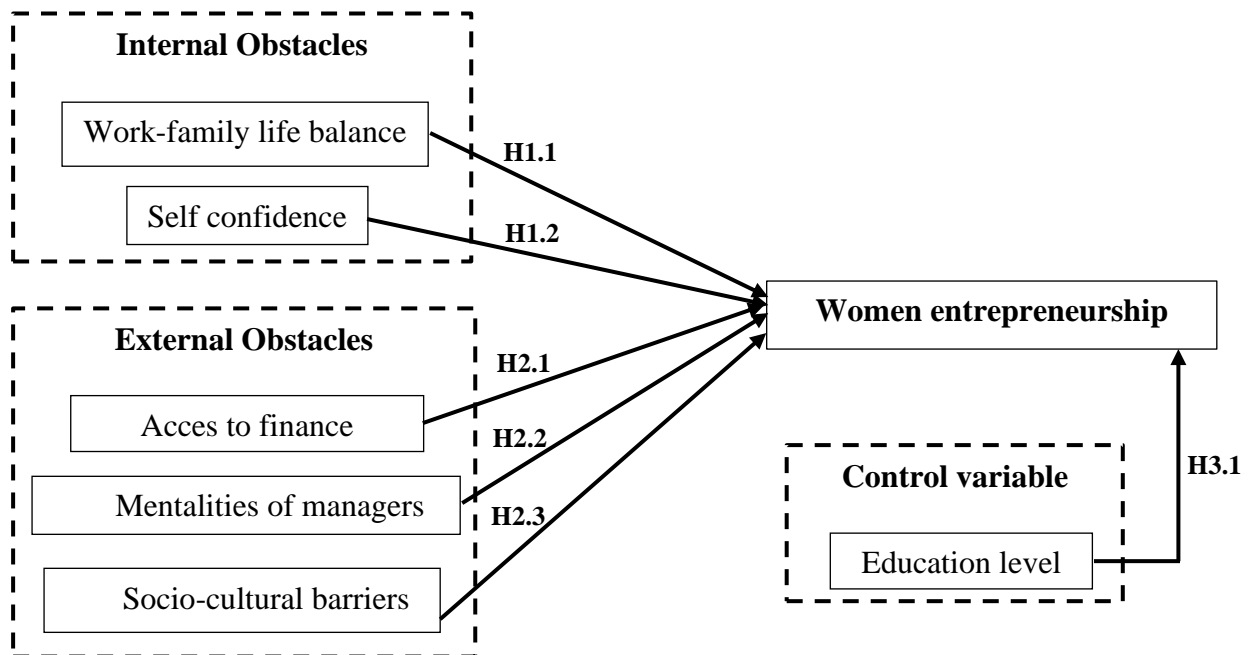
In developed countries, ensuring work-life balance concerns both employers and employees. Employers has to provide a motivational and a supportive work culture to help their employees controlling the level of stress in their lives by putting in place other activities not directly related to career success (Boles et al., 1997).

On the other hand, employers, managers and service providers including bankers, in Morocco, 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).

Several obstacles to female entrepreneurship are identified in the literature. Based on the literature mentioned above, we propose a conceptual model to investigate the obstacles which affect women entrepreneurial activities in Morocco (fig.1).

For the purpose to assess experimental results for an empirical future study, we used women's education level as control variable to check different factors effect on women's entrepreneurial success.

**Figure N° 1: Conceptual framework**



**Source: By researchers**

The results indicate that external obstacles and factors including access to finance, the mentalities of managers, and socio-cultural factors including the masculine culture in Morocco, the lack of the support of the family which causes an unbalance life-work relationship have a significant impact on the success of women entrepreneurs (Ullah Khan R. and al. 2021, p. 16).

### **3. Public Organizations, Associations and Support Programs Promoting Women and Women Entrepreneurs in Morocco**

Since the early 2000s, there has been an increase in the interest and activities of public institutions, non-governmental organizations and international organizations in developing women's entrepreneurship in Morocco.

#### **3.1. Association of Women Entrepreneurs in Morocco (AFEM)**

The Association of Women Entrepreneurs in Morocco (AFEM) is an independent association of women entrepreneurs founded in September 2000. AFEM works to promote women's entrepreneurship through mentoring and guidance of the development of Women's Entrepreneurship in Morocco (AFEM).

The main goals of the association are:

- Promoting the image of Moroccan women entrepreneurs and representing them among decision-makers;

- Promoting and supporting the creation of businesses by women;
- Providing information on training and guidance to women entrepreneurs to manage their businesses;
- Improving management skills of women entrepreneurs through training;

### **3.2. Economic Integration of Women in the MENA region**

It is a program based on the gender-sensitive value chain approach, running from 2010 to 2016 in four countries, namely Egypt, Jordan, Morocco and Tunisia. It aims to improve the conditions for the integration of women into economic activity and employment in the four target countries. The project consists of four components (EconoWin, 2017) :

1. Changing attitudes and perceptions of women in employment,
2. Advisory services and implementation of gender-sensitive economic and employment policies,
3. Gender Sensitive Value Chains (GSVC),
4. Female Mentoring.

### **3.3. Center for Excellence in Gender Sensitive Budgeting**

The Centre of Excellence for Gender-sensitive Budgeting (CE-BSG) and the United Nations entity for gender equality and the empowerment of women (UN Women), in partnership with the European Union and AFD, are launching a digital campaign to raise awareness among the general public about the essential role of gender-sensitive budgeting (BSG) in reducing gender inequalities. In order to align itself with international standards in terms of respect for human rights and gender equality, the Kingdom of Morocco has engaged in several projects, including the implementation of gender-sensitive budgeting (GSP), a strategic approach aimed at reducing gender inequalities (Agence Française de Développement, 2020).

### **3.4. Departure Point Association (ESPOD)**

ESPOD (Espace point de départ) is a Moroccan non-profit organization founded in 1991 to promote women's entrepreneurship. It is an actor committed socially through its various actions in the service of the economic and social promotion of women. , ESPOD is appealing to women artisans and young women who want to start their own business (ESPOD, 2017).

- The primary missions of ESPOD are as follow (ESPOD, 2017):
- Assistance in the creation of companies and accompaniments in their management and their growth ;

- Professional training to strengthen the managerial skills of women entrepreneurs ;
- Intermediary between women's businesses and consulting and financing organizations.

### **3.5. Min Ajliki Program**

Min Ajliki which means "for you" in Arabic - is a Belgian-Moroccan program to support women's entrepreneurship set up by the Association for the Promotion of Education and Training Abroad (APEFE) and funded by the Belgian Development Cooperation. The main objective of this program is to contribute to the improvement of the living conditions of Moroccan women and their empowerment by supporting them in the realization of their projects (minajliki.com).

Whether it is women wishing to start entrepreneurship, already entrepreneurs or wishing to move to the formal sector, "Min Ajliki" provides a range of solutions: awareness sessions on entrepreneurship, training workshops in French for business leaders and in Moroccan dialect Arabic for women micro-entrepreneurs with low educational level, support by advisers specialized in business creation as well as incubation and mentoring. In the first phase of the "Min Ajliki" program which lasted from 2013 to 2016 (minajliki.com).

### **3.6. Tamkine Program**

The Tamkine program was launched on 30 May 2008. It is part of several initiatives to promote women's human rights, of which the challenge of eradicating violence against women represents one of the major pillars. Funded by the Spanish Cooperation within the framework of the Millennium Development Goals (MDG) Fund, TAMKINE aims above all to prevent and protect women and girls from all forms of violence (physical, verbal, psychological, sexual or economic). Tamkine program aims to empower women economically by emphasizing the spread of a culture of gender equality (Virginie DAYDE, 2011).

### **3.7. Ilayki Program**

Ilayki program represents a financial product; the "Caisse Centrale Garantie" launched it in 2013. Its mission was to give an impulse to the banking sector in order to develop a specific offer reserved for women entrepreneurs. Since then, the CGC has made it possible to mobilize credits for a total amount of nearly 81.5 million dirhams, which enabled the financing of 236 business creations by women (OECD, 2014).

### **3.8. Arab Women's Entrepreneurship Project (AWEP)**

The Arab Women's Entrepreneurship Project (AWEP) is a Citi Foundation-funded initiative, implemented by Amideast in Jordan, Kuwait, Lebanon, Morocco, and the UAE. « Arab

Women's Entrepreneurship » project was launched in 2011. The project aimed at helping women overcome the obstacles hindering their participation in the regional economy by providing training, mentoring programs and other forms of support to increase their chances of success in starting a business or developing an existing one (Amideast).

### **Conclusion**

The economic, social and political development of a country cannot be achieved without the effective participation of all social strata, especially women. However, women in Morocco are more likely to be marginalized and confined to the roles determined by society.

Factors influencing women's entrepreneurial performance and success may play a role in promoting or inhibiting entrepreneurial behavior. In general masculine culture is the source of many socio-cultural problems women entrepreneurs face.

Over the past two decades, Morocco has made significant progress in promoting women's rights and improving their conditions. In fact women's education and their access to the labor market as well as positive legal changes have encouraged the rise of female entrepreneurial activities in Morocco.

Despite the government efforts in this regard, the female entrepreneurship activities still need more promotional actions involving every member of the Moroccan society starting from the youngest member of the family until the eldest one to change the mentalities about women entrepreneurship.

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