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CYRUS CHRONICLE JOURNAL (CCJ):

Contemporary Economic and Management Studies in Asia and Africa



An imprint of the CYRUS Institute of Knowledge (CIK)



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Moroccan Female Entrepreneurship: Obstacles and Struggles

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CYRUS CHRONICLE JOURNAL (CCJ):
Contemporary Economic and Management Studies in Asia and Africa

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We invite authors to submit their papers and case studies to Editor@Cyrusik.org. We will have a quick turn-around review process of less than two months. Every volume will be composed of about 5-8 papers and case studies. The first volume was published in the May of 2015. A selected number of papers submitted to the CIK conference will be double-blind reviewed for inclusion in *THE CCJ*. We also have accepted papers from emerging economies about other regions of the world. We intend to have special issues on themes that are within the scope of Journal. Also, we will have invited guest issues.

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Background:

This is a historical time for the mentioned regions, and The Cyrus Chronicle intends to offer what is most urgently needed. There is no question that organizations and businesses that are capable of analyzing and applying advanced knowledge in management sciences and development are in high demand, and especially during transitional periods. It is an unusual time in the target regions and the world, a time which requires active intellectual participation and contributions. It is the era of revolution in terms of communication, technology and minds for billions of people. It is a time for intellectuals, entrepreneurs, and philanthropists to help enlighten minds and therefore enrich the quality of life for millions. It is a time to focus intensely on the regions' historical characteristics, achievements, human and natural resources, and its significant deficit in development, management sciences, and democracy. CIK's vision, "to cultivate the discourse on human capital potentials for better living," is the appropriate response to current challenges, and the journal is a platform for sharing the perspectives of scholars and practitioner with a wider audience.

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Editor's Introduction

Since inception in 2012, the *Cyrus Institute of Knowledge* has held five annual meetings. Three years ago, we published the first volume of its flagship journal, *Cyrus Chronicle Journal (CCJ): Contemporary Economic and Management Studies in Asia and Africa in conjunction with the 2016 annual conference*.

The Institute has had seven successful international conferences since its inception. These conferences have been hosted at institutions (MIT, Harvard, Hult) in the United States and internationally (Hult - UAE, American University in Cairo, and ESCA in Morocco). Several institutions of higher education collaborated and supported these conferences. Please see CIK website for information about these institutions. We greatly appreciate their support! CIK 2020 Conference will be held at UNINOVE University, São Paulo, Brazil from May 20 -24th. You are invited to participate.

Generally, conference participants come from about 15 countries and 35 institutions, organizations, and companies. Please see [CIK website for detail](#) in this regard. For some plenary sessions we had up to 150 participants. The best papers presented at these conferences have traditionally been accepted for publication in the Journal, with additional articles by prominent scholars.

The acceptance rate of *CCJ* is generally less than 20%. Our aim is to publish the highest quality papers after they pass through multiple review process. CIK colleagues and conference participants have proposed and suggested special issues of the journal which is based on core topics (i.e., entrepreneurship, innovation, ethics, and sustainable development) and/or country specific ones. Therefore, we welcome your articles which meet these characteristics. We already have several papers about Iran.

Now we welcome you to the fourth issue (*CCJ.V4*). The journal intends to cover scholarship pertaining to emerging economies in Asia, Africa, and other emerging economies. Scholarship dealing with these regions tend to be either ignored or misunderstood, and there are limited outlets for scholars who work in these countries to share their scholarly outputs. Focusing on these two continents will help researchers from both developed countries as well as these two continents - which together account for the largest portion of the world population and growth. The *CCJ* intends to fill these gaps. An examination of our mission may shed some light on this question. The primary purpose of the journal is four-fold:

1. To share and promote knowledge of economic, management, and development issues facing countries of Asia and Africa and other emerging markets. Focusing on assessment, evaluation, and possible solutions help advance countries in this which has the largest world habitats. Development challenges are global; virtually all countries face challenges concerning economic development, sustainability, food and water, population and environmental degradation. Yet no country gains by shunning opportunities that globalization can provide, with the possible exception of a few countries whose leaders lack a full understanding of the opportunities that globalization can offer. To take advantage of such opportunities, knowledge is the primary requisite. And this journal aspires to make a contribution to this body of knowledge.
2. To encourage the generation and dissemination of knowledge by local scholars whose access to mainstream academic outlets may be limited. There are many scholars from academic, public and private sector organizations whose first-hand knowledge of problems and solutions is not being shared for lack of an appropriate outlet for dissemination. The *CCJ* seeks to provide an opportunity for spreading such knowledge.
3. To focus on countries that span the northern band of Asia – from China to Turkey – to the northern tier of Africa, areas that have not previously been the subject of much attention. In the past, these countries have tended to gain the attention of scholars and the media only in times of man-made or natural crises. But in fact, these nations share many challenges with others. They wrestle with shortages of food and water and the growth of population and pollution. Many countries, having

been under the shackles of dictatorship for decades, are now redoubling their efforts to educate their citizens, who have become freer to express ideas in journals such as this.

4. Academic scholarship emanating from the region under the journal's coverage tend to get lost in the academic jungle where the pressure of "publish or perish" leaves behind the younger and less experienced members. This journal will provide a venue for the scholars with first-hand knowledge of these areas. By publishing in *CCJ*, they could make important contributions to the body of management and development scholarship on which the journal will continue to concentrate. The *CCJ* will provide a platform for established as well as younger scholars who might collaborate with them in their research.

This fourth issue of the *Cyrus Chronic Journal*, contains six articles. Scholarly articles, from established scholars and policymakers, cover the gamut from the Middle East to Latin America. As part of our mission to advance knowledge about we will continue to include reviews of major scholarly books relevant to the Journal readers.

On the journal's operational side, we want to make the publication more accessible to a wide audience across the world, and so, consistent with the 21st -century trend toward electronic media, we will continue to publish this journal online. To maintain rigor and originality, articles submitted to the journal will nevertheless undergo the standard blind review process. Reviewers' anonymous comments are shared with authors, as appropriate. Submission guidelines and procedures are delineated on the journal's website: <http://www.cyrusik.org/research/the-cyrus-chronicle>

As the first editor of the journal, I am pleased and proud to accept this challenge. I bring some experience; my first editorial assignment was as an undergraduate student at the then Pahlavi University in Shiraz, Iran, a top-ranking institution in the region. A few students and I founded and published *Danesh-Pajouh* (knowledge seeker). In those days when freedom of expression was severely limited, we managed to publish one issue in March 1965 before the censors put a stop to the enterprise.

Years later, while directing a doctoral program in international business in Texas in the early 2000's, I also served as the co-editor - and eventually editor - of the *International Trade Journal* (ITJ) until my retirement in 2013. Under my leadership, the *ITJ* acceptance rate fell below 10%.

Publishing an academic journal is simply a labor of love. The rewards are many-fold and include working alongside a dedicated team of colleagues – Nader Asgary, Alf Walle, Nancy Black Sagafi-nejad, Dina Frutos-Bencze, reviewers, and the entire editorial Board. In addition, of course, we thank our contributors who have trusted their work of scholarship to be published in a new but growing and promising publication. They have spent many hours working to polish and prepare for the journal for publication.

In this fourth issue, we have already reached a threshold of about 20% in acceptance. Still, *CCJ* needs your support and so I ask for your help in the following ways:

- ***We are interested to offer special issues based on themes and country case studies. Your support, suggestions, and contributions are welcomed;***
- ***Contribute articles, case studies, and book reviews and commentaries;***
- ***Encourage your colleagues to do the same;***
- ***Encourage promising young scholars – especially those from developing and emerging economies from China to the northern tip of Africa – to submit their works to our journal;***
- ***Spread the word, especially in countries where *CCJ* can be most effective;***

- *Cite the articles published in this journal in your own research when applicable;*
- *Attend the annual conferences of the Institute (<http://www.Cyrusik.org>) the physical platforms that serves as an annual spawning ground for articles that may ultimately be published in this journal;*
- *Give us your feedback by telling us how we can further promote and improve the journal.*

Welcome to *CCJ*, and thank you.

Tagi Sagafi-nejad, Editor

Abstract

Despite women's increased participation in economic and political life, they continue to face many obstacles in their attempts to enter business. The image of Moroccan women entrepreneurs therefore remains contrasting. To clarify the debates that women entrepreneurs are forging in the economic fabric of the country in a context impregnated by the resurgence of cultural and religious fundamentalisms. This article attempts, through an exploratory study, to assess the situation of FRE through the Scoring method in order to highlight the obstacles faced by women who create and develop job-creating businesses.

Keywords: Entrepreneurship, Development of female entrepreneurship, women's struggles, Framework conditions, Scoring

1. Introduction

Gender is at the centre of an intellectual effervescence that is widely disseminated in the social and human sciences, particularly in the field of entrepreneurship. There is now an awareness of the positive contribution that women's entrepreneurship can make to a country's economy. It was in 1975, during the United Nations conference marking the International Year of Women, that the phenomenon was first recognized. Other conferences have also stressed the need to integrate women into development. Among other things, the International Conference on Population in Mexico City (1984) highlighted the need to intensify the role of women and improve their status. In 1989, at a conference: Review of the United Nations Decade for Women, the importance of family planning and employment as factors in improving the status of women was emphasized. In Dakar in May 1992, the Pan-African Conference on Democracy adopted a resolution stating that economic freedom to undertake must be fully restored to women.

Despite its progress towards the emancipation of women, obstacles remain. The position of women in societies can slow down this ability to undertake and develop profitable economic activities. Moreover, no one can ignore the fact that the development of countries comes from the action of entrepreneurs, including women entrepreneurs (WEs). Recently, there has been an increase in the number of businesses created by women around the world.

In Morocco, female entrepreneurship (FE) is booming. More recently, support mechanisms and tools to encourage women to participate in the workforce have increased. According to the reports, it will be believed that female entrepreneurship in Morocco is unequivocal. But, the contours of the female figure of the entrepreneur in Morocco remain unclear... The presence of women in the world of entrepreneurship remains largely hidden, even stigmatized.

Despite the increased participation of Moroccan women in economic and political life, they continue to face many obstacles in their entrepreneurial attempts. If a few women leaders appear on the scene, thousands of self-employed women, traders, small business owners, cooperative partners, street vendors... remain the unknown variable in the Moroccan entrepreneurial world.

The image of the Moroccan FE therefore remains mixed. There are few studies or surveys on the subject and the data are scattered and incomplete. This absence of national foresight, in contradiction with the national objectives of integrating women into economic and social development and promoting entrepreneurship, points to the invisibility of this phenomenon and the low regard that our society gives to women who brave resistance to ensure their livelihood and that of their families or simply make use of their skills.

The efforts to promote women's entrepreneurship undertaken by public and international institutions, NGOs or associations such as the Association of Women Entrepreneurs of Morocco (AFEM), are part of an inescapable struggle on the social, economic, cultural, psychological and even political levels, to enable

women to be considered as real economic actors. All these factors and variables interact together to increase the fight of the FE. This leads to the following problem: In what context do Moroccan women entrepreneurs struggle and forge themselves in the country's economic fabric in a context that bears the imprint of the resurgence of cultural and religious fundamentalisms?

To address this issue, the approach taken is exploratory. This is an evaluation study of women's entrepreneurship development in Morocco, conducted among 200 women entrepreneurs (WECs) and supplemented by other research sources. The analysis of the situation of female entrepreneurship by the Scoring method would allow us to see a set of indicators composing each of the framework conditions in order to identify the obstacles faced by women who create and develop businesses. The evaluation of the framework conditions will enable it to determine the appropriate policy orientations and measures to address the priority needs and opportunities necessary for the promotion of FE.

This study combines qualitative and quantitative research methods aimed mainly at identifying areas where the country is making progress and where it needs to invest more in order to target FRE development.

2. Literature review of women's entrepreneurship

Social discrimination based on gender is a fact of a certain permanence¹ both in African society and in different cultures. Despite the global struggle (NGOs, governments, international conferences), the awareness of equal rights, and new laws (new family code) to change social representations and influence practices, this segregation continues to be repeated and expressed. Indeed, the word "gender" has multiple meanings. When we speak of "gender stereotyping", the word "gender" is to be understood in the sense of the social and cultural construction of male and female identity. Thus, gender is the social explanation of sex, in other words, sex represents the natural and biological, while gender is cultural social attributes that explain social identities and determine the relationships, social roles between women and men in society.

Underlying this is a social construction of the gender relationship under the prism of a gender struggle in which women must "impose themselves" in order to have the right to exist. An existence in a "critical" context of deprivation of liberty, of competition with man in a framework of sexual division of space ("reserved areas").

2.1 Theoretical debate on gender and entrepreneurship

The entrepreneurial concept is at the heart of theoretical debates and public policies. The growing interest in this phenomenon is linked to its role and central place in economic and social development through the creation of jobs, income and wealth it generates.

In entrepreneurship, the notion of gender is found in the work of White (2006) and Spector (2008), who demonstrate that the creation of companies can be explained by a biological or genetic justification. Verstraete and Fayolle (2005) explain it in terms of opportunities such as the essence of entrepreneurship. That is, the identification of opportunities is influenced by self-perception. In the same vein, Lagowitz and Minnti (2005) show that women's entrepreneurial attitudes offer a higher sensitivity than men to subjective parameters (perception of skills, etc.)².

Others have tried to explain gender through entrepreneurial socialization, which plays a central role in the socio-psychic construction of gender attributes and identities (Dafflon (2006), Reviallard (2008)). Gupta and al (2009) show that gender stereotypes that can affect the construction of entrepreneurial intent have their ramifications in the process of primary and secondary socialization of individuals³.

Dubar (2000)⁴ raised the issue of gender in entrepreneurship. He tried to see how gendered social constructions, the weight of gender stereotypes influence the way in which FEs position themselves in institutional fields by structuring their activities (networking, relations with stakeholders, etc.), facilitating or complicating the processes by which they manage to be recognized by the partners in their professional

activities, and apprehending. In other words, Dubar focused on building women's entrepreneurial identity and integrating them into their surroundings.

2.2 Context of the struggle of women entrepreneurs

Currently, the upheavals taking place in developed and developing countries are not the only reasons for the upheavals affecting women's entrepreneurship. The declarations of principles, the debates on the gender approach that take place in political life, the opinion movements and the press are all evidence of the extent of the struggle being waged by women today to carve out a place for themselves in economic life.

In entrepreneurship, the role of women tends to be more assertive. The proportion of women entrepreneurs and entrepreneurs is constantly increasing. Nevertheless, it still remains a minority in the business world everywhere and faces specific obstacles throughout their entrepreneurial process.

Drucker (1977), Rajemison (1995) identify factors that are not economic but much more related to changes in values, perspectives, demographic and institutional attitudes. As a result, a large body of literature and research has addressed this issue to identify the underlying factors and trace the path of PAs. They showed that the female entrepreneurial dynamic is explained by economic, social and cultural factors.

Although most of these factors are sometimes common and inseparable for both sexes, they tend to be more pronounced for PAs. Several questions have been raised; some believe that business creation is the result of psychological motivations and/or contingency factors. It is clear that there is a "global" mobilization and new interest on the part of public authorities on the subject of women's entrepreneurship in all sectors, which is not only essential for the economy, but also vital for society.

Increasing the rate of new business start-ups by women is essential to stimulate innovation and employment in the economy. Therefore, it was necessary to make mechanisms and sources of information and advice available to them and to provide them with the support they need to start and run their own businesses.

Similarly, the psychosocial forces and cultural context in which women evolve have an important influence in the genesis of innovative behaviors (Rajemison (1995), Gasse, D'Amours (1993); Zouiten, (2005)), particularly in the field of business creation.

2.3 Female entrepreneurship: Specificities

In terms of entrepreneurship, women certainly face particular constraints and have their own objectives and motivations. Thus, FEs are often discriminated against in terms of access to certain services, in particular credit, public procurement, etc.

The literature is quite rich in this field (Histrich et al, 1987, Levy Tadjine and Zoniten 2005, Brid and Brersh 2002, St-lyr, 2005...). It is fundamentally based on the comparison between men and women in order to highlight the uniqueness of female entrepreneurship. Hence the need for specific support and an appropriate policy dedicated to its promotion, in particular within the framework of positive discrimination (funding quotas, reserved public contracts, etc.).

Regardless of the gender dimension that remains essential in this case, the problems faced by women depend largely on their social status, which remains linked to the social, cultural and sometimes political context. Many studies^s have thus highlighted female entrepreneurship in terms of differentiation of personality and cognitive vision, without considering women as separate entrepreneurs, since they deploy practically the same initiative and management capacities as men. Nevertheless, it must be admitted that they bring a more personal and feminine touch to their traditional skills that are available to any entrepreneur regardless of gender. They are considered to be intuitive, quick and ingenious normative. The objectives sought by FEs would exceed those of the growth and performance of their company.

On the basis of these considerations, several female skills can be highlighted, including:

- A communicating attitude and a high quality of listening. One of the key aspects of women's added value is their tendency to cultivate personal relationships and to be present on networks using their social and communication skills.

This human and cultural factor is a real asset for FEs, who often bring feelings into play in their daily management of their company;

- Secondly, a discreet management style inspired by the domestic economy model. Women are big hard workers working behind the scenes, not very concerned about pomp and circumstance and have experience in handling money.

Generally, they are much more serious, emphasizing perfectionist aspects while paying attention to detail and efficiency.

- Finally, a good control of time while being part of the duration. Indeed, women calculate and manage their time better, use their potential effectively and adopt a policy of steps and patience. Consequently, their approach is characterized by endurance and tenacity in the implementation of their project.

Sometimes, these qualities can constitute handicaps in the entrepreneurial profession. For example, women's emotional side is a weak point in work and decision-making. Successful entrepreneurs are often not those who make feelings, but those who decide, who set positions, limits...

3. Women entrepreneurs in Morocco: Profile

Women's business creation and management is growing rapidly around the world. It is true that for a long time the literature was focused on male entrepreneurship and female entrepreneurship has remained a completely fallow field. This literature has focused on certain characteristics such as socio-demographic data, the specific environment, motivations, skills, obstacles encountered, existing opportunities...

3.1 Women's entrepreneurship: Motivation

Various reasons have been put forward to explain women's entrepreneurial commitment, including the desire for independence that generally manifests itself among women who were previously employed. Sometimes, some have voluntarily left their jobs to go into business. In this case, entrepreneurship is a second career in the PA trajectory.

The reason for autonomy from the husband or even the family is also advanced as an important motivation for entrepreneurship, and the will to survive is also an essential objective in this area, especially for women who have dropped out of school early or in the event of unforeseen difficulties: widowhood, divorce.

Concerning the motivations for the creation of these companies in Morocco, they are multiple and diversified... Thus, one third of the business leaders surveyed highlight their desire to succeed in their personal project (33.3%), then their interest in the field of activity they exercise (26.7%). The third factor is the opportunity to start their own business (20.0%) and finally the desire to acquire certain autonomy (10%).

3.2 Female entrepreneurship in figures

Placed in 13th position in terms of female entrepreneurship development, Morocco is ahead of several emerging countries and is the dominant country on the African continent. However, despite this ranking, women's entrepreneurship remains weak, as shown by the low percentage of female entrepreneurs in Morocco (12% in 2015)⁶. Imperceptibly of this tiny percentage, there are several obstacles to the development and promotion of Moroccan TF. Moreover, in terms of the wage gap between men and women, Morocco is ranked 130th out of 142 countries. This reality reflects the illegal practices of which women are victims.

On the other hand, women are gaining ground and becoming more autonomous in the public sphere. In recent years, there has been an increase in personal initiatives: many women are investing in the labor market or developing income-generating economic activity. "Women's presence is more visible in small and very small businesses. Women are embarking on projects that do not require large investments". Since 2009, the pace of women's business creation has been accelerating (Graph 1). Growth conditioned by an unequal geographical distribution, marked by a high concentration in Casablanca (37%) and Rabat (12%). But the network of companies created by women is gradually expanding in other cities such as Fez, Marrakech, Tangier and Agadir... (See Graph 2)

Women invest in most economic sectors, mainly in trade (24.5%), industry (12.1%), with predominance in services (49%). They are also very present in the informal sector, 12.4%. They develop activities that sometimes take on an international dimension: 30% of companies run by women have a local influence, 44% at the national level and 21% at the international level.

According to the figures, women represent 13.2% of self-employed workers and 10.3% of members or members of cooperatives. Put in perspective with international data, Moroccan statistics show the progress that remains to be made to promote women's access to entrepreneurship. In fact, in recent years, women's entrepreneurship has progressed everywhere and is now the subject of remarkable attention from international institutions and NGOs. However, despite this emphasis, in most countries they still constitute a small proportion of entrepreneurs. In Morocco, there has even been a decline over the past ten years in the share of self-employed women and employers (-4.6%), despite policies to encourage business creation that now incorporate a gender approach and the implementation of specific programs. On the other hand, the rate of women members of cooperatives increased by +2.5%, thus showing the positive aspects of development aid programs for women, particularly on collective projects in rural areas, with the support of microcredit operations.

4. Women's entrepreneurship in Morocco: Obstacles

Gender stereotyping is a discriminating feature and a barrier to female entrepreneurship since it is based on socio-cultural criteria and norms. These are mental, social representations that associate entrepreneurship with the male sex par excellence. Others stem from the economic and financial environment: the banking sector's reluctance towards VSEs, when they are headed by women, the sometimes overly cautious behavior of women creators with regard to borrowing and reservations about a growth strategy. The difficulties faced by women entrepreneurs are very similar to those in other countries, but many governments have become aware of the challenge of female entrepreneurship and have implemented actions to better understand and promote it.

The FEs in Morocco, like many countries, are therefore confronted with both retrograde representations that stigmatize them as soon as they leave their assigned roles and a social status that makes them vulnerable. This is particularly the case for women heads of household (widows, divorced women), who are numerous among the CFEs. This status of single women, dependent on their families, which gives them an emancipation from social and male control, destigmatizing their activity.

4.1 Women's entrepreneurship: social context impact

According to sociologists, professional and family structures related to social life influence women's access to jobs (Aldrich, 1989). On the other hand, the capacity to accommodate women's participation in entrepreneurship is in line with the cultural requirements and values of their society, which differ from one country to another.

Women face more social and cultural barriers than real legislative obstacles to their economic projects. In Morocco, both labor legislation and laws governing the status of women do not prevent entrepreneurial activities from being carried out. It is therefore elsewhere that we must look for obstacles limiting the presence of women in positions of responsibility, in the business world in general and in entrepreneurship in particular.

Socio-cultural practices are found to be reefs that Moroccan FEs feel more acutely when it comes to illustrating gender discrimination or harassment. The family environment is a cultural impediment despite the fact that, legally, Moroccan women are no longer required to seek the approval of their father and/or husband. These social practices are justified by the customs characterizing Moroccan society, requiring women to bow to certain rules of conduct with regard to their families and Moroccan society.

As such, the status of housewife is still predominant. Their low presence in the labor market, and even less in skilled positions, has a twofold effect, namely to offer few examples of success stories that could inspire vocations and to limit male acceptance to subordinate themselves to female superiors. As a result, the image of working women in Morocco is still not valued. Women's work is still widely perceived as a necessary evil to overcome difficult financial situations. It remains the prerogative of the working class, who have no choice but to find a job to remedy male income insecurity and poverty. Of course, more and more women are entering the labor market and this tends to change attitudes, but they do so in reserved niches. The termination of employment at the time of the children's birth favors the role of mother to the detriment of professional activity. In terms of social promotion, women and their families continue to favor marriage strategies and the search for a professional career that would bring financial autonomy.

4.2 Insufficiency of regulatory and institutional text on gender

Women are certainly encouraged by institutional support measures put in place. However, the regulatory texts remain ambiguous. In this case, Law No. 15-95 forming the Moroccan Commercial Code, which writes to the "Male", the term "Trader" to designate both the trader and the trader, the only reference to the woman is found in article 17: "A married woman may engage in trade without her husband's authorization. Any agreement to the contrary shall be deemed null and void. This requirement had long hampered women's freedom to engage in economic activities, partly explaining the marginalization of structured female entrepreneurship in Morocco.

Again, the Moroccan code of good corporate governance practices stipulates that the governance body must be composed of members who bring diversity and gender balance. At first sight, this regulatory framework appears to be egalitarian and non-discriminatory. But as soon as we refer to the specific code of SMEs and family businesses, it refers to the entrepreneur, manager, member (without any reference to the female gender, nor to the need for gender balance).

4.3 Women in the informal sector: discriminability

This devaluation of women's work is mainly felt in the world of entrepreneurship, where women are still subject to persistent prejudices, particularly those from disadvantaged social categories, whose activities are often depreciated. Consequently, one of the explanations is to be found in the devaluation and stigmatization of their presence in the entire productive and economic sphere. Entrepreneurial activities, although widely developed by women, are often informal in nature, rarely considered as entrepreneurial activities contributing to economic development.

There are many sectors in which women have demonstrated professional and entrepreneurial skills: manufacturing and selling food products or handicrafts, organizing weddings, activities related to agricultural work, etc. It should also be noted that some of these activities take place in the public space. The spectacle of women standing in public spaces and sometimes sitting on the ground is reduced to activities considered degrading (begging, prostitution...).

4.4 Limits to access to finance and information

Despite the progress made in women's rights in Morocco, thanks to the new constitution, laws and regulations, women-owned businesses continue to face two major problems:

- Access to finance is an important barrier for women. As in the SME culture, most of the financing of women's enterprises consists of self-financing, personal savings and family assistance, and the use of

bank credit remains very minimal. Admittedly, this difficulty is not specific to women, but it reinforces the other discriminations and constraints they face.

- The main problem mentioned by entrepreneurs, both male and female, is administrative hassle and corruption.

For women working in the informal sector or running small businesses in the formal sector, the issue of financing is more critical. While micro-credit has ensured that some of them have raised capital, most find their initial capital through a contribution solicited from relatives or through savings by carrying out parallel activities. The low rate of bank ownership, the lack of guarantees, the reluctance of banks, the scarcity of programs adapted to the development of micro-projects for vulnerable groups and the cumbersome administrative procedures keep many small entrepreneurs in the dark.

This banking and institutional context, which is not conducive to the promotion of entrepreneurship, is reinforced by the lack of information available to these women. The transition to formalization, expansion and consolidation of their activities are hampered by their lack of knowledge of markets, managerial techniques, etc. The lack of information on public institutions supporting business creation remains little known for Moroccan women entrepreneurs, such as the Moroccan Investment Development Agency or the Regional Investment Centers. Unfortunately. In this respect, information campaigns are inevitable to bring these organizations closer to Moroccan FEs.

4.5 Impassable male guardian figure

In Morocco, it seems that women find it difficult to do without a male guardian figure. However, this inheritance that wives or daughters take over should not diminish their merit and skills. It accurately reflects that the entrepreneurial career still requires the "protection" of a male element, which brings a capital, both financial and social, a relational network, a registration of the EF in a genealogy of entrepreneurs and functions as a guarantor of both morality and trust. Thus, the study of the biographies of women entrepreneurs always reveals a father, more rarely a husband, who set them off, whether through the resumption of a family activity or an initiative in another sector, with a strong desire for generational transmission, by necessity or by an environmental effect where entrepreneurship is the preferred path to a professional career and social advancement.

4.6 Lack of supportive networking

The entrepreneur's social and professional knowledge base is essential in the creation and development of her project. These networks can take different forms. This may involve assistance from family and friends or professional bodies, particularly during the creation phase, professional relationships (supplier-clients,...) or entrepreneurs belonging to the family and friends of the creator.

Despite the existence of several organizations supporting and promoting women's entrepreneurship, it can be seen that few Moroccan women are members of these groups. And yet, these associations can encourage and support the creation of companies, inform, supervise and assist them in the management and sustainability of their companies, as well as develop the managerial skills of the FEs by providing them with a network that can play a lobbying role with public authorities and international institutions, such as the Association of Women Entrepreneurs of Morocco.

These institutions are a forum for meetings, information exchange, training and solidarity aimed at improving the business climate for Moroccan women's businesses. However, women's limited involvement in such networks is due to their lack of knowledge of these organizations and their lack of time and interest.

5. And the Struggle Continues....

The country's laws and regulations have made very significant progress towards gender equality. Women have equal rights in the field of work, access to property, trade, production and exploitation, access to basic social services and others. However, the weight of social traditions and perceptions of women's capacities

still have a significant impact on the effectiveness of these rights. This prevents a good segment of the female population from developing the skills and experience to invest in entrepreneurship with the same chances of success as men.

Specifically, the evaluation of the framework conditions of the Women's Entrepreneurship Facility (WEF) showed that Morocco is relatively more advanced in improving the gender-sensitive legal framework and the development of business development support services (BDS), while the leadership dimensions, access to gender-sensitive financial services, access to technology and markets remain behind (see Graph 3). As mentioned above, it should be noted that the existence of the relatively favorable legal framework does not necessarily reflect the effectiveness of the guarantees and rights enshrined in the legal and legislative texts.

The gains made by the country in terms of the number and performance of VSEs/SMEs have not enabled women's businesses to observe the same momentum and benefit from the spinoffs of the country's efforts. This is reflected in the share of women's businesses in the country's total number of businesses, which has remained stagnant at around 10 to 12%.

Indeed, no specific government program for the development of women's entrepreneurship has been initiated so far. Women's enterprises, although they have their own specificities, tried when they could to integrate into existing policies and strategies that proved to be very poorly adapted to their needs. The barriers to access to the various products and services offered by these programs remain impassable for most EFs, particularly those located in rural areas and/or those with low levels of education. The lack of financial security, encouragement of the family environment and geographical remoteness are also factors that heavily affect the growth of female entrepreneurship.

5.1 Overlapping speeds of Progress

The DEF evaluation showed that there is a large gap between the objectives set by the country and the real benefit derived by the FEs. At a time when the country is paying particular attention to gender and equality issues, women's economic integration issues and women's political representation issues that are very much in vogue, the ET is finding very little place in this enthusiasm. This is reflected in the very significant progress made in the legal framework governing business law and the right of access to services (financial, new technologies, social rights, property rights, etc.), which are not very gender-sensitive and where the data collected by this evaluation show that FEs are not very present. The only gender-sensitive legal framework is that governing labor law, which in practice is hampered by socio-cultural traditions that disadvantage women and limit opportunities for the emergence of their entrepreneurial potential.

This evaluation of the DEF also highlighted another contrast with women's gender and economic rights ambitions, namely the failure to take gender into account in the design of actors' information systems and the scattering of DEF issues across various government strategies and entities, which dissipates efforts and makes it difficult for the DEF to emerge as a strategy in its own right with full socio-economic impact.

5.2 Challenges to be addressed: Survey results⁹

The report on general female entrepreneurship and the GEDI Gender Development Index ranks Morocco among the eight weakest economies in the group of 30 countries studied and would have downgraded by one point in its ranking from 2013 to 2014¹⁰.

The overall assessment of the six framework conditions by the Scoring method enabled us to analyze a set of indicators in order to identify the obstacles faced by women entrepreneurs who create jobs.

The six framework conditions (CC) (see Graph 3):

- CC1: analyses the gender dimensions of the legal and regulatory system that advances women's economic empowerment.

- CC2: political leadership and effective coordination role in promoting the women's entrepreneurship development,
- CC3: PA accessibility to gender-sensitive financial services,
- CC4: the availability of supply and the nature of demand for gender-sensitive business development assistance,
- CC5: FEs' access to markets and technology and the effectiveness of channels for the representation of women entrepreneurs, and;
- CC6: FE participation in political dialogue.

It appears that the assessment of the situation of RU in Morocco is below the average with 1.8 points compared to an average of 2.5 from the evaluation scale which is based on five criteria for each CC. Indeed, only the first CC on the gender-sensitive legal and regulatory system scored slightly above the average (3 points), which reflects Morocco's efforts in this area, although further efforts are needed to strengthen the effectiveness of laws in practice. Market access and technology and political leadership in place and coordination for the promotion of women's entrepreneurship are the weakest links in the overall field of promotion of RU. This result reflects the strong correlation that generally exists between the level of trade and the level of "technologisation" of entrepreneurial activity that is addressed in the 5th CC, and the degree of success of the country's policy in promoting/coordinating the entrepreneurial sector. In other words, the weak leadership and coordination of the DEF explains the poor performance of women's enterprises in terms of access to markets and technology.

The results obtained for the 4th CC focusing on women's access to EDS and the 6th CC focusing on the representativeness and political participation of FEs are also disappointing in view of a certain enthusiasm that has been detected in the behavior of FEs, a relative satisfaction that can be explained by the effects of publicity made around the successful experiences of EDS and networking but which is contradicted by the reality of the data collected. On the other hand, concerning the 3rd CC relating to financial services provided to FIs and which has been widely criticized by them, although far from the average, reflects rather the enthusiasm and confidence shown in the FIs' creditworthy behavior. That said, much work remains to be done overall to promote and develop women's entrepreneurship.

It follows that among the demands in the context of the fight against FE can be summarized as follows:

- Demand the specificities of an approach in terms of solidarity economy and gender;
- Mobilizing for a recognition policy: the central role of alliances;
- Researcher/stakeholder alliances ;
- Alliances between actors;
- Alliances with social movements;
- Alliances with feminist networks;
- Alliances with the media;
- Seize current crises as opportunities;

6. Conclusion

Moroccan working women have a hard life. The Economic, Social and Environmental Council (EESC) depict an alarming situation. Although the 2012 report mainly focused on recommendations addressed to the government to combat female discrimination, the striking observation on the handicap of female employment is the "ineffective" laws.

The main constraints faced by women entrepreneurs are those related to unequal access to resources and opportunities. On another level, public administration and the formalities necessary for the creation of a new business is another obstacle for Moroccan women: corruption, the slowness of administrative formalities and bureaucratic attitudes are all major obstacles for an entrepreneur.

To remedy these problems, it is desirable to equip ourselves with effective instruments and consistent indicators to assess the effectiveness of gender equality in economic life as a tool for reducing inequalities. This involves harmonizing the definition of indicators produced by the various bodies, in particular with the Convention on the Rights of the Child and the standards of the International Labor Office.

Also, the recent establishment of the National Employment Observatory would provide us with information through reports on women's participation in economic activity and the discrimination to which they are subjected. It is also advisable to adopt a comprehensive and multidimensional strategy, and to set up a social security system for women working in the informal sector. Finally, the promotion and support of female entrepreneurship through the development of mechanisms to support FEs in the various regions of the kingdom. The social and environmental economic council in Morocco also recommends that access to public and private sector tenders for women's businesses be encouraged, in order to ensure equal market access for male and female companies.

We bet that by overcoming these obstacles, Morocco can use this showcase to showcase its know-how in the business world, especially since the Moroccan economic fabric represents a fertile field for the development of women's entrepreneurial spirit.

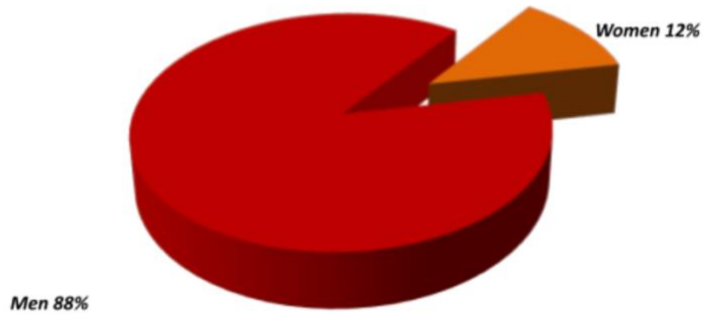
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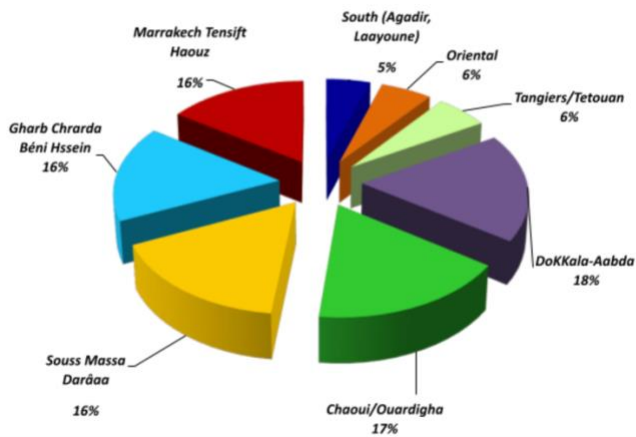
Appendix

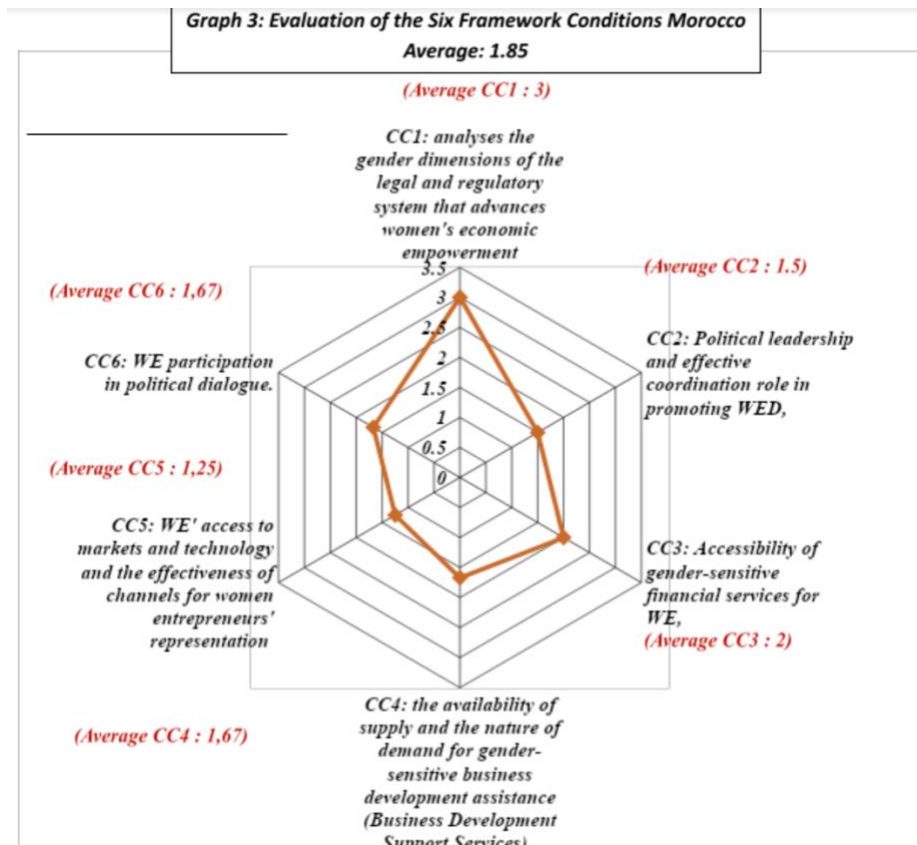
Graph 1: Percentage of Women Entrepreneurs



Source: HCP, 2013: "Moroccan Women and the Labor Market: Characteristics and Development", p7

Graph 2: Distribution of Women Entrepreneurs in Morocco





¹ - Bourdieu Pierre (1998), PP 112_152.

² - Chasserio S. and Paillot PH (2014)

³ - Ibid.

⁴ - Dubar Claude (2000).

⁵ - Carland & Jane, (1991).

⁶ - Soraya Badraoui, President of the Association of Women Entrepreneurs of Morocco).

⁷ - Ibid.

⁸ - According to the study carried out on this sector in 2000 by the HCP

⁹ - Four research sources were deployed: literature review, focus groups, key informant interviews and a survey of 200 women entrepreneurs.

¹⁰ - GEDI, 2014: "The gender global entrepreneurship and development index (GEDI): A30-country analysis of the conditions that foster high-potential female entrepreneurship", Full report of findings, p 4.