

The current state of women's Entrepreneurship in Morocco : Problems and motivations

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Abstract. In Morocco, female entrepreneurship represents a major asset for development in the face of the challenges of unemployment and poverty. The growing number of women entrepreneurs, thanks to better access to education and financing, demonstrates a promising dynamic. They contribute significantly to the national economy by creating jobs, generating income and participating in the development of various economic sectors. The objective of this article is to take stock of female entrepreneurship in Morocco, by exploring the motivations and obstacles encountered by women entrepreneurs in Morocco. To do this, we used several databases and scientific repositories to create a succinct literature review. We therefore explored several recent reports, notably from Bank Al Maghreb and MTPME, in order to bring out recent statistics. The analysis made it possible to draw key conclusions. Women embark on entrepreneurship for many and varied reasons: the desire for financial independence, personal fulfillment, contribution to society, innovation and social responsibility. However, they face many specific challenges, such as lack of funding, difficulties reconciling professional and private life, and gender stereotypes.

Keywords: Female entrepreneurship, Motivations and Obstacles, Gender equality and women's empowerment

1. Introduction

In recent decades, women's entrepreneurship in Morocco has emerged as a crucial asset in addressing the challenges of unemployment and poverty. Female entrepreneurs significantly contribute to the national economy by creating jobs, generating income, and developing various economic sectors. The rapid growth in the number of female entrepreneurs, facilitated by better access to education and financing, demonstrates a promising dynamic.

However, significant disparities remain in terms of female representation in the entrepreneurial sector. The 2021-2022 annual report from Morocco's TPME Observatory

indicates that only 16.2% of businesses are led by women. This figure is higher in certain sectors such as health, education, and hairdressing but remains low overall. Globally and particularly in Morocco, women's entrepreneurship is increasingly seen as a critical pillar of economic development.

Encouraging and supporting women to enter the entrepreneurial world has become increasingly crucial. This requires the implementation of concrete measures such as easy access to financing and training, support and mentoring, and the creation of a conducive environment for women's entrepreneurship. This communication aims to evaluate the situation of women's entrepreneurship in Morocco through a brief literature review and to identify existing challenges and opportunities.

Previous research on women's entrepreneurship in Morocco has revealed various motivations and obstacles faced by female entrepreneurs. These studies show that women venture into entrepreneurship to achieve financial independence, self-fulfillment, community contribution, innovation, and social responsibility. However, they also face challenges such as a lack of financing, difficulty balancing professional and personal life, and gender stereotypes.

Research by Jennings and Brush (2013) identifies two fundamental pillars in the study of women's entrepreneurship: gender theory and feminist theory. Gender theory analyzes the socially constructed roles and behaviors based on sex and their impact on women's entrepreneurial paths. Meanwhile, feminist theory offers a critical perspective by highlighting systemic inequalities and barriers faced by women in the entrepreneurial world and proposing solutions to overcome them.

Although there has been extensive research exploring women's entrepreneurship, significant gaps remain in understanding the specific factors affecting women's entrepreneurship in Morocco. Many previous studies focus on general motivations and barriers but few delve into the impact of institutional support and specific policies designed to support female entrepreneurs in Morocco. This article offers novelty by comprehensively analyzing various factors influencing women's entrepreneurship in Morocco, including the role of education, access to technology, and entrepreneurship support programs.

The main issue this article aims to address is the extent to which women's entrepreneurship can play a vital role in Morocco's economic and social development. This article also seeks to identify the specific challenges faced by female entrepreneurs in Morocco and how these challenges can be overcome through appropriate policies and support.

This article aims to provide a better understanding of the conditions of women's entrepreneurship in Morocco and the factors influencing their success. Additionally, the article is expected to offer concrete recommendations to encourage and support women's entrepreneurship in Morocco, including policies to improve access to financing, training, and mentoring support, as well as creating a more supportive environment for female entrepreneurs.

2. Method

The methodology for this study employs a comprehensive and multi-faceted approach to understand the current state of women's entrepreneurship in Morocco, focusing on the problems and motivations driving this demographic. This approach integrates both qualitative and quantitative research methods to ensure a holistic understanding of the subject matter.

First, a literature review was conducted to gather insights from existing studies on female entrepreneurship globally and within Morocco. This review helped in identifying the historical evolution, key trends, challenges, and motivations of women entrepreneurs. Key sources included academic journals, government reports, and publications from international organizations such as the World Bank and UN Women. The literature review aimed to establish a theoretical framework and contextual background for the study, highlighting gaps and areas needing further investigation.

Second, empirical data collection involved a mixed-methods approach. Surveys and interviews were conducted with a diverse group of women entrepreneurs across various regions and sectors in Morocco. The surveys aimed to quantify factors such as demographic information, business characteristics, motivations, challenges faced, and support systems utilized. In-depth interviews provided qualitative insights into personal experiences, social and cultural barriers, and success stories. This dual approach ensured a comprehensive understanding of the quantitative trends and qualitative nuances in women's entrepreneurship.

Finally, the study involved data analysis and recommendation formulation. Quantitative data from surveys were analyzed using statistical tools to identify patterns and correlations. Qualitative data from interviews were coded and thematically analyzed to extract common themes and unique insights. Based on the findings, practical recommendations were developed to address identified challenges and leverage opportunities. These recommendations were aimed at policymakers, financial institutions, and support organizations to foster a more enabling environment for women's entrepreneurship in Morocco.

By employing this robust and multi-dimensional methodology, the study seeks to provide a thorough understanding of the state of women's entrepreneurship in Morocco and offer actionable insights for fostering its growth and development.

3. Results and Discussion

3.1. Female entrepreneurship: Literature review

3.1.1. Female entrepreneurship in Morocco: Definition and perspectives

Female entrepreneurship in Morocco is defined as the act of creation or development of businesses by women. The Association of Women Business Leaders in Morocco (AFEM) offers a more precise definition, including women occupying positions of responsibility within the company.

This phenomenon is encouraged by different motivations: the integration of the business into the formal or informal economy, the deliberate choice of entrepreneurial status, the transmission of a family entrepreneurial tradition, or even psychosocial factors such as the need to provide for family needs, personal fulfillment or the enhancement of an education and training course.

Female entrepreneurship represents an important opportunity for the economic development of Morocco. It creates jobs, stimulates innovation and diversifies the economy. In addition, it contributes to the empowerment of women and their participation in the social and economic life of the country.

However, female entrepreneurship in Morocco remains faced with several challenges, such as access to financing, training, support and mentalities. It is therefore important to put in place specific policies and programs to support women entrepreneurs and enable them to realize their full potential.

3.1.2. Female entrepreneurship: a complex and questionable definition

If there is a common definition of female entrepreneurship, adopted by various international organizations and developed countries, but it is difficult to apply in several regions of the world. Indeed, qualifying a company as “feminine” only if it is 51% owned by women raises several challenges.

First of all, access to data on gender and the distribution of social capital by gender is often limited, making the application of this definition complex.

Secondly, the degree of financial market liberalization and the rate of financial inclusion of women vary considerably from one country to another. In certain contexts, women may be excluded from formal financial circuits, which limits their ability to hold majority shares in companies.

Internationally adopted definitions

- The definition of entrepreneurship according to ISO Standards “IWA 34 V 2021: “a women-owned business is a distinct and autonomous entity managed by women and in which the majority of capital is owned by women”.
- This definition ensures that companies labeled “women” correspond to a specific economic and social reality and contribute to the empowerment and emancipation of women in the world of work.
- The definition of entrepreneurship according to the World Bank: “A women-owned business is an organization where women play an active and influential role, both at the management and ownership levels. This involvement helps promote equal opportunities and enhance the skills and perspectives of women in the business world.”
- The definition of entrepreneurship according to Global Entrepreneurship Monitor: “A woman entrepreneur: The typical profile of a woman entrepreneur corresponds to a woman aged between 18 and 64 who is embarking on an entrepreneurial adventure. It can either be a budding entrepreneur, that is to say that she is in the

process of creating her business, i.e. a owner-manager of a "new business", which means that his business was created less than 3 years ago."

3.1.3. The founding theories of female entrepreneurship and the notion of "gender"

Understanding women's entrepreneurship requires a comprehensive approach, integrating classic entrepreneurial theories and concepts from other disciplines. Jennings and Brush (2013) identify two fundamental pillars of this field of research:

- Gender theory: It analyzes the roles and behaviors socially constructed according to gender, and their influence on the paths and experiences of women entrepreneurs.
- Feminist theories: Offering a critical perspective, they shed light on the systemic inequalities and obstacles that women face in the entrepreneurial world, and propose solutions to overcome them.

3.1.4. Gender theory

This theory makes it possible to dissect the roles and behaviors attributed to women and men based on their gender, and to examine how these constructions influence their entrepreneurial trajectories.

Traditionally, studies compared the individual characteristics and business performance of male and female entrepreneurs (Greer & Greene, 2003). However, Brush (2010) points out that theories predicting gender-based differences are poorly developed. Most take a neutral approach, assuming that entrepreneurial behavior is influenced by access to information (Shane, 2003), facilitating the detection of business opportunities.

Recent research suggests that women, because of their different socialization, perceive opportunities differently than men. In addition, the social roles traditionally assigned to women can exclude them from certain professional networks, limiting their access to information (Welter, 2011). Finally, the institutional aspects of entrepreneurship do not affect women and men in the same way.

Gender: definition and construction

Gender is defined as a social distinction between women and men, based on both biological characteristics and societal roles (De Beaufort, 2011). This distinction is rooted in education and culture, which convey the idea that these characteristics are innate.

Society associates certain behaviors with women and labels them as "feminine," while others are considered "masculine" and attributed to men (De Beaufort, 2011). In other words, gender is constructed around biological differences between the sexes, but the roles and skills associated with them vary across cultures and times.

3.1.5. Feminist theories:

Providing a critical perspective, these theories shed light on the systemic inequalities and obstacles that women face in the entrepreneurial world, and suggest ways to overcome them.

Feminist theories bring together critical reflections and analyzes that question the role of gender in society and the realities experienced by women. They strive to decipher

the mechanisms of gender inequalities and propose solutions to combat and eradicate them.

Understanding women's entrepreneurship requires a multidimensional approach that integrates both classic entrepreneurial theories and concepts from other disciplines, including gender theory and feminist theories. The latter offer a critical perspective essential for analyzing the inequalities and obstacles that women entrepreneurs face and identifying solutions to overcome them.

3.1.5. Female entrepreneurship in Morocco: Between aspirations and challenges literature review

In Morocco, female entrepreneurship presents itself as a path to economic and social emancipation for women. However, this journey is not free of paradoxes and specific challenges.

Aspirations for autonomy and emancipation

Asunderlines the analysis by Constantinidis et al. (2017), women entrepreneurs in Morocco aspire above all to autonomy and emancipation. Creating their own business allows them to support themselves and their families, while gaining independence from traditional social and economic constraints.

Persistent cultural and societal obstacles

DespiteThese aspirations, women entrepreneurs in Morocco face obstacles linked to cultural traditions and social expectations. R.Naguib (2024) highlights these challenges, emphasizing the need for a multidimensional approach to understanding and overcoming them.

Economic, social, cultural and institutional factors

Entrepreneurshipwomen in Morocco is influenced by a multitude of factors, ranging from economic and social aspects to cultural and institutional aspects. An in-depth analysis of these factors is essential to develop adequate solutions and support women entrepreneurs in their journey.

Strong development potential

Despitethe challenges encountered, female entrepreneurship in Morocco has strong development potential. By tackling the specific obstacles that women face and putting in place appropriate support measures, Morocco can promote the development of female entrepreneurship and contribute to a more inclusive and prosperous society.

Female entrepreneurship in Morocco represents both a source of emancipation and a driver of economic and social development. By removing obstacles and promoting the potential of women entrepreneurs, Morocco can embark on the path to a fairer and more prosperous society.

3.2. Women's participation in the labor market in Morocco: challenges and prospects

Despite the progress made in recent years, the participation of women in the Moroccan labor market remains low and below its potential. Bank Al-Maghrib's annual report for 2021 highlights that of the 13.8 million women of working age, nearly 46.1%

are illiterate and 80% are inactive. This situation is accentuated by family and domestic responsibilities which fall mainly on women, limiting their time and availability for employment.

Even when they enter the job market, women face multiple obstacles. The female unemployment rate stood at 16.8% in 2021, more than double the male rate. The jobs held by women are often precarious and of low quality, concentrated in informal sectors and with low added value.

Several factors contribute to this situation:

- The low level of education and qualifications of women, particularly in rural areas.
- Family and domestic responsibilities, which constitute a major obstacle to the professional integration of women.
- Discrimination and gender stereotypes, which limit employment opportunities for women and confine them to certain sectors.
- Lack of childcare infrastructure, which makes it difficult to reconcile professional and family life.

Efforts are necessary to improve the participation of women in the Moroccan labor market, in particular:

- Strengthening the education and training of women, particularly in employment-promoting areas.
- Implement policies to support work/family life balance, such as crèches and childcare centers.
- Fight against discrimination and gender stereotypes to promote equal opportunities between men and women in the labor market.
- Promoting female entrepreneurship and women's access to decision-making positions.

Increasing the participation of women in the labor market is a major challenge for the economic and social development of Morocco. This would reduce unemployment, increase productivity and boost economic growth. It is therefore essential to put in place appropriate policies and programs to remove the obstacles that hinder the professional integration of women and enable them to fully play their role in the economy.

The Covid-19 crisis has worsened the precariousness of women's employment. The partial recovery in 2021 was not enough to make up for the losses, leaving public authorities facing an even greater challenge. To reach the 1999 female activity rate (26.9%), it would be necessary to create 219,000 net new jobs per year for five years. To reach the lower-middle-income country average (33.1%), 404,000 jobs would need to be created per year. However, the national economy has only generated 32,000 jobs per year over the last five years, all sexes combined. The deceleration of growth and job creation in recent years makes the task even more difficult.

In summary:

- The Covid-19 crisis has weakened women's employment.
- The recovery is insufficient and the challenge of female employment is immense.
- More jobs need to be created for women, but economic growth is slowing.

Consequences:

- Women are more exposed to unemployment and poverty.
- Inequalities between men and women are growing.
- Economic growth is hampered by the lack of participation of women in the labor market.

3.3. Reality of female entrepreneurship in Morocco

Morocco has seen notable growth in the rate of female entrepreneurship, rising from 8% in 2014 to 12% in 2022. This growth is attributed to several factors, including improving the level of education of women, increased access to technologies and the emergence of programs to support female entrepreneurship.

Moroccan women entrepreneurs contribute significantly to the national economy. They create jobs, stimulate growth and diversify the economy. They are mainly present in the craft, agri-food, textile and service sectors.

Long confined to the private and family sphere, women traditionally took care of the household, the education of children and the kitchen. These tasks, now recognized as real professions (maintenance workers, teachers, nurses, midwives), were formerly free or poorly paid. This heavy legacy partly explains the predominance of women in the education, care and communication sectors.

More and more, women are asserting their identity in the world of work. Her role has evolved from that of wife and mother to that of a partner, independent and eager for a professional career. This development is also due to the increasing inability of men to provide for their families alone, due to structural unemployment and low wage growth. The need for women to enter the labor market has contributed to changing family structure and improving their position in society.

However, societal attitudes can still hinder some women in their entrepreneurial ambition. Additionally, systemic barriers often confine them to small, informal businesses. This situation not only limits their ability to earn a decent income, but also restricts their potential to contribute to socio-economic development, job creation and environmental protection.

In conclusion, the role of women in society has undergone profound change in recent decades. While significant progress has been made, there is still a way to go so that women can fully exploit their potential and participate in building a fairer and more prosperous world.

3.4. Female entrepreneurship in Morocco: state of affairs and statistics in 2021

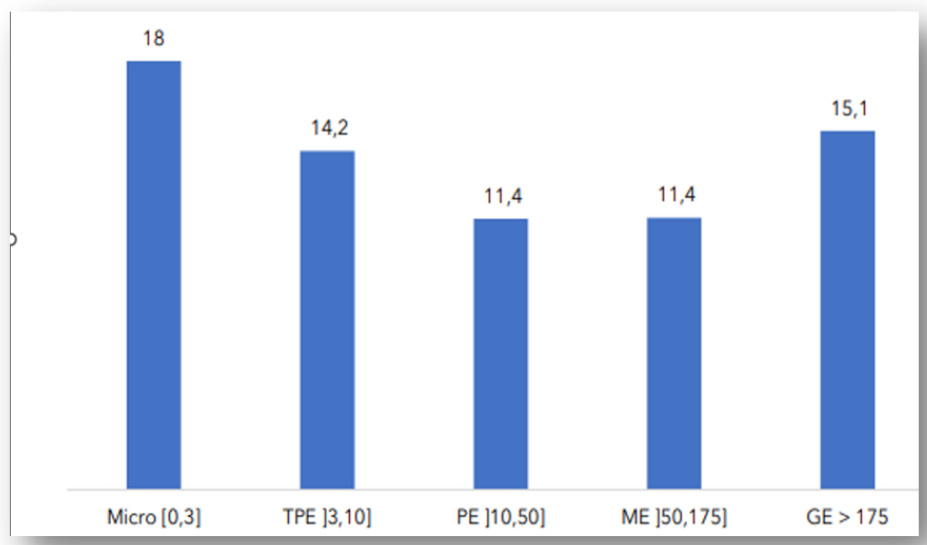
Low representation of women at the head of companies

According to a study, only 16.2% of Moroccan companies are run by women. This proportion varies slightly depending on the legal status of the company: 14.6% for legal entities, 16.3% for natural persons and 25.5% for self-entrepreneurs.

Micro-enterprises and traditional sectors dominated by women

In 2019, In terms of female entrepreneurship, micro-enterprises occupy first place with 18% share, compared to 15.1% for large enterprises (GE) and 14.2% for very small enterprises (VSE). The shares of individual enterprises (EI) and small and medium-sized enterprises (SMEs) are more modest, standing at 11.4%.

Figure 1: Share of female entrepreneurship by business category in % 2019

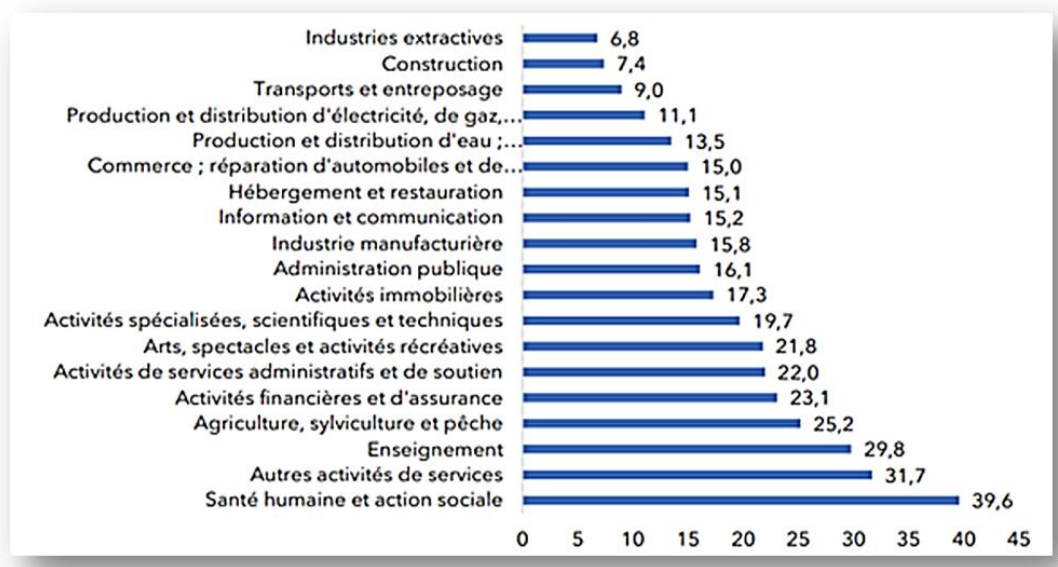


Source: Consolidated database of data provided by the DGI, the OMPIC and the CNSS.

Share of female entrepreneurship in companies by section of activity

The sectors of human health and social action, other service activities (hairdressing, laundry) and education concentrate the largest share of female entrepreneurship, with around 40%, 32% and 30% respectively.

Figure 2: Share of female entrepreneurship in companies
by section of activity in % 2019

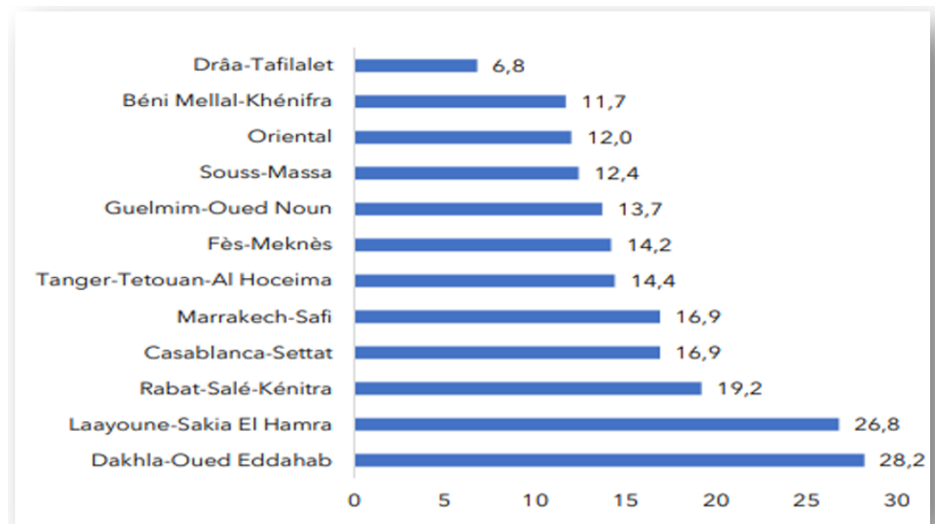


Source: Consolidated database of data provided by the DGI, the OMPIC and the CNSS

Significant regional disparities:

Dakhla-Oued Eddahab stands out as the most dynamic region in terms of female entrepreneurship, concentrating 28.2% of initiatives. Laayoune-Sakia El Hamra follows with 26.8%, while Rabat-Salé-Kénitra comes in third position with 19.2%. The regions of Casablanca-Settat and Marrakech-Safi show a rate of 17%.

Figure 3: Share of female entrepreneurship by region in % 2019



Source: Consolidated database of data provided by the DGI, the OMPIC and the CNSS

Repercussions of Covid-19 on female entrepreneurship within EPMA's

According to the table below, the upward trend in the number of EPMA's led by women observed between 2017 and 2019 experienced a setback in 2020, a phenomenon likely linked to the health crisis. The largest declines were recorded by large and very small businesses, with -5.2% and -4.8% respectively.

Table 1: Annual evolution of the number of EPMA's managed by women by business category in %

Business Category	2017	2018	2019	2020	Evolution 2020 / 2019	Evolution 2020 / 2017	Evolution 2019/2017
Microphone [O, 31	26,911	31,068	31,725	31,389	-1.1	17	17.9
TPE [3, 10)	1,783	2,038	2,247	2,139	-4.8	20	26
PE 110, 50]	888	1,035	1,124	1,091	-2.9	23	26.6
ME 150, 1751	230	263	260	254	-2.3	10	13
GE > 175	132	145	154	146	-5.2	10.6	16.7
Total	29,944	34,549	35,510	35,018	-1.4	17	19

Source: Consolidated database of data provided by the DGI, the OMPIC and the CNSS

Less than a quarter of self-employed people are women

In 2021, less than 24% of self-employed people (AE) were women, confirming the male predominance in this field (around 76%). The share of female AEs is greater in the southern provinces, notably in Dakhla-Oued Eddahab (38.5%).

In summary, female entrepreneurship in Morocco is progressing, but remains faced with numerous challenges, such as regional and sectoral disparities, access to financing and work/life balance.

New Development Model: Strengthening the economic inclusion of women

The New Development Model (NMD) aims to increase the participation of women in the Moroccan economy by tackling structural obstacles and promoting their empowerment. Three key levers have been identified to achieve this objective:

- Lift social constraints:
 - ✓ Strengthen social protection for working women, particularly during maternity (paid leave).
 - ✓ Promote pay parity and equity in access to employment opportunities.
 - ✓ Encourage employers to respect parity through tax advantages.
- Increase access to education, training and financing:
 - ✓ Develop training and support programs for women.
 - ✓ Facilitate access to financing for women entrepreneurs.
 - ✓ Improve social protection for self-employed women.

- Promote equality and zero tolerance against violence:
 - ✓ Raise awareness of the role of women in society and the importance of equality.
 - ✓ Reform the Penal Code to better protect women against violence.
 - ✓ Ensuring the safety of women in public spaces through reporting platforms and rapid intervention by law enforcement.

By tackling these three levers, the NMD aims to create a more favorable environment for the economic inclusion of women and to contribute to more inclusive and sustainable economic growth in Morocco.

3.5. Motivations and Obstacles for Women Entrepreneurs in Morocco

Women's entrepreneurship in Morocco is a growing phenomenon driven by deep aspirations but also facing complex realities.

3.5.1. Motivations

The motivations that drive Moroccan women to start their own businesses are varied and multifaceted:

- Economic independence: The quest for financial autonomy is a primary driver. Women seek to take control of their destiny and no longer depend financially on others.
- Personal fulfillment: Entrepreneurship offers a space to express creativity, develop new skills, and achieve personal fulfillment.
- Social impact: Many women entrepreneurs are motivated by the desire to contribute to their community, create jobs, and solve social problems.
- Flexibility: The ability to balance work and personal life is a major attraction, especially for women with children or other family responsibilities.
- Breaking stereotypes: Entrepreneurship is a way to deconstruct traditional gender roles and show that women are just as capable of succeeding in the business world.

3.5.2. Obstacles

Despite these strong motivations, Moroccan women entrepreneurs face numerous challenges:

- Access to finance: Women often face more difficulty obtaining loans and financing than men.
- Professional networks: Professional networks are often dominated by men, limiting opportunities for women.
- Balancing work and personal life: The challenge of reconciling the demands of business with family responsibilities remains a significant obstacle.
- Culture and society: Cultural and social norms can sometimes limit women's autonomy and hinder their entrepreneurial ambitions.
- Lack of visibility: The successes of women entrepreneurs are often less publicized than those of men.

3.5.3. Facilitating Factors

To foster the growth of women's entrepreneurship in Morocco, several actions are being implemented:

- **Public policies:** The Moroccan government has implemented programs to support women's entrepreneurship, particularly in terms of financing and training.
- **Networks of women entrepreneurs:** These networks provide a space for exchange, support, and collaboration.
- **Mentoring:** Mentoring allows women entrepreneurs to benefit from the experience and advice of more experienced women.
- **Digitalization:** The development of digital technologies facilitates the creation and development of businesses.

Women's entrepreneurship in Morocco is a dynamic and promising movement. While challenges remain, the motivations are equally strong. By supporting women entrepreneurs, we contribute to more inclusive economic development and a more equitable society

4. Conclusion

Female entrepreneurship is emerging as a crucial tool for women's economic empowerment. However, its full potential cannot be achieved without adequate support. The implementation of public policies and targeted private initiatives is essential to remove the obstacles faced by women entrepreneurs and promote their success.

In recent years, a new lease of life has been given to female entrepreneurship in Morocco. Bold and determined women, driven by the desire for financial autonomy, societal impact and valorization of their talents, embark on entrepreneurial projects in various fields.

Despite this dynamic momentum, their journey proves to be strewn with pitfalls. They face obstacles such as limited access to financing, insufficient support and support, the mental burden linked to work-life balance and the persistence of gender stereotypes.

Fortunately, promising initiatives are multiplying to support female entrepreneurship in Morocco. Government programs, incubators, NGOs and dedicated associations offer women entrepreneurs valuable support and financing. Mentalities are also changing, and women's contribution to the economy is increasingly recognized.

Female entrepreneurship constitutes an undeniable asset for the development of Morocco. By removing barriers and continuing to support women entrepreneurs, the country can fully unlock this potential and build a more inclusive and prosperous society.

In summary, women's entrepreneurship in Morocco presents a promising future, but requires continued support to fully flourish and play a crucial role in the country's development.

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