



## The typical profile of Moroccan Women Entrepreneurs: Results of a study

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**Abstract:** *In an ever-changing and risk-exposed climate, the establishment of a framework to support companies is inevitable, especially those led by women. Indeed, several factors slow down, hinder, or stop the success of Moroccan working women, especially those who have opted for entrepreneurship. This situation has been amplified in the particular context of the Covid-19 health crisis. Towards an egalitarian future in favor of women entrepreneurs in the era of Covid-19, our article focuses on Moroccan female entrepreneurship by trying to highlight how profiling Moroccan female entrepreneurs and analyzing their personal characteristics could have a real added value in the premature support and early management of future business leaders. First, we will present the typical profile of the Moroccan woman entrepreneur based on the results of a study conducted in 2018 on a sample of 200 Moroccan women entrepreneurs. Subsequently, through a hypothetico-deductive study, we will demonstrate the existence or not of a link between the characteristics of this profile and several indicators that we have identified and fixed in our research model to study the phenomenon of female entrepreneurship. Finally, and by referring to the paradigm of individual traits in entrepreneurship and the results of our study, we will try to highlight how profiling the Moroccan woman entrepreneur could be used to establish adequate mechanisms to support the generation of Moroccan female entrepreneurship.*

**Key Words:** Female Entrepreneurship, Moroccan Women, Entrepreneurial profile, Women's businesses.

## 1. INTRODUCTION

There has been a global growing interest in the phenomenon of female entrepreneurship over the past two decades. This enthusiasm for the subject was thus the result of a general awareness of the importance of the role of women in society and in the economy, a role that was neglected for a long time.

In Morocco too, the promotion of women's entrepreneurship has become one of the most privileged strategies because of the expected positive impact on the country's economy. However, despite this growing frenzy, very few studies have been conducted on the subject, which does not allow to draw a portrait of the current situation of the Woman Entrepreneur in Morocco.

This lack of information is all the more interesting to fill in order to help better identify Moroccan women who want to go into entrepreneurship but who fail in it because of, *inter alia*, the divergence of their personal characteristics from the typical profile of women entrepreneurs who usually succeed.

The issue surrounding the phenomenon of female entrepreneurship in Morocco is just as relevant to study because of the theoretical vacuum hindering the orientation of the trajectory that has to be followed when developing accompanying measures to support women's entrepreneurship in Morocco.

On the other hand, the Covid-19 health crisis has caused serious impacts on Moroccan businesses, especially those led by women.

Although women account for just over half (50.2%)<sup>1</sup> of the population in Morocco, they have a very low employment rate (19.9%)<sup>1</sup> compared to men (70.4%)<sup>1</sup>, and only (12.8%)<sup>2</sup> of businesses are run by women.

In Morocco, the success of working women, especially those who have opted for entrepreneurship, encounters several difficulties, obstacles and even brakes that challenges not only the authorities and parties concerned but also the scientific community. This situation has been amplified in the particular context of the health crisis of Covid19, which further legitimizes interest in this topic.

Through several studies that we have conducted, and that we continue to undertake, we are trying to understand the phenomenon of female entrepreneurship in Morocco and attempting to provide as many answers as possible to the questions surrounding the subject.

To carry out our preliminary research, we first conducted a literature review that inspired us to design a research model. We have thus proposed an analysis grid to report on Female Entrepreneurship by covering four dimensions<sup>3</sup>: the profile of the entrepreneur, the characteristics of the company, the relationship with the

environment and the obstacles encountered. To measure each of these dimensions, we proposed some variables and empirical indicators that we thought the most appropriate.

We then began a study on a sample of 200 Moroccan women entrepreneurs by conducting a quantitative survey supported by a qualitative approach.

Our results allowed us, first to draw a portrait of the Moroccan woman entrepreneur through her personal and socio-economic characteristics, then to describe the characteristics of her company, to examine its relationship with the environment and finally to identify the difficulties encountered.

This article will therefore present only a part of the results of our study that will focus specifically on the profile of the Moroccan woman entrepreneur.

We attempt to explain, in a certain way, the phenomenon of female entrepreneurship by using the typical portrait that we tried to draw for the Moroccan woman entrepreneur and analyzing it. Thus, we position ourselves in the paradigm of individual traits in entrepreneurship.

Therefore, we have tried through our results to study the influence that certain personality traits of the entrepreneur could have on the decision to create a business on the one hand, access to bank financing on the other, and also on the activity of the company. This article will present the approach taken and also a synthesis of the results obtained through this study.

For this purpose, we opted for a hypothetical-deductive approach with a post-positivist logic, that consists in formulating hypotheses constructed from our literature review, testing them and making conclusions. The inferences obtained may bring a new-found clarity as to the importance of the interest given to the paradigm of individual traits in guiding the choice for the most appropriate support tools and measures to be put in place to ameliorate the situation of women's entrepreneurship.

It is important for us, through our present article, to draw attention to the importance of reconsidering the support measures proposed upstream to foster the generation of female entrepreneurship by redirecting them more in favor of women whose personality traits do not match those of the typical profile of the Moroccan woman entrepreneur who has succeeded. This is what will represent the contribution and originality of our present article.

In order to meet the objective of our study, we choose the following plan:

- In a first part, we will come back to the paradigm of individual traits in entrepreneurship;
- We will present then the methodological approach and the operating framework of our research.
- Thereafter, we will present, on one side, the main results of our survey with an exclusive focus on the "Personal characteristics of the Moroccan woman entrepreneur" and on the other side, the conclusions of our hypothetical-deductive approach that involve the variables of the indicator "Entrepreneur's Individual Traits";
- Ultimately, we will use our results and the fundamental principles of the individual entrepreneurial traits

<sup>1</sup> Le Maroc en chiffres 2021, HCP 2021

<sup>2</sup> Enquête nationale auprès des entreprises HCP 2019

<sup>3</sup> Hind Bouzekraoui and Driss Ferhane (2019) 'Proposal of an Analysis Grid of Entrepreneurship Key Indicators', International Journal of Current Advanced Research, 08(09), pp. 20055-20060. DOI: <http://dx.doi.org/10.24327/ijcar.2019.3907.20060>

paradigm to propose an approach to develop the most appropriate tools and measures to spur the entrepreneurial spirit among Moroccan women, to encourage the emergence of women-led businesses and to support Moroccan business leaders throughout the entrepreneurial process.

## 2. ENTREPRENEURSHIP AND ENTREPRENEURIAL PARADIGMS:

In this first part we will first come back to the concept of Entrepreneurship. We define the Concept of Entrepreneurship and present its theoretical foundations and paradigms. In a second section, we linger over the Concept of "Woman Entrepreneur" through some definitions and we expose the different types of entrepreneurs identified in the literature. Finally, we will present a synthesis of research conducted all over the world, in the field of Women Entrepreneurship as regards the "personal characteristics" indicator.

### 2.1. The Concept of Entrepreneurship

#### *Definition of "Entrepreneurship"*

The term Entrepreneurship covers different visions that need to be clarified. The first vision of Entrepreneurship is rather Anglo-Saxon and refers to two currents of thought:

- ✓ According to the *approach of organizational emergence*, suggested by Gartner (1988, 1990, 1993), Entrepreneurship refers to a process that allows an individual to create a new organization. The conditions of this creation are then privileged. This approach has been taken up in particular by (Aldrich, 1993), (Sharma and Chrisman, 1999).
- ✓ According to the *"identification and exploitation of opportunities" approach*, suggested by (Shane and Venkataraman, 2000) in the footsteps of (Stevenson and Jarillo, 1990) and (Bygrave and Hofer, 1991), Entrepreneurship refers to "the development of a new economic activity after the identification and exploitation of opportunities. However, it does not necessarily lead to the creation of a new organization."

The second vision which is more global, considers Entrepreneurship as "a multi-dimensional and complex mode of behavior that relies on a dialogic relationship between the individual (alone or in a team) and the value creation in a given environment and space." In other words, "it is the way or the ability to act and conceive things differently or to try new ideas, to develop and experiment them with flexibility, as long as there is an opportunity for change and renewal".

However, both visions refer to entrepreneurship. The first is based on «the spirit of enterprise leading to the creation of an enterprise or the resumption of an enterprise» and the second on «the entrepreneurial spirit» which does not necessarily lead to the creation of an enterprise.

#### *Theoretical foundations of entrepreneurship*

The figure of the entrepreneur has been exploring economic theory since the 18th century. The French banker Richard Cantillon (1680-1734) was responsible for the first sketch of the character of the entrepreneur. Cantillon presents the entrepreneur as someone with an

ability to face uncertainty and makes some parallels with the owners and farmers who live on annuities, in other words on wages without any certainty.

About a century later, Jean-Baptiste Say defined the entrepreneur as the intermediary between the scientist (knowledge) and the worker (company).

From the beginning of the 20th century J.A.Schumpeter synthesizes the research of Cantillon and J.B Say; The entrepreneur becomes then the responsible for economic science.

Schumpeter places the entrepreneur at the center of the analysis and assigns him the function of innovation; The innovation being defined as any change bearer of new profit, and the profit as being just his remuneration. His managerial function and Decision-making define his major peculiarity. The entrepreneur is neither inventor nor capitalist and therefore does not take any risk.

These three economists (Richard Cantillon, J.A.Schumpeter and Jean-Baptiste Say) are at the origin of the basic entrepreneurial equation (Léger, 2013):

<b>Entrepreneur = uncertainty + risk + innovation</b>
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### 2.2. The Entrepreneurial Paradigms

The unprecedented interest in entrepreneurship research has led some authors to talk about paradigms (Shane and Venkataraman, 2000) (Verstraete and Fayolle, 2004) (Paturel 2007) (Messegem 2006).

(Verstraete and Fayolle, 2005) define the concept of paradigm as a theoretical construction (concept, model, theory or any other qualifiers resulting from an intellectualization of an object) with the support of a sufficiently significant part of the researchers who share the viewpoint proposed by the paradigm within the community». In other words, the concept of paradigm reflects the adoption of a current of thought and the acceptance of a community of researchers at a given moment.

(Verstraete and Fayolle, 2005) proposed the four dominant paradigms for entrepreneurship research: ***the paradigm of business opportunity, the paradigm of organization creation, the paradigm of value creation and the paradigm of innovation.***

In addition, Robert Paturel (Paturel, 2007) proposes seven dominant paradigms in the field of entrepreneurship research. Paturel sums up these seven paradigms in the following statements:

*"Could it not be argued that entrepreneurship is, on the basis of an idea, the exploitation of an opportunity within the framework of an organization driven, created from scratch or taken over at first, then developed, by a natural person alone or in a team who undergoes a significant change in his life, according to a process that leads to the creation of new value or to the saving of existing waste of value?"*

It follows from these statements about Entrepreneurship that the phenomenon identifies seven paradigms, or

epistemological approaches proposed to researchers, which we quote in the following:

- ✓ Individual traits paradigm (Purpose of this article)
- ✓ Entrepreneurial Fact Paradigm
- ✓ Paradigm of the impulse of an organization
- ✓ Business Opportunity Paradigm
- ✓ Entrepreneurial process paradigm
- ✓ Innovation paradigm
- ✓ Paradigm of creating new value or capturing existing value.

### 2.3. The paradigm of individual traits in entrepreneurship

The paradigm of individual traits seeks to answer the question "Who?" And allows us to study the individual aspects (socio-demographic, professional, attitudes, purposes, etc.) of the entrepreneur while considering some recurring individual traits for daring entrepreneurs.

However, within this paradigm, it turns out that entrepreneurs come from a circle of people whose parents or relatives are themselves considered role models to imitate.

In addition, the traits paradigm is also influenced by the environment through its impact on the development of the entrepreneurial act. The immediate environment largely influences the presence of several companies in a community (Mezhoudi, 2000). The Researcher Paturel (Paturel, 2007) confirmed that in the field of entrepreneurship research, this paradigm has experienced some limitation and restriction. Similarly, the main results of empirical research based on this type of paradigm are paradoxical, ambiguous, and unconvincing, because the individual traits of the entrepreneur do not necessarily reflect his character. However, it is true that the immediate entrepreneurial environment reinforces the entrepreneurial ambition and dynamism of the future entrepreneur unless there is an extreme change for the entrepreneur such as failure or success in the business environment, which thus contributes to changing its status, its business line, its organizational function created or taken over, its geographical mobility, etc.

## 3. WOMEN ENTREPRENEURS IN THE LIGHT OF LITERATURE:

### 3.1. The Concept of Women Entrepreneurs

#### *Definition of "Woman Entrepreneur"*

Finding a definition of the woman entrepreneur is not an easy task as the definitions identified from various schools of thought as well as from different fields of research make it difficult to reach consensus on a separate definition of women entrepreneur.

Lavoie (Lavoie, 1988) describes the entrepreneur, whom he also referred to as a business owner-manager, business owner-manager or woman business owner, as "a woman who, alone or with partners, has founded, bought or inherited a business, who assumes the risks and the financial, administrative and social responsibilities and who participates in its day-to-day management." In this

definition, Lavoie considers that the purchase or acceptance as inheritance, are just as acceptable as that of founding and establishing a company.

For Annie cornet and Christina Constantinidis (Annie, 2003), a woman entrepreneur is not under a contract of employment but carries out her activity either under the status of self-employed person (natural person and/or liberal profession) or as shareholder of a company (legal entity) and it assumes the risks, financial, administrative and social responsibilities related to the development of its activity.

According to Belcourt, Burke, and Lee-Goselin (Belcourt, 1991), the entrepreneur is "the woman who seeks personal fulfillment, financial autonomy, and control of her life through the start-up and management of her own business."

Filion (Fillon, 1997) defines a woman entrepreneur as "a person who takes financial risks to create or acquire a business and leads in an innovative and creative way by developing new products and conquering new markets."

#### *Different types of entrepreneurs*

Research in Women Entrepreneurship has generated a lot of studies and analyses proposing ideal types of entrepreneurs. Thus, according to Denieul (Denieul, 2005), there are three categories of women entrepreneurs:

- ✓ *Women entrepreneurs*: They are generally women from high-income backgrounds who have some financial capacity or who have professional skills or appropriate training. They may also be women heirs who receive logistical and financial support from the family and take over the family business. They are women entrepreneurs for whom their businesses represent a duty of transmission by taking over.
- ✓ *Women in income-generating activities*: Overall, these are individual initiatives from women who are largely from disadvantaged backgrounds. They are women who tend by their will to face the difficulties of personal life in a concern for independence and personal accomplishment. The objective of these women is to self-employ and promote their socio-economic integration. Generally speaking, these women have a certain level of knowledge and sufficient training, allowing them to go into entrepreneurship more easily.
- ✓ *Women in survival economic activity* with very limited know-how and training. They are women for whom entrepreneurship does not appear as a choice, but rather a necessity in response to an economic or social break (divorce, widowhood, etc.). These are women in precarious situations whose low incomes are intended to meet basic family needs.

Other profiles of women entrepreneurs in the literature include:

- ✓ *The entrepreneur "merchant"*: They are generally at the head of local businesses (restaurants, bakeries, butchers, grocery stores, trade, ...). Their level of education does not generally exceed the baccalaureate, some are completely illiterate and despite this succeed in creating and developing

flourishing business activities. The family structure of these companies guarantees the transfer of the business without too much risk.

- ✓ *The entrepreneur "Professional activities"*: They are generally lawyers, accountants, architects, etc. using their talents in small structures or wider professional networks. Their market is open to the whole of society and for some extends internationally. Sometimes they have difficulty accessing employment to start their own business. They tend to have higher education.
- ✓ *The SME entrepreneur*: These are the leaders of SMEs with more than ten employees. They work in business services, wholesale trade or industrial activities. Often with higher levels of education, these women entrepreneurs are recognized by professional organizations in their sectors and enjoy a rewarding status as entrepreneurs.
- ✓ *The Large Enterprise Entrepreneur*: Generally graduates of the Grandes Écoles, the creation of their company comes in the continuity of a successful path. They manifest traditionally feminine qualities, in the choices of activity, the forms of management. Most of them are in the service sector, and they do it better than men.

### 3.2. Synthesis of the main research conducted on the profile of women entrepreneurs:

Women Entrepreneurship has a special interest and rapid development throughout the world. Research in this area has developed significantly in recent years.

Our review of the literature on the subject of women entrepreneurship allowed us to focus on three main factors that explain the phenomenon: socio-economic characteristics, motivations and obstacles encountered.

In this article, we focus in particular on the socio-economic profile of women entrepreneurs.

#### *Research on the socio-economic profile of women entrepreneurs*

The socio-economic profile of women entrepreneurs is one of the most discussed aspects in the literature. We focused particularly on the age, the training, the family influence and the previous experience.

##### ✓ *The age:*

Most studies on the age of women entrepreneurs confirm that women are younger than men when embarking on an entrepreneurial project. Welsch and Young (Welsch, 1982), Birliley and Sandres (BIRLYEY, 1987) showed that in the United States women entrepreneurs are younger than men entrepreneurs and indicate that the average age for women is between 25 and 40, whereas for men, That's more than 43 years.

Another study by Lacasse (Lacasse, 1990) shows that the average age of women entrepreneurs is between 35 and 44. It is the age of maturity that gives rise to the decision to create a business thanks to all the capacities and experiences accumulated by women. It is the age that will allow them to manage their affairs effectively. Legaré and

St-Syr (Legaré, 2002) also showed from a survey conducted in 2002 in Canada that women entrepreneurs belong to a relatively younger age group than men.

However, other research conducted by Hisrish and Peters (Hisrish, 1991) contradicts previous studies. They indicate that men embark on an entrepreneurial experiment from the age of 30 and that women rather around the age of 35. In this sense, other research also indicates that women are older than their male counterparts when starting their project (Watkins, 1984) (Burdette, 1990) and (Hernandez, 1997). The latter, after conducting a survey in Africa, concluded that women entrepreneurs in Africa are older than their European counterparts and explains that this delay is due to the late promotion of female entrepreneurship in the African continent.

##### ✓ *The training*

The training of women entrepreneurs has been the subject of a number of studies and the results seem to be contradictory.

In the United States, WATKINS (Watkins, 1984) noted that women entrepreneurs have a lower educational level than men. In contrast, Hisrish and Brush (Hisrish, 1987) found through a study that they conducted that the level of training of women entrepreneurs is comparable to that of men, apart from the fields of study that differ (engineering, management, humanities, etc.).

Another survey conducted in the United States by Lee and Rogoff (Lee, 1996) on 170 men and 61 women heads of SMEs, confirmed the existence of differences in management training between the two genders. The level of training plays an important role in the awakening of entrepreneurs but it is not a determining factor. The level of training, its content and its quality, facilitates entrepreneurial behaviour, especially if it is related to the field of activity.

However, in all countries there are differences in access to information between men and women. In many countries, women do not even have access to basic education. This is particularly the case in underdeveloped economies. In these countries, illiteracy is often considerably higher among women than among men (Karim, 2000) (Mayoux, 2001) (Oecd, 2004). This has a significant impact on women's opportunities to enter entrepreneurship.

##### ✓ *The influence of family circle*

Many researchers have admitted that a high percentage of women entrepreneurs have a parent who is an entrepreneur (Cooper, 1989) (Hisrish, 1987). An American study of 58 women entrepreneurs found that women entrepreneurs were four times more likely to be influenced by parenting (father or mother) than the general population (Smith, 2002).

Other research conducted by Hisrish and Peters (Hisrish, 1991) has shown that the profession of the parents of entrepreneurs strongly marks the personality of the entrepreneur, this is equally true for women as for men. From an early age, women entrepreneurs became accustomed to the independent nature and flexibility of a status whose father exemplifies the example. Hisrish and

Peters also indicate that the presence of an entrepreneurial mother further strengthens her daughter's sense of independence and will have an influence on her desire to create her own business thereafter.

Another aspect of family influence is marital status. Marital status is not without effect on the decision to go into entrepreneurship. In their study, Watkins and Watkins (Watkins, 1984) found that 48% of women entrepreneurs are married, 29% are divorced and 19% are single. The role of marriage stabilizer is not verified for the woman. For the husband, it can be either a brake or a stimulator for business creation.

Other recent research has focused on the role that a spouse can play in Female Entrepreneurship. Werbel and Danes (Werbel, 2010) recall that the husband is an undeniable stakeholder since he has a real right of decision on the commitment of initial capital, often from family funds. Davidsson and Honig (Davidson, 2003), in a qualitative analysis on the identification of social support figures for the emerging entrepreneur, highlight the role of the spouse as a facilitator or, on the contrary, hinders the decision to create a business without being able to specify how this spouse can or cannot help the entrepreneurial process (Nikina, 2012).

Kirkwood (Kirkwood, 2009) reports that the woman consults with her spouse before any decision of an entrepreneurial nature. This point would be a feminine specificity, which, according to the last author, approaches his professional work in a relational perspective. In other words, unlike her male counterpart, the woman entrepreneur would interact with stakeholders, especially her spouse, before making any decision about her business.

#### ✓ Professional experience

Several studies have shown that there are strong links between the previous professional experience and the use of entrepreneurship. Many women believe that the success of their entrepreneurial project requires necessarily the a prior existence of wage labour. Wage-earning would allow them to gain technical and relational experience and to save the necessary funds for the subsequent creation of their company.

Research indicates with near certainty that most entrepreneurs choose a sector in which they have already worked (Brüderl, 1992) (Phillips, 2002) (Romanelli, 1989). Thus, a person who has spent his life teaching will be more likely to identify an opportunity related to his teaching experience rather than an opportunity related to aeronautics or computer science. In other words, the more women are employed, the greater the likelihood that they will create their own jobs. The sector in which they operate is also crucial. However, women are, in general, under-represented in the scientific and technical sectors, and in excess in the literary sectors. It is therefore logical that enterprises based on technological innovations are less likely to be created by women (Oecd, 2004).

Correll (Corell, 2001) shows that differences between men and women in terms of perceptions of specific skills (for entrepreneurship or mathematics for example) influence

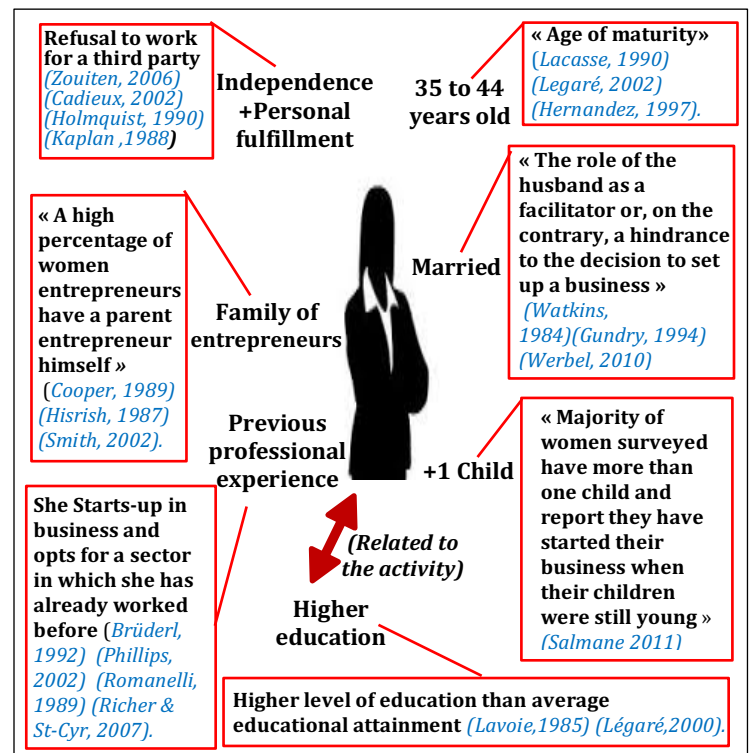
young women's educational decisions (and later career decisions). The career choice process is lifelong, as individuals make a series of decisions that affect their career future. These differences between men and women in the selection of activities which determine occupational opportunities often appear early in the choice of studies. As a result, women are less likely than men to pursue a degree in engineering or physical sciences, which clearly hampers their ability to discover opportunities in technological fields.

### ***The typical profile of a woman entrepreneur in light of the literature***

The profile of women entrepreneurs according to the literature is as follows:

- Her average age is between 35 and 44. This would be the age of maturity that would allow her to manage her business effectively.
- She is also married and research shows the role of the spouse either as a facilitator or, on the contrary, an obstacle to the decision to set up a business.
- The majority also have more than one child and report having started their business when their children were still young that the young age of their child did not have a negative influence on their entrepreneurial project.
- She comes from a family of entrepreneurs and does into entrepreneurship to fill a need of independence and personal accomplishment and as a result of her refusal to work for a third person.
- She has a higher level of education than the average population
- She has previous work experience
- Both her training and work experience are related to the sector she has chosen

### **Illustrative summary of the profiling of women entrepreneurs in the literature**



**Fig 1:** Socio-economic profile of women entrepreneurs according to the literature



#### 4. THE METHODOLOGICAL APPROACH AND THE OPERATIVE FRAMEWORK

##### 4.1. The methodological approach taken

We have positioned ourselves in a post-positivist paradigm that seemed to us to be the most appropriate for our study, as it consists on exploiting an existing knowledge, answering questions and finding explanations. In order to do this, a hypothetical deductive approach was adopted, consisting of formulating and testing hypotheses, based on a quantitative survey supported by a qualitative approach that uses the questionnaire as a means for data collection.

We summarize the general approach taken from the beginning in the following diagram:

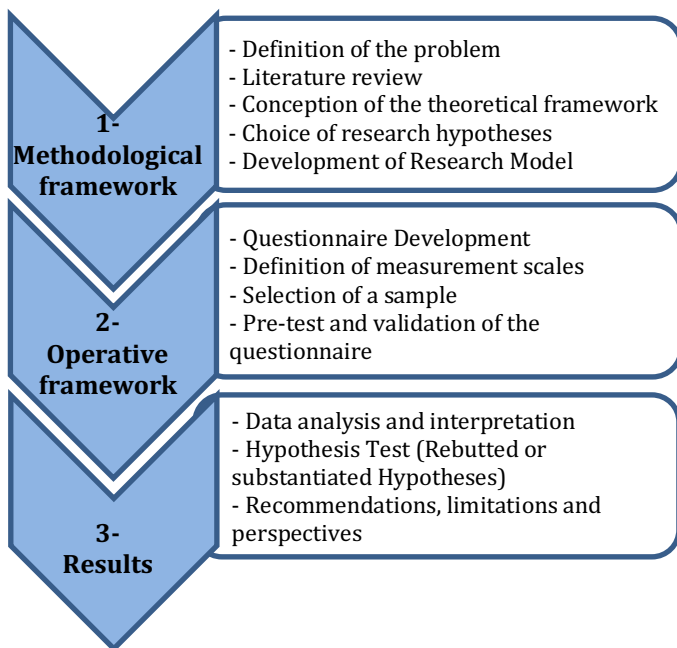


Fig 2: Steps of the methodological approach followed

##### 4.2. Conception of the research model

To construct our conceptual research model, we have drawn on the various main models proposed in the literature: (Lee-Gosselin 1984), (Kounta 1997) and (Légaré 2000).

By analyzing these different models proposed in the literature, we were able to identify four dimensions of indicators that allowed us to draw a complete portrait of women entrepreneurs in Morocco. The different aspects are grouped into four categories: “The woman entrepreneur”, “The company created by the woman entrepreneur”, “Relations with the environment” and “The obstacles and difficulties encountered”

In this article, we focus only on the indicator “THE ENTREPRENEUR” or “Personal characteristics of the entrepreneur”.

Below, we summarize the various variables that were examined to analyze the profile of women entrepreneurs:

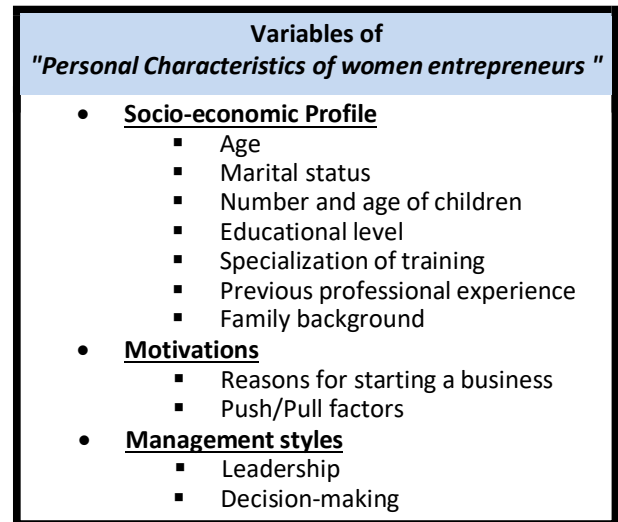


Fig3 : Variables of the Indicator "Personal Characteristics of women entrepreneurs "

##### 4.3. Research hypotheses related to women entrepreneurs' personal Characteristics:

For further study as part of our research, and after an analysis of the various research works of our literature review, we have issued a series of research hypotheses involving the various indicators we have established in our research model.

The purpose of this article that focuses especially on the paradigm of individual traits is emphasizing on the typical portrait of the Moroccan woman entrepreneur and trying to highlight the potential influence that her personal characteristics might have on the variation in the other explanatory dimensions of the phenomenon of female entrepreneurship.

We summarize in the diagram below, the potential links between the variables of the personal characteristics as explanatory variables and the variation of some variables of other key indicators of our research model as variables to explain.

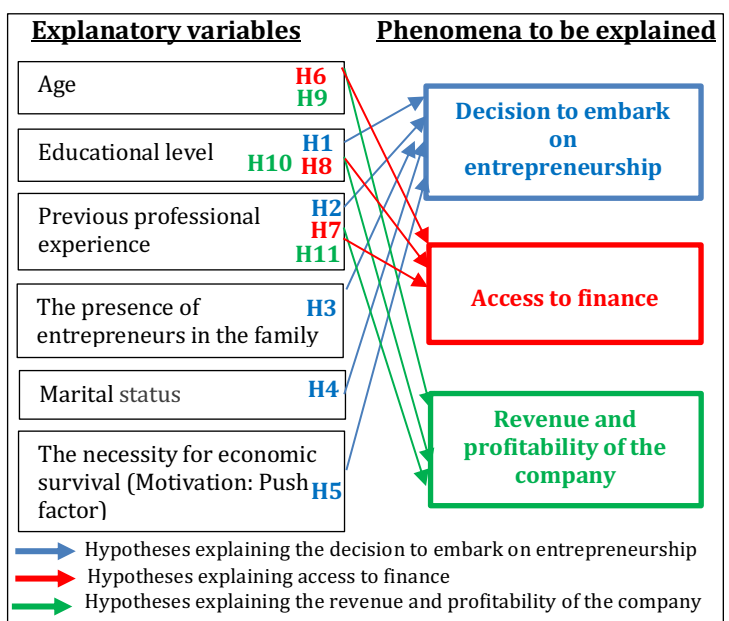


Fig4: Diagram of research hypotheses involving variables of individual traits of the entrepreneur

We can therefore formulate the following hypotheses:

<b>H1</b>	The more educated women are, the more they decide to start their own businesses
<b>H2</b>	Previous experience positively influences the use of entrepreneurship
<b>H3</b>	The presence of entrepreneurs in the family is a factor that encourages women to start a business
<b>H4</b>	Marital status positively influences the decision to start a business
<b>H5</b>	The necessity for economic survival positively influences the decision to create a business
<b>H6</b>	The refusal of bank financing is related to the age of the woman entrepreneur
<b>H7</b>	The refusal of bank financing is linked to the lack of experience of the woman entrepreneur
<b>H8</b>	The refusal of bank financing is related to the woman entrepreneur's level of training
<b>H9</b>	The older women entrepreneurs are, the more successful their businesses are
<b>H10</b>	The more educated women entrepreneurs are, the more successful their businesses are.
<b>H11</b>	The more experience women entrepreneurs have gained, the more successful their businesses are.

**Table 1:** Research hypotheses involving the individual traits of the entrepreneur

#### 4.4. The operative framework:

##### *The population:*

We focused exclusively on women entrepreneurs in the formal sector and operating in various fields and sectors of activity from different Moroccan cities. We have considered women entrepreneurs who have created, inherited or taken over a business (legally registered). They have at least a share of ownership and participate in strategic and operational decisions on a daily basis.

##### *Sampling:*

We opted for a Non-Probability Method and especially a convenience sampling because it allows to build a sample according to the opportunities that present themselves and thus offers the advantage of better accessibility at the least cost.

The choice of this sampling method is mainly justified by the lack of a database and official information on the subject of our research.

Even if the sampling by convenience may not be representative, we first tried through our study to obtain the theoretical solidarity of the results more than their generalization to the active population. We have also ensured that our sample size is high and sufficient as possible to be representative.

#### **Data collection:**

We chose the questionnaire as an instrument because it allows to understand and explain the facts, which is consistent with our post-positivist approach and meet the needs of our hypothetico-deductive approach.

For formulating our questionnaire, we opted for a funnel structure starting with an Introductory part followed by four parts recalling the four dimensions of our research model. In the end the questionnaire was composed of 49 questions.

The first part concerned "The personal characteristics of Moroccan women entrepreneurs", subject of our article, and consists on 14 questions.

The questions of the questionnaire were from different types. And for each type of question, a suitable scale of measurement was chosen. For example, for scaled questions we chose the 4-points LIKERT scale.

#### **Pre-testing and validation of the questionnaire**

The pre-testing of the questionnaire is an intrinsic phase that allowed us to test our questionnaire with a sample of 10 respondents from the city of Tangier with whom we have easy contact. This step has drawn the attention to some improvements that had to be made to the questionnaire and estimated the time required to complete it.

For the questionnaire reliability and validity test, we used the Cronbach Alpha coefficient and the method of Principal Component Analysis (PCA).

### 5. RESULTS OF THE STUDY CONDUCTED

Our study was conducted in 2018 on a sample of 200 women entrepreneurs from the main Moroccan cities. All the statistical analyses were performed using the SPSS software.

#### **5.1. Characteristics of the Moroccan Woman Entrepreneur profile:**

We present below the results obtained for the "Personal Characteristics of Women Entrepreneurs" indicator by using the main variables set out in our research model and discussed above.

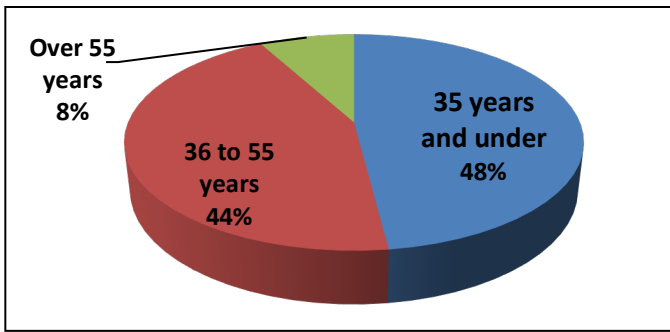
##### *Age*

Almost half of our respondents are under the age of 35 (48%). The youngest entrepreneur we met is 24 and the oldest is 63. The average age of our respondents is 39.32 years. (Table 2 and Chart.1)

Age	Sample size	Percentage	Cumulative percentage
35 years and under	96	48,0	48,0
36 to 55 years	88	44,0	92,0
Over 55 years	16	8,0	100,0
Total	200	100,0	

**Table 2:** Distribution of women entrepreneurs by age group





**Chart- 1:** Distribution of women entrepreneurs by age group

Number of children	Sample size	Percentage	Cumulative percentage
No children	40	20,0	20,0
Between 1 and 2 children	128	64,0	84,0
More than 3 children	32	16,0	100,0
Total	200	100,0	

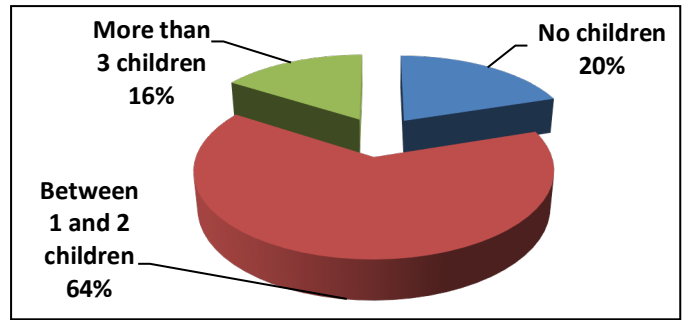
**Table 4.** Number of children per Woman Entrepreneur

**Marital status and Number of children**

A percentage of 84% of our respondents are married which represents the overwhelming majority. A percentage of only 8% are single, 4% divorced and 4% widowed. (Table 3 and Chart- 2)

From the 200 women entrepreneurs who responded to the questionnaire, 80% have at least one child. Our respondents are therefore married women but also mothers. (Table 4 and Chart- 3)

Thus, our results are in line with those of the literature. Indeed, most of the studies conducted on the marital status of women entrepreneurs show that the majority of these women are married and that marriage plays an important role in the decision to go into entrepreneurship in one hand, as well as in the development and sustainability of the company created on the other hand. (Watkins, 1984) (Gundry, 1994) (Kirkwood, 2009).



**Chart- 3.** Number of children per Woman Entrepreneur

**Educational level and the Specialization of training**

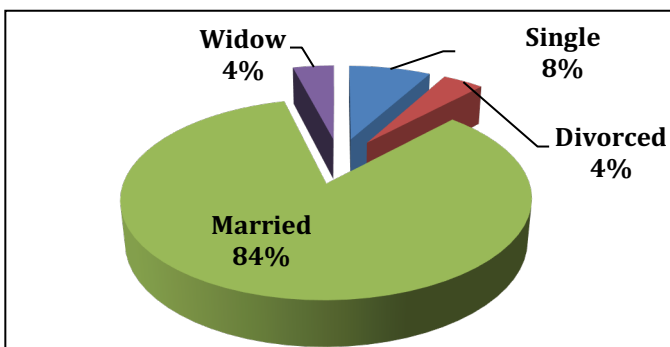
The majority of women surveyed have a higher level of education: 96% have a university degree. (Table-5 and Chart- 4)

Status	Sample size	Percentage	Cumulative percentage
Single	16	8,0	8,0
Divorced	8	4,0	12,0
Married	168	84,0	96,0
Widow	8	4,0	100,0
Total	200	100,0	

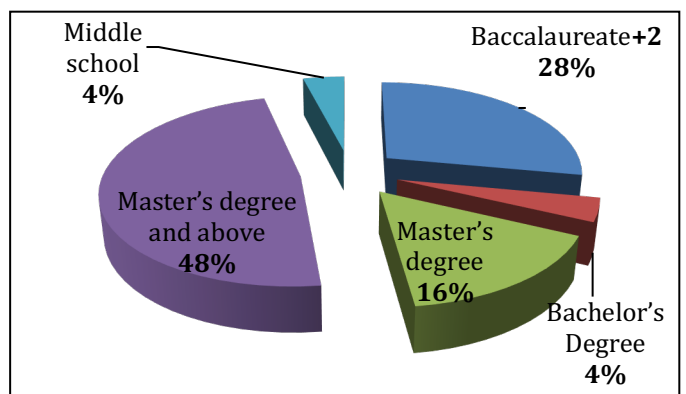
**Table 3:** Marital status of Moroccan women entrepreneurs

Level of education	Sample size	Percentage	Cumulative percentage
Middle school	8	4,0	4,0
Baccalaureate+2	56	28,0	32,0
Bachelor’s Degree	8	4,0	36,0
Master’s degree	32	16,0	52,0
Master’s degree and above	96	48,0	100,0
Total	200	100,0	

**Table 5.** Level of education of women Entrepreneurs



**Chart- 2.** Marital status of Moroccan women entrepreneurs



**Chart- 4.** Level of education of women Entrepreneurs

Concerning the specialty of the studies, we found that the overwhelming majority of the women surveyed (80%) have taken training in the field of Management Sciences. However, our respondents are under-represented in the scientific and literary fields. (Chart-5)

We also found that 64% of participants have a training specialization directly related to the activity they've chosen to perform in. (Table 6)

This finding is consistent with the findings of several studies that have demonstrated strong links between studies specialization and entrepreneurship use (Oecd, 2004) (Corell, 2001).

The results obtained on the level of training show that Moroccan women in general are increasingly educated and have higher level of university education that could theoretically offer them more skills that might be put to use in their company, especially when the training they receive is related to their activity.

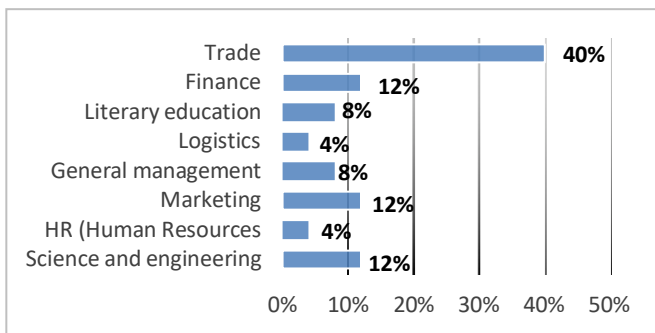


Chart- 5. Women Entrepreneurs' fields of study

Training/Activity	Sample size	Pct.	Cumulative Pct.
Linked	128	64,0	64,0
Not linked	72	36,0	100,0
Total	200	100,0	

Table 6. Link between training and activity

**Family background**

The Family members of our respondents had a direct influence on the decision to create their own businesses. Indeed, from 200 respondents, 152 have an entrepreneur in their family circle which represents 76%. (Table- 7)

Entrepreneurs in the family	Sample size	Pct.	Cumulative Pct.
No	48	24,0	24,0
Yes	152	76,0	100,0
Total	200	100,0	

Table 7. Presence of entrepreneurs in the family

Our survey also shows that 36% of the women entrepreneurs surveyed are married with an entrepreneur. A percentage of 32% have one or even both parents in entrepreneurship. The same percentage (32%) mentioned having entrepreneurs' siblings. (Table-8 and Chart- 6)

This finding proves that family influence plays an important role in the decision to embark on entrepreneurship, and confirms much of the literature (Kirkwood, 2009) (Davidson, 2003) (Werbel, 2010) (Nikina, 2012) (Oecd, 2004).

Family member as entrepreneur	Sample size	Pct.	Cumulative Pct.
Husband	72	36,0	36,0
Siblings	64	32,0	88
Parents	64	32,0	100,0
Total	200	100,0	

Table 8. Family relationship with the entrepreneur relative

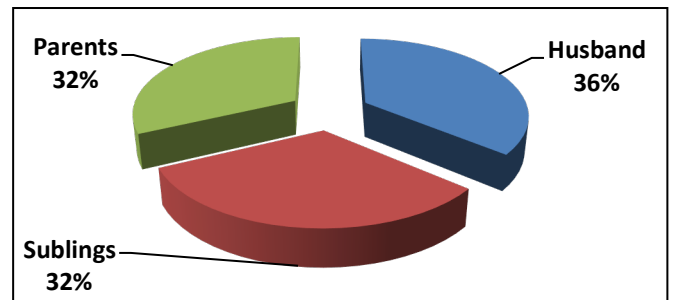


Chart- 6. Influence of the family on the woman entrepreneur

**Previous professional experience**

The vast majority of our respondents have a previous professional experience. A percentage of 80% of them have already worked before starting their business. Only 8% had to go into entrepreneurship after their studies completion because of the lack of employment opportunities and mainly to ensure their financial independence. (Chart- 7)

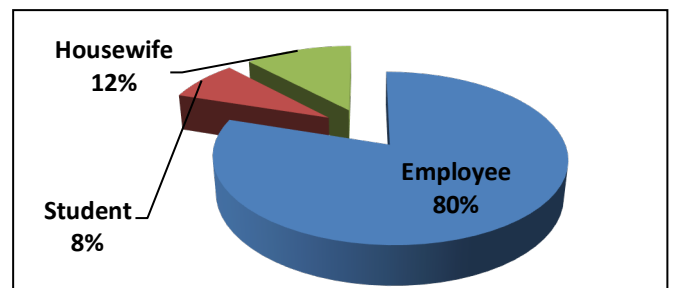


Chart- 7. Previous experience on the woman entrepreneur

Our results also show that 64% of our survey respondents created a company whose activity is related to their previous professional experience. The other 36% work in a completely different field from their former jobs. (Table9)

Experience/Activity	Sample size	Pct.	Cumulative Pct.
Linked	128	64,0	64,0
Not linked	72	36,0	100,0
Total	200	100,0	

**Table 9.** Link between professional experience and activity

Thus, it can be confirmed that professional experience is a real springboard to business creation for many of our respondents.

Our results are finally similar to those of several studies from the literature that affirm that the success of women's entrepreneurial projects necessarily requires the prior existence of a previous professional experience.

This experience would allow them to gain technical and relational experience and save the funds needed to set up their business (Brüderl, 1992) (Phillips, 2002) (Romanelli, 1989) (OECD, 2004).

**Motivations and incentives**

In terms of incentives to start a business, there are many, but mainly economic reasons. Indeed, providing for one's own needs and being financially independent is the main motivation for 24%. Only then do more personal motivations such as Personal Satisfaction and Self-realization arise. The **Table-10** details the proportion of the answer to the question "What was your first motivation to go into entrepreneurship?"

First motivation	Sample size	Pct.	Cumul Pct.
To earn a living/ To be self-sufficient Financially	68	34,0	34,0
Personal satisfaction	58	29,0	63,0
Self-realization	42	21,0	84,0
Presence of an opportunity	20	10,0	94,0
To preserve family balance	6	3	97,0
Flexibility	3	1,5	98,5
Helping to create jobs	3	1,5	100,0
Total	200	100,0	

**Table 10.** The first motivation of the woman entrepreneur

Thus, our results are a little bit different from those of the literature which have shown that both women and men go into entrepreneurship by need of accomplishment and by refusal to work for a third person;

According to our results, Moroccan women, the main motivation to start a business is the desire to acquire more money and financial independence combined with the personal accomplishment.

**Management style**

We focused first on the type of Leadership that is exercised with regard to staff. It turns out that 65% advocate a more democratic style focused on the collaboration and interaction with staff, which increases their commitment to the decisions and their adoption of working methods and contributes then to better company performance. Only 35% would exercise more directive and authoritarian leadership.

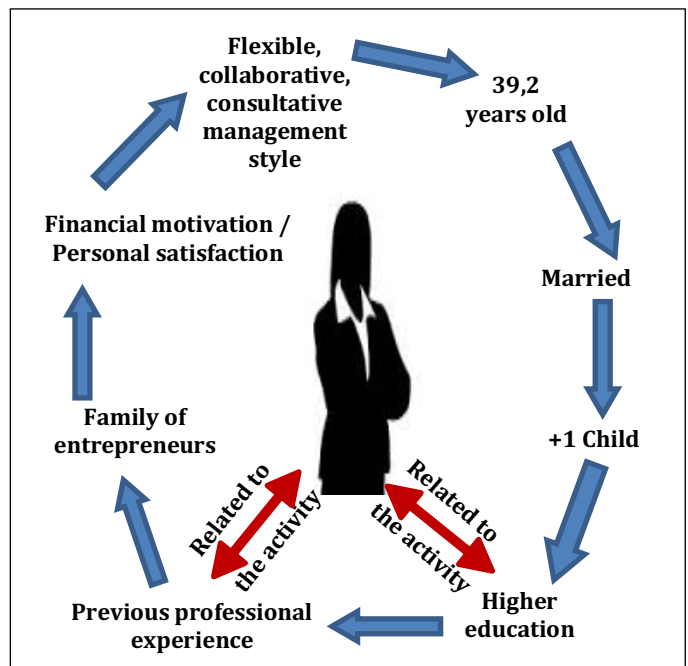
In addition, we also looked at the process of decision making and investigated who women entrepreneurs would make their decisions with.

It turns out that 40% consult more their husband before making any professional decision.

Our results confirm those of previous studies.

**5.2. The Typical profile of the Moroccan Woman Entrepreneur:**

In the light of the results obtained through our study on the indicator "Personal characteristics of the woman entrepreneur" and detailed above, we can draw up the typical portrait of the Moroccan woman businessowner as follows:

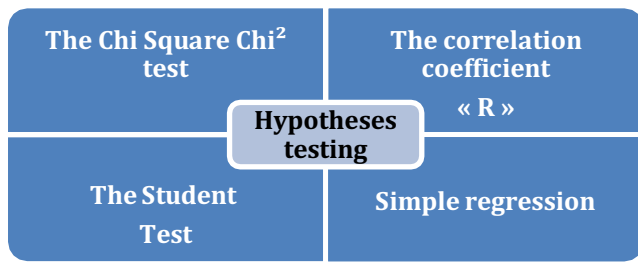


**Fig- 5:** The Typical profile of Moroccan Women entrepreneurs

**5.3. Results of the corroboration of Research hypotheses**

**Hypotheses testing:**

To test our research hypotheses one by one, we used the following statistical tests, depending on the case and the nature of the variables of each hypothesis:



**Fig- 6:** The statistic tests used for the hypotheses corroboration

- **The Chi Square  $\chi^2$  test:** It is used to assess the existence or not of a link between two variables when at least one of them is qualitative and for testing the null hypothesis.

The strength of the relationship between the two variables is then apprehended by Cramer's V or Cramer's phi: the latter, the more it tends towards 0 the less the variables are dependent.

- **The correlation coefficient:** It's, unlike the  $\chi^2$  test, is used when all variables are quantitative.

- **The Student test:** It is used for interpreting the significance of regression coefficients and correlation coefficients.

- **The Simple regression:** It represents a linear model ( $Y=aX+b$ ) that consists of a mathematical function linking two variables and that also permits to make forecasts of the evolution of the dependent variable or the variable to be explained (Y) according to the variations of the independent or explanatory variable (X).

### Results of the corroboration of research hypotheses:

In the following table, we summarize the results of our hypotheses' testing. From the eleven hypotheses made, seven were valid and four were rejected.

H1	The more educated women are, the more they decide to start their own businesses	VALID
H2	Previous experience positively influences the use of entrepreneurship	VALID
H3	The presence of entrepreneurs in the family is a factor that encourages women to start a business	VALID
H4	Marital status positively influences the decision to start a business	REJECTED
H5	The necessity for economic survival positively influences the decision to create a business	VALID
H6	The refusal of bank financing is related to the age of the woman entrepreneur	VALID
H7	The refusal of bank financing is linked to the lack of experience of the woman entrepreneur	VALID
H8	The refusal of bank financing is related to the woman entrepreneur's level of training	REJECTED
H9	The older women entrepreneurs are, the more successful their businesses are	VALID
H10	The more educated women entrepreneurs are, the more successful their businesses are.	REJECTED
H11	The more experience women entrepreneurs have gained, the more successful their businesses are.	REJECTED

**Table 2:** Results of the corroboration of the hypotheses involving the individual traits of the entrepreneur

## 5.4. Discussion and interpretation of the results of hypotheses' corroboration

### Hypotheses explaining the decision to embark on entrepreneurship

The results of the validation of the hypotheses (H1, H2, H3, H4, H5) confirm the positive influence of some characteristics of the personal profile on the decision to embark on entrepreneurship. Our results confirm, as in the literature, that the level of studies, previous experience and the presence of entrepreneurs in the family are among the personal characteristics most likely to motivate women to do into entrepreneurship. On the other hand, the rejection of hypothesis H4 shows that their marital status would have no significant influence on the decision create a business. The validation of the H5 hypothesis demonstrates that the necessity for economic survival influences positively the decision to create a business.

This finding contradicts a number of previous research that state that women undertake primarily out of a need for independence and accomplishment.

### ***Hypotheses explaining access to finance***

The results of validation of our hypotheses (H6, H7, H8) allow partial confirmation of the influence of some characteristics of the entrepreneur's personal profile on the decision of bank credit refusal. It seems that the level of training has no influence on the financing agreement or its rejection.

However, the two hypotheses related to age and previous professional experience have been validated.

Our results are generally consistent with the literature which confirms that the decision of bank refusal to give a loan depends on some variables related to personal characteristics of the entrepreneur (Richer and St-Cyr, 2007) (Scott and Roper, 2010) (Riding, 1990) (Cornet, 2003) (Orser, 2006).

### ***Hypotheses explaining the revenue and profitability of the company***

The results of validation of the hypotheses (H9, H10, H11) Confirm that the older women are, the more successful their companies are, as stated in previous studies, which consider that the age is a one of the factors favoring the performance of women-led companies.

However, it seems that both educational level and previous experience of Moroccan women entrepreneurs, have no effect on the performance of their business.

This latter result contradicts a few previous studies which consider that the previous experience of the woman entrepreneur is an important variable when assessing the performance of her company.

## **6. UPSTREAM SUPPORT TO ENTREPRENEURSHIP BASED ON THE PROFILING OF THE MOROCCAN WOMAN ENTREPRENEUR**

Through this article in particular, we have tried to draw up a typical portrait of the Moroccan woman entrepreneur with a triple objective:

- To pay tribute to the Moroccan women businessowners who manage to break into the field of entrepreneurship despite a series of difficulties encountered that they have succeeded to overcome or continue to strangle against (Obstacles also identified in our study and which have been the subject of other communications from us).

- Try to put the spotlight on these women whose portrait is opposite that of assertive women entrepreneurs and who fail to launch or break into entrepreneurship.

The objective being to try to draw attention to the importance of the implementation of support measures intended primarily to act upstream on the intrinsic personal characteristics of Moroccan women (girls and students). The objective is to feed the entrepreneurial culture in the female youth minds by motivating and encouraging them in their primary decision to go into entrepreneurship and also supporting them throughout the entrepreneurial process.

- After these upstream actions, we can focus, downstream, on improving the business climate and proposing tools to counter the difficulties related to the external environment.

Some of the measures that have been considered include:

- ✓ Intensifying soft skills training
- ✓ Mentoring to reduce the loneliness of women in isolation (Who aren't from a family of entrepreneurs for example)
- ✓ Instilling an entrepreneurial culture from an early age by acting on the education system and educational programs.
- ✓ Develop student-entrepreneurship pathways
- ✓ Encourage students to go into entrepreneurship and create their startup after graduation through financial supports, facilities, assistance programs...
- ✓ Harnessing and using the power of the media to enhance the image of the contribution of Moroccan women to the economy and shedding more light on the Moroccan female success stories.

## 7. CONCLUSION

The Moroccan woman entrepreneur was the subject of our study. The main interest of this research was to propose elements of answers to the following questions: What is the typical profile of the Moroccan woman entrepreneur? To what extent could a good knowledge of the personality traits of women entrepreneurs improve the management and support of women most in need?

The purpose of our article was to expose a part of the results of our study on female entrepreneurship with a particular interest in the personal characteristics of the Moroccan woman entrepreneur.

We have set ourselves within the framework of the paradigm of individual traits in entrepreneurship by trying to highlight the interest of the potential exploitation of the profiling of the Moroccan woman entrepreneur with the intention of strengthening the emergence and the generation of new and more companies run by Moroccan women.

Our study revealed that the Moroccan entrepreneur is relatively young (the average age is around 39), of higher education, having considerable previous work experience and choosing an activity directly related to her field of study and experience. She's more married and a mother. For a majority of Moroccan women entrepreneurs, the presence of entrepreneurs in the family of origin influenced their decision to start a business.

The results of our analysis confirm those of previous research, and state that the level of education, previous experience and the presence of entrepreneurs in the family, are the personal characteristics most likely to encourage Moroccan women to do into entrepreneurship.

The conclusions drawn from our results have also led us to make a few recommendations and support measures' proposal that we believe should help ensure that women entrepreneurs and their businesses have the same opportunities for development as their male counterparts. They are mainly aimed at public authorities, economic actors and civil society.

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