

# Women's Entrepreneurship and State Policies in Morocco: Analysis and Perspectives

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**Abstract:** Women's entrepreneurship is treated as one of the main axes of development in Morocco. This is why the Moroccan government has put in place a battery of measures to encourage and encourage the spread of the entrepreneurial culture in general and that of women in particular. Promoting entrepreneurship is considered a government priority. The latter has put in place a policy based essentially on supporting self-employment initiatives, supporting entrepreneurs, encouraging the spirit of creativity and innovation and increasing the performance of employment promotion initiatives. For Moroccan women, entrepreneurship creates an opportunity to access income-generating activities. In this research work, we have explored the situation of these women in a context characterized by multiple transformations, and we will highlight the situation of entrepreneurship in political leadership. The results of our interviews with women entrepreneurs and key informants showed the absence of a specific agenda and a targeted action plan to promote female entrepreneurship despite the different gender and gender equality policies. Thus, these policies are not supported by a national strategic framework and consequently, at the operational level, we are witnessing the absence of effective concrete actions that will enable the achievement of the expected objectives and the strategies set.

**Keywords:** Women Entrepreneurship, Morocco, Political Leadership

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## 1. Introduction

In recent years, Morocco has made a strong commitment to gender equality. However, efforts in the world of work remain unsatisfactory and this potential remains under-exploited [37]. Indeed, even if in the Constitution of 2011, equality is enshrined in black and white, women remain excluded from the business world [35]. A study conducted in 2017 by the World Bank revealed that Morocco is ranked among the 20% of countries with the lowest contribution of women to the business world. In terms of entrepreneurship, the figures are alarming [40]: the activity rate of women has fallen by around 3.5 points over the past 15 years and only 10 to 12% of the Moroccan active women population are entrepreneurs (report of the High Commissioner for Planning in 2019). A figure that has remained frozen for several years [35]. As for the self-employed, they still suffer from discrimination and often remain confined to sectors or fixed positions, including services, commerce, clothing and food (World Bank 2018). Some research on women's entrepreneurship in Morocco

emphasizes their high concentration in the informal sector (Ministry of Employment and Social Affairs, 2017-2018; United Nations, 2016).

Morocco has been the crossroads of a series of legal and fiscal reforms based on government plans, royal speeches, as well as international conventions aimed at promoting the rights of women in general and their right to participate actively in the world of women. business in particular [19]. However, despite these reforms, policies and initiatives, Morocco is still lagging behind and the reality on the ground attests to social and cultural revolts relating to the involvement of women in economic and entrepreneurial activity (report of the High Commission plan in 2019).

An emerging phenomenon, women's entrepreneurship was born about thirty years ago, following the work of Neider [36] on a heterogeneous group of women entrepreneurs. The author shed light on the emergence of a second generation of women entrepreneurs [34]. The first generation was over 50 years old and had created jobs to cope with personal crisis situations (divorce, death of husband, etc.) [32]. Immediately

afterwards, a second generation of women's entrepreneurs, under the age of 50, embarked on the path of entrepreneurship with the prospect of fulfilling a personal ambition. Twenty years later, Hughes and Ahl conducted studies on women's entrepreneurship [27]. Hughes (2006) exposed the difference in profiles of Canadian women entrepreneurs, and its impact on their motivations, their performance, as well as the success or failure of their projects. Ahl [1] also proposes to give more importance to the heterogeneity of women and to the different ecosystems in which they have evolved.

Immediately afterwards, the scientific, academic, political and managerial community expressed a growing interest in this subject, by organizing conferences, by setting up specialized journals, reports on women's entrepreneurship, as well as, works specifically on the subject [28]. Women's entrepreneurship (Hughes et al., 2012) have emerged.

This importance has gained momentum through the invaluable contribution of the scientific community, which has focused in particular on the profile of women entrepreneurs, the characteristics of organizations managed by women, the motivation and intentions of women entrepreneurs, as well as the style [46]. Management of women entrepreneurs, the methods of financing their projects, as well as their behavior regarding the risk.

Scientific research in women's entrepreneurship remains young (Hughes et al, 2012), poorly documented and understudied [27] and marked by a great heterogeneity of approaches, epistemologies and conclusions [28]. Thus, we will try in this research work to situate women's entrepreneurship in political leadership. To answer our problem, we will highlight the genesis of women's entrepreneurship, its origin and its genesis, the main obstacles facing women entrepreneurs in Morocco [44]. Then, we will examine the place of women's entrepreneurship in national policy, and we will verify the existence or not of an administrative body within a ministry or department officially mandated to ensure the promotion and coordination of government-wide women's entrepreneurship development [8]. This entity would be responsible for supporting and supporting women's entrepreneurship. Finally, we will suggest ways to improve the position of women's entrepreneurship in Morocco.

## 2. Women's Entrepreneurship: Genesis, Characteristics and Context

In Morocco, women's entrepreneurship is defined as the operation to launch or develop structures managed by women within the framework of the equality policy [47] led by the Ministry of Solidarity, Woman, Family and Social Development.

The Association of Women Entrepreneurs in Morocco, the first Moroccan association which is closely concerned with women's entrepreneurship, defines the women entrepreneur as being a woman likely to occupy the following positions

[14]: CEO, vice-chairman and managing director, chairman of the supervisory board, chairman or member of the management board, managing director, managing director, deputy managing director, manager or co-manager (Euromed Invest and AFEM, 2010).

Thus, any entity owned and managed by a woman and comprising several people falls within the framework of women's entrepreneurship (Steven-son and Saint-Onge, 2014).

Many studies carried out in the context of women's entrepreneurship aim to determine the characteristics of women entrepreneurs, their businesses, as well as their motivation to launch an activity, to finance it and to develop it [5].

### 2.1. Women Entrepreneurs: Characteristics and Specificities of Their Structures

Research on women's entrepreneurship highlights the disparity that exists between several characteristics of women entrepreneurs: their ages, their motivations to be entrepreneurs, the specificities of their structures, a problem of access to external financing, a poor presence in networks, a fear of failure when embarking on entrepreneurship.

#### 2.1.1. Characteristics of Women Entrepreneurs

Studies on individual characteristics show that women entrepreneurs are on average younger than male entrepreneurs and are generally married with children [12]. Often, they have higher degrees than men [43], however their managerial skills are limited [29], and even their basic training to run a business and their skills. market knowledge remains low [39].

Regarding their entrepreneurial motivations, they can be identical to those of men (search for independence, autonomy, need for professional achievement, etc.). However, studies have highlighted the search for flexibility, as a primary motivation, because they seek to combine their professional and private lives [13] or to escape the glass ceiling for those with a good diploma [18]. For example, the notion of "mampreneurs" reflects the motivation of some women entrepreneurs (who are also mothers) to balance these two worlds [38].

Studies also expose the fear and doubt that women show in the act of entrepreneurship [48]. They don't trust themselves to run their business [23]. Hence, for fear of losing control, they limit the growth of their structure [30]. At this stage, the intervention of support organizations is essential, because they consolidate the degree of self-confidence of women entrepreneurs, while developing their entrepreneurial spirit and encouraging them to expand their current structures [30].

#### 2.1.2. Characteristics of Their Structures

Their structures are smaller than those managed by men, whether in terms of financial indicators or in relation to the number of employees [3]. Also, their growth rates were found to be quite low, which would even explain their sectors of activity (Rooney, Lero, Korabik and Whitehead, 2003; Watson, 2006). As a result, structures managed by women operate more in services and retail (Global Entrepreneurship

Monitor, 2010; Saleh, 2011; Tahir-Metaiche, 2013). The experimental background, personal choices, financial limits, as well as the launch of women's projects around a classic vision of skills, orient their preferences in terms of sector of activity and size [17].

The literature on women's entrepreneurship reveals the funding obstacles facing women's projects [15].

Due to their cautious nature, women tend to finance their projects with their own means [16]. This decision finds its legitimacy in the small size of their structures, as well as their sectors of activity. In addition, business networks, historically designed by and for men, do not allow a great integration of women entrepreneurs into it [26]. Something that would justify the birth of professional women's networks [17], generally made up of close entourage, family and friends [6]. The level of education of women entrepreneurs, their age, their experience and their social background impact their preferences and their entrepreneurial orientations [20]. On the professional level, discriminatory or disadvantageous positions towards women entrepreneurs have always existed [42].

The literature on women entrepreneurs has focused on the specifics of their organizations, as well as their individual strategies. However, a growing number of studies are concerned with the macroeconomic environment, such as the political, economic, socio-demographic, legal, or cultural environment [9]. This work highlights the active interference between the particularities specific to individuals and the socio-environmental parameters in the act of entrepreneurship [24], hence the interest of developing approaches based on environmental study contexts [2]. This consideration of the local entrepreneurial environment makes it possible to better understand the specificities as well as the obstacles and levers for development.

## ***2.2. The Impact of the Environment on Women Entrepreneurship***

Studies have thus focused on the distinctive environment of women's entrepreneurship in several countries around the world [47], including in developing countries [43]. This research sheds light on the significant obstacles encountered by women entrepreneurship [7], above all to access the network and funding on the one hand and to be able to manage the staff, and combine work and family on the other hand [21].

Studies highlighting stereotypes of the socio-cultural context and the bad impact they can have on the role and place of women in society [20]. We can cite as an example, the studies of Saporito, Elam and Brush (2013) which demonstrated the consequence of gender prejudices on the relationship between women entrepreneurs and their bankers and consequently on the financing obtained. This impact varies from country to country [41]. Political and legal powers can encourage or, on the contrary, hinder the growth of women's entrepreneurship [11].

When analyzing the contextual conjuncture, we take into account the allocation of family and parental responsibilities

in society [25], because they affect preferences in terms of the reconciliation between private and professional life [27]. Moreover, the family context weighs heavily on the entrepreneurial activity of women [11].

Therefore, the brakes encountered by women entrepreneurs can be compared twice. The first trend opts for an in-depth contextual analysis of social mechanisms. It stipulates that men are favored during the launch of their entrepreneurial project over women, because the latter are victims of discrimination and / or the mechanisms of society [10]. Thus, they are deprived of fundamental resources such as training or experience in the business world. These shortcomings will impact their entrepreneurial performance. While the second emphasizes the impact of gendered socialization which refers to the process of internalizing norms, attitudes, behaviors, and social codes typically associated with boys and girls [22]. These stereotypes create a women psychological barrier leading them to limit their ability to mobilize social, human and financial capital. Something that will impact their relationships with the various partners [45].

## **3. Research Methodology**

With the objective of supporting reforms and actions to support women's entrepreneurship, the political leadership targets the national economy through social development. This political recognition centralizes the country's efforts to alleviate or even eliminate anything that can hinder women in the launching, management and development of their individual projects.

The experience of developed countries underlines the act of delegating the political leadership of the development of women's entrepreneurship to a government body that will be responsible for addressing the constraints facing women entrepreneurs on the one hand and supporting reforms and initiatives that encourage the initiation, management and development of women's projects on the other hand [33].

We will start by gathering and diagnosing the different sources of information (reports, studies and available national statistics) in order to better situate the place of women's entrepreneurship in national policy. Thus, we opt for a qualitative methodology, in the form of semi-structured interviews with 120 women entrepreneurs and 25 interviews with key informants from different ministries.

After presenting the main results of the study, we will discuss them in the light of the current business ecosystem and support structures for business development, in order to determine the obstacles encountered when launching and financing businesses. managed by women and thus propose ways of improvement and recommendations.

With a view to better understanding Moroccan political leadership, we will assess the place of women's entrepreneurship in national politics, by examining its importance, as well as the existence of a government body that provides support, promotion and coordination of activities that contribute to the development of women's entrepreneurship.

## 4. Results

### 4.1. Obstacles to the Development of Women's Entrepreneurship

#### 4.1.1. Cultural Restrictions

Following the interviews carried out with women entrepreneurs, we have seen that in Morocco, women internalize fears, and are generally influenced by social perceptions that intimidate the development of women's entrepreneurship. Thus, the fear of failing to be able to reconcile between personal and professional requirements, the prejudices of the educational and socio-cultural context from an early age on the act of entrepreneurship which results from the role of man, the possible conflicts that may arise between spouses in relation to household administration, gender-based discrimination engenders enough reluctance among women in relation to entrepreneurship (UN Women, 2013). Interviews with women entrepreneurs testify that the strong bonds in the family, usually engendered and shaped by customs, as well as the lack of women practice constrain the development of the act of entrepreneurship among these women [31]. During these interviews, other barriers were revealed, namely the concern for self-confidence, and the responsibility to take charge of family and social functions following the place that the cultural environment grants them.

#### 4.1.2. Institutional Restrictions

Regarding the institutional limits that prevent the emergence and development of women's entrepreneurship, many difficulties still remain and are a by-product of the results of

the interviews. Access to finance remains the essential constraint in particular: 69% of women entrepreneurs surveyed testify that access to finance is the first obstacle to starting a business. While 73% of them confirm that this problem limits the growth of women's entrepreneurship and 59% attest that this problem hinders the recruitment of qualified employees and 61% indicate that this problem intimidates women entrepreneurs and limits their confidence. In itself to be able to develop their projects, and finally 41% say that this problem hinders the growth of the company's customer portfolio (see table).

While 73% of them confirm that this problem limits the growth of women's entrepreneurship and 59% attest that this problem hinders the recruitment of qualified employees and 61% indicate that this problem intimidates women entrepreneurs and limits their confidence in their selves to be able to develop their projects, and finally 41% say that this problem hinders the growth of the company's customer portfolio (see table 1). We add to these obstacles, other difficulties considered classic, and which relate mainly to access to training and information services, to outlets and prospecting for customers and markets, to regulatory procedures known by their cumbersome and the absence of stimulating measures for women's entrepreneurship. Interviews with women entrepreneurs have shown that they are confronted with several other problems which block the development of their structures, such as the problems corresponding to transport (30%), to the unsuitable location of the company (43%), the obstacle of controlling costs (33%), taxation (21%)... (see table 1).

*Table 1. Challenges in starting the business that could potentially pose problems for the growth of the business.*

Start-up challenges	In %	Problems f growth	In %
Have access to financing	69%	Have access to financing	73%
conduct a feasibility study of the project	33%	Find a better location for the business	43%
Find a suitable location for your business	13%	Manage transport issues	30%
Find suppliers	15%	Find competent employees	59%
Prospect customers	19%	Manage taxation	21%
Take charge of the legislation in force in the country	21%	Develop the customer portfolio	41%
Services to contact for information	20%	Access experts for advice on business growth	37%
Have family support	19%	Be able to control costs	33%
Others	16%	Have Family support	24%

Since businesses run by women are created in a hurry and rather at the initiative of the institutions and not of the women themselves, the increase in their number is not necessarily an objective indicator. Also, the pressure that the social and institutional network could put on women to initiate the experience of entrepreneurship, especially in the field of cooperatives, micro enterprises and income-generating activities (IGA), is not always a factor. Success for the success of these initiatives (GEDI, 2014). However, it should be remembered at this level that among the elements of successful entrepreneurship, personal initiative and involvement are an essential condition.

### 4.2. The Place of Women Entrepreneurship in National Policy

The diagnosis of the country's strategies and plans

highlights the remarkable efforts made by Morocco to support the legal and regulatory framework for investments. For example, we can cite the 1993 reform relating to the Casablanca Stock Exchange, the 1996 reform relating to the Commercial Code, the reform of industrial, literary and artistic property law in 1997, the establishment of commercial courts in the same year, the improvement of the Labor Code in 2004, and the creation of numerous bodies and mechanisms responsible for encouraging business in general and PMER in particular. However, the reforms that have directly affected women's entrepreneurship remain narrow and are reduced to the new Commercial Code, adopted in 1996, which grants Moroccan women the right to engage in commercial economic activity for their own account and to freely manage their business. money for

without resorting to the prior permission of a male guardian (her husband, father, or brother).

Moroccan business development policies aim to promote all small and medium enterprises. Consequently, the measures undertaken are generic and do not take into account the specificities of businesses run by women. This is why these entities have found it difficult to take advantage of these measures: Their limited performance as well as their stagnation (between 10 and 12%) over the last decade confirm this observation. The transition to a specific national policy is therefore essential.

The current state of women's entrepreneurship shows that women's economic rights do not attract specific attention from the Moroccan government. The few actions carried out with women entrepreneurs are the result of a long struggle

led by an elite of women and not of the responsible will of the government.

In the framework of the interviews carried out by key informants on the one hand, and by women entrepreneurs on the other hand, we found that the issue of women's entrepreneurship in Morocco is not considered a government priority. The politicians interviewed do not really understand the interest of political leadership in this subject. Regarding the women entrepreneurs surveyed, 65% of them declared that the Moroccan government does not support women entrepreneurs, neither through its policies, nor through its support programs. However, 13.3% did not express such an opinion, and exclusively 21.7% confirm that the Moroccan government helps women entrepreneurs through support programs (See table 2).

*Table 2. Judgments of women entrepreneurs in relation to entrepreneurship, gender equality, access to information and assistance received.*

Statements	Agree		Disagree		without opinion	
	Number	%	Number	%	Number	%
<b>Skills and preparation for entrepreneurship</b>						
1. I have all the information needed so that my project can evolve	68	56.6	38	31.6	14	11.6
2. My basic training and my experience helped me to get started in entrepreneurship	72	60	38	31.6	10	8.33
3. I need to gain more experience to take my business to the next level	81	67.5	28	23.3	11	9.2
<b>Gender parity and equality</b>						
4. Women have the same property rights as men, and assets are in the name of women	65	54.2	36	30	19	15.8
5. Women have the same chances as men to access technology	83	69.2	18	15	19	15.8
6. Women participate in disciplinary training programs and entrepreneurship training in the same way as men	78	65	38	31.6	4	3.4
7. Women, like men, have equitable access to funding for their projects	53	44.2	42	35	25	20.8
8. The regulations in force advocate for gender parity and equity	82	68.3	28	23.3	10	8.4
<b>Access to information</b>						
9. Information about business development support services is widely available to women entrepreneurs.	49	25	75	37	76	38
10. Information on the types and sources of funding is widely available to women entrepreneurs	74	37	76	38	50	25
11. Information on the regulations concerning the company is largely accessible to women entrepreneurs	63	31	83	42	54	27
12. Women receive a great deal of support from associations of women entrepreneurs	16	13.3	94	78.3	4	8.4
13. The interests and concerns of women entrepreneurs are well represented to the government by the following associations.	32	26.6	26	21.7	62	51.7
14. Government decision-making processes are influenced by associations of women entrepreneurs.	21	17.5	38	31.7	61	50.8
15. Business and industry associations advocate to governments on policy issues to address the needs of women entrepreneurs.	25	20.8	19	15.8	76	63.3
<b>Support programs for women entrepreneurs</b>						
16. Government regulations are not well understood by women entrepreneurs.	42	35	72	60	6	5
17. The government supports women entrepreneurs through its positions and support programs.	26	21.7	78	65	16	13.3
18. Lenders pay special attention to women's needs and access to credit is easy.	45	37.5	58	48.3	17	14.2
19. Better use of information technology will help women-led businesses to be more efficient and competitive.	82	68.3	10	8.3	28	23.4
<b>Society's support for the role of women as entrepreneurs</b>						
20. The status of women entrepreneurs is acceptable to society within the economy.	68	56.6	29	24.2	23	19.2
21. It is harder for women to launch and develop a project compared to men.	76	63.3	31	25.8	13	10.9
22. The general business environment is very conducive to the development of women's entrepreneurship.	35	29.2	69	57.5	16	13.3

#### **4.3. The Government Body that Ensures Coordination Between Women Entrepreneurs and Support for Dependent Activities**

In this sub-section, we will investigate the existence of an administrative entity within a notoriously elected ministry or department to take charge of the development and harmonization of women's entrepreneurship at the national

economic level. Such a body will play the role of reference and governmental agent of the country's policy and projects in relation to the promotion of women's entrepreneurship.

As noted in the previous subsection, women's entrepreneurship in Morocco is not integrated into the priorities articulated in government statements, either specifically or generically. In our exchanges with government officials, we were able to identify some

encouraging steps. These are reflected in a few strategies such as the government's 2012-2016 equality plan and the 2011 National Strategy for the Promotion of VSEs. Other programs, such as the Emergence plan, the plan Maroc Numeric 2013 or even the latest National Plan for Industrial Acceleration 2014- 2020, do not signal at all the women's entrepreneurship is considered a strategic lever or a national axis for the development of Moroccan entrepreneurship. Also, when we asked the question of women's entrepreneurship to the informants, they treated the issue from a social angle and not as an economic right, as expressed by the Moroccan Constitution, nor even as a priority of national policy as indicated by the Royal speech at the World Congress of Marrakech on women's entrepreneurship of February 27, 2013.

The information collected from key informants, as well as the document review, demonstrates the absence of a government body responsible for promoting, organizing and supporting related activities. The absence of such a representative lead to the gradual deterioration of this issue among the various stakeholders, until the interest in women entrepreneurs is lost due to the lack of coordination, synchronization and association mechanisms.

During our interviews with women entrepreneurs, we noticed that they are concerned about the current place of women's entrepreneurship development. They want to make it a national priority, and advocate that this issue be supported at the government level through policies or programs that contribute to the growth of the Moroccan economy (see table 2).

## 5. Reflections and Proposals

Women's entrepreneurship is not considered a priority national policy. According to our study, there is no specific agenda or targeted action plan in this sense, despite the different policies of parity and equality between men and women, as well as the speeches of King Mohammed VI according to which it is essential that all public programs give priority to the issue of women's economic independence. Thus, until today, only a few sectoral policy measures target women entrepreneurs, and this consideration is not reinforced by a national strategic framework. Consequently, these policies, considered scattered and out of step with time, and with their logic and frames of reference, hamper the efforts undertaken and do not contribute to achieving harmonious and perpetual progress at the level of the entire system that chapters women's entrepreneurship in Morocco. Indeed, the present model does not take into consideration all the stakes of women's entrepreneurship, nor its undeniable socio-economic impact. Also, we noted the absence of a central government body in charge of the synchronization, support and development of women's entrepreneurship, despite the growing interest in supporting women's entrepreneurship, but without creating a concrete awareness of the importance of this subject.

We then propose to create an entity, which will be in

charge of ensuring the coordination and convergence between different policies and projects aimed at the development of women's entrepreneurship, whether at the local or national level. Also, we suggest that this body be placed at the level of the Ministry of Governance and General Affairs because on the one hand it houses the National Committee on the Business Environment, and on the other hand, it has already contributed to the implementation of several incentives for women's entrepreneurship. However, given the cross-cutting nature of women's entrepreneurship, this body may sit at the level of the Ministry of Social Development or even at the level of the Ministry of Industry, Trade and the Digital Economy. This entity can also sit at the NGO level or be placed in a hybrid platform combining government and NGOs. Also, the development of women's entrepreneurship must be represented in the plans and activities of consultative and legal bodies such as the Economic, Social and Environmental Council and the Parliament, while creating cells within these bodies.

The subject of promoting women's entrepreneurship must also be included in the planning and support mechanism of local authorities and regional plans, while establishing the share of budgets for women's businesses in the municipal budget. Therefore, we propose to set up a communal commission exclusively for women entrepreneurs.

Therefore, the development of women's entrepreneurship should be included in the national prerogatives and a high governmental entity should be appointed and entrusted with the task of laterally combining all governmental, non-governmental and private sector bodies concerned with this issue. This transversal focal body will design a platform for the implementation of public policy on women's entrepreneurship, and will ensure the synchronization, support and assessment of the implementation of this policy. This governmental body will be responsible for assisting and defending the interests of women entrepreneurs and their right to participate in public-private policy dialogue on the development of women's entrepreneurship.

In addition, we propose to set up an information system that will make it possible to draw up an inventory of the businesses managed by women, their development and growth, in order to be permanently informed on the participation of women's entrepreneurship in the growth of the Moroccan economy. As an example, we can set up tables for consolidating sectoral information and/or a national dashboard system, which will measure the impact of the participation of women-managed businesses in the fight against unemployment by creating jobs and wealth.

## 6. Conclusion

Although contextual analysis is increasingly being considered, the published research applied to the developing country in general and Morocco in particular remains unsatisfactory. The topic of Moroccan women entrepreneurs cannot, however, be separated from the impact of the

national environment on their activities. Given the importance of the family, professional, individual, sociocultural and institutional context, as well as the need to develop contextualized studies for the entrepreneurial activity of women, our first research question concerns the influence of these different categories of factors on the realities of women entrepreneurs in Morocco.

The policies and strategies adopted by the Government, the private sector and Moroccan non-governmental organizations (NGOs) encourage the development of entrepreneurship in general, and of female entrepreneurship in particular.

Based on these reflections, we will note that institutional leadership contributes to improving efficiency in the use of resources, the sharing of knowledge and the establishment of policy support that meets the specific needs of women entrepreneurs.

Generally, the constitutional and political platforms that can federate the project of women's entrepreneurship in Morocco already exist: the constitutionally mandated economic rights of women, the integration of the gender issue into national sectoral policies and programs, national strategies for the promotion of SMEs and SMEs and sectoral strategies promoted by several public and semi-public actors for women, all constitute unifying levers for the establishment of a mechanism for the promotion of women's entrepreneurship.

Finally, the growth of women's entrepreneurship in Morocco cannot take off without the establishment of a specific political and strategic framework for women entrepreneurs. A comprehensive and appropriate strategy, at a high institutional level, should be designed and implemented in the various stages of its adoption. It should reinforce the strengths of the system, especially the parity of rights and regulations and the involvement of women in the fields of work, heritage, business, home and training. It should remove the sociocultural barriers that block unenforceable regulations and continue to put additional barriers in place for the implementation of laws.

Our research has some limitations, the most salient of which is its consideration only of women entrepreneurs in the formal sector, while the share of women in informal sector employment is about 38% (High Commissioner for Planning, 2018). Studies on this sector can therefore contribute to a broader view of the reality of female entrepreneurship in Morocco.

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