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# Women entrepreneurship In male dominated industries in Morocco

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I want first to dedicate this work to the soul of my father for always being such a knowledgeable and wise mentor for me at all levels and for giving me the opportunity to become an entrepreneur by transmitting to me his business, his knowledge and his values that I live by.

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Thank you to CJD members, my second family and the laboratory where I learn and experience entrepreneurship,

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## Abstract

**Key words:** Women entrepreneurship, male dominated industries, Women who crossover, entrepreneurship in Morocco

**Background:** Women's entrepreneurship is currently at the center of socio-economic development strategies, with the overall objective of social inclusion and cohesion, and the specific objective of the economic and financial empowerment of women and their participation in Decision-making at the policy and institutional levels, which contributes to the creation of jobs, and value to society and economy. All this has made women's entrepreneurship in Morocco today a recent reality which still remains at the level of launch and development because it can't be dissociated from the gender system.

**Aim of the thesis:** Despite the fact that many women have embarked on entrepreneurship in male dominated industries, there are no previous researches about this category of women entrepreneurs in the Moroccan environment. The aim of this paper is to explore the challenges of the Moroccan entrepreneurship environment for women entrepreneurs operating in male dominated industries, to understand their best approach as well as the right attitude they adopt to succeed in their male dominated businesses.

**Design of the study:** The study was carried out in the form of a survey targeting women entrepreneurs in male dominated industries in Morocco. The data has been collected electronically via social media.

**Results:** The study conducted among a sample of 29 women entrepreneurs active in various male dominated industries highlighted their profiles, the characteristics of the companies they founded, the factors favoring and hindering their development, their reasons for becoming entrepreneurs in male dominated industries, their successful practices, and finally, the business strategies they pursue and the attitudes they adopted.

**Discussion:** The discussion drawn from the research include some concrete solutions to enhance women entrepreneurship generally and in male dominated industries particularly in the Moroccan environment and propose several actions and dynamics to encourage more women to undertake in male dominated industries.

**Conclusion:** Women entrepreneurs in male dominated industries in Morocco have all the necessary skills and knowledge to succeed if we can only develop women's awareness of entrepreneurship and consolidate development of an entrepreneurial culture in the Moroccan environment.



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## Preface: A Personal Tale of Entrepreneurship

What triggered your decision to write a thesis on women entrepreneurship in male dominated industries you may ask me?

In fact a whole set of events and circumstances led me to it, and please allow me to give a short introduction to how it all came about.

### **The family business**

Having graduated with a higher diploma in networking and telecommunications, I started as a young engineer in management and marketing. Suddenly and sadly, my father had some health issues that forced me to quit my job in order to manage my family business, the main activity being the supply of construction materials.

Over and above all that, I assume many responsibilities as the eldest daughter of the family and take good care of all my family's affairs on a daily basis.

Thanks to my humble experience, all the obstacles that I faced after the death of my father, in the business and from the society, I have been able to gain so many professional and personal skills particularly in entrepreneurship and leadership.

I believe that there are numerous Moroccan young women entrepreneurs in male dominated industries like me, who are willing to fill different tasks and achieve perfection in as much their professional as personal lives, but still have so many obstacles that may stop them or bother them to succeed.

### **The MBA Leadership Program**

As I said earlier I studied telecommunications and I was planning to travel to USA to study for an MBA to gain some management knowledge. Since my circumstances didn't allow me to go abroad,



I didn't want to give up on that dream and I started to look for a part time MBA that I can study for from the place where I am living and working.

After two years of studying business administration, I learned so many things from the classes and the professors that helped me in the business management and encourage me further to keep going in this challenging adventure. I also figured out that I am passionate about entrepreneurship and I felt that I got all the qualities to be a successful woman entrepreneur even in a male dominated industry.

## **Associations**

Since I started being an entrepreneur, I was highly involved in the Entrepreneurship field; both taking theoretical and practical classes, as well as assisting with conferences and serving as an active member in so many associations.

I joined the Association of women entrepreneurs in Morocco, where I met so many different women entrepreneurs in so many different fields, from whom I learned so many things and I've always been inspired from every single little detail about each one of them. Now, I am a very active member in the CJD, the center of young business managers, and at that place, I learned a lot, and I feel that this is the world where I belong. I understood that an entrepreneur without values is nothing, in other words: "Money is good but integrity is better". So, From 2 years now, my goal becomes making people around me happy and fulfilled and achieve an overall performance with all stakeholders, starting from my coworkers, going through my customers and suppliers without forgetting about the environment.

## **Books**

Whenever I am in amazon.com, I find myself adding so many and just books related to entrepreneurship and to women specifically to my basket. I don't know how or why but





everything related to the above is attracting me more and more. So, the most of the lectures I did were related to women entrepreneurship, as well as biographies of so many successful women entrepreneurs in the world.

In conclusion;

Personal experiences combined with professional opportunities the past years made it natural for me to pick 'women entrepreneurship in male dominated industries in Morocco' as a theme for my thesis. I thought that if I were to invest that much time and effort into one piece of work, it had to be something I felt passionate about myself. Here it is, my final project: Moroccan Woman Entrepreneurship in male dominated industry in the Moroccan environment.



# **CHAPTER 1**

## **INTRODUCTION**

### **1.1 Introduction**

The present chapter sets out the aims, objectives and hypothesis of this research thesis. It, actually, paves the way for the coming chapters and orients the research dimensions of this thesis. It is structured around five short sections stating the research background, summarizing specific key problems that the current thesis is focusing on, pointing out the aims, objectives as well as the research hypotheses, describing the methodology enclosing the process undergone collecting the primary research data and finally briefing on the content of each of the thesis' chapters.

### **1.2 Research background**

Nowadays, the phenomenon of entrepreneurship plays an important role in several countries; it prevails and participates in all areas of economic and social life such as job creation and the renovation of economic structure. In addition, it provides attachment and enthusiasm for individuals who want to move towards an entrepreneurial career and create their own job or business.

Since the 1980s, women entrepreneurs played a role predominant in the expansion of entrepreneurship in several countries but also in several fields. However, the rate of women entrepreneurs remains very weak in Morocco. While female entrepreneurship is advancing, some business sectors remain dominated by men that women have nevertheless decided to embark.



Decision making, persuasiveness and leadership are no longer the prerogative of men. Today, the evidence is there: the public authorities of several countries include female entrepreneurs in their economic policy agenda. Even more than economic interest, a societal question, namely that of inequalities between men and women, arises persistently. Female leadership, integration of women into the labor market, contribution between men and women, arise persistently. Female leadership, integration of women into the labor market, contribution of women to the development of the country, parity, gender... this is the new language that punctuates modern times to the point of making hashtag that explode trends on the web. In fact, there are more and more government strategies and plans for women's rights. But what about in reality when the contribution of women in the growth and creation of wealth in a country no longer needs to be demonstrated? Female entrepreneurship is simply vital to the dynamism of the economy.

What if the man in the situation turns out to be a woman? It is clear that a stereotypical and dichotomous conception of men and women means that in the entrepreneurial sphere, inequalities, the low presence of women in certain sectors and the lack of parity are blatant. This is certainly due to a professional orientation still too linked to gender. Hence the perception that the male leadership model is the reference model. An approach that reinforces the predominance of men at the top of the hierarchy. Several international studies show that women would be better leaders than men if they were allowed to capitalize on their own strengths: openness, a sense of consensus, and openness to change. Of course, women in Morocco have made remarkable breakthroughs in all fields, but the percentage of women entrepreneurs is only 10 to 12%. However, given the weight of the latter and the lack of statistical data, it is difficult to establish a precise inventory of women's businesses in Morocco. Their number is estimated



between 7000 and 10 000 and there are no data telling what is the percentage of those operating in male dominated industries.

The theme of women's entrepreneurship is a hot topic of current interest and has been the subject of several studies by both government organizations, which need better information to initiate appropriate support measures, than by researchers. It can't be dissociated from the gender system. However, despite the fact that many women have embarked on entrepreneurship in male dominated industries, there are no previous researches about this category of women entrepreneurs in the Moroccan environment.

So, since the entrepreneurial journey is not always a part of fun, women entrepreneurs generally and women entrepreneurs in male dominated businesses particularly face a number of obstacles that can slow down this entrepreneurial dynamic and persuade many of them to give up this adventure.

As a woman entrepreneur myself, I have faced many challenges. My industry has always been male dominated. This thesis is a great opportunity to understand more about this matter.

This research attempts to provide a global understanding of the obstacles to female entrepreneurship in male dominated industries through an exploration of the literature on the subject and the results of a mixed study conducted with 29 women entrepreneurs who succeeded in their male dominated businesses.

## 1.3 Research Topic

Faced with the increase in the unemployment rate in recent years, following the difficulties experienced to access the job market, wanting to undertake in its field of competence, taking over a family business or simply out of passion or to afford this great adventure, some women choose to go into entrepreneurship in male dominated areas. Several sectors have recognized the impact of female entrepreneurship on the country's economic growth. However, the rate of women



entrepreneurs in certain sectors which are still dominated by men such as construction, mining, logistics... remains low. This problem is similar in several countries including Morocco.

Today, Morocco, land of women and men can only count on its female leaders who mark their footprints in all areas. Even in the field of business or sectors which have been hermetic for a long time to men, they have been able to impose themselves, armed with their knowledge and skills. These profiles of women inspiring by their success, each in their field, for this research have common points. They have a clear idea of who they are and their reasons for acting and take control of the boat to change society.

## 1.4 Aim, Objectives and Hypotheses

### Aim:

The objective of this thesis is to mobilize the specialized literature on the issue of female entrepreneurship aimed at the population of women entrepreneurs in sectors dominated by men in Morocco. To properly understand the question, reflection will be directed towards the factors encouraging and / or preventing women from going into male dominated industries.

All of these concerns can be summed up in the following research question:

What are the difficulties and limitations faced by women entrepreneurs in male dominated industries in the Moroccan Environment?

### Objectives:

The following objectives are pursued in order to achieve the aim of this thesis;

*Objective 1:* To explore the Moroccan entrepreneurship environment for women entrepreneurs in male dominated industries



*Objective 2:* To analyze the challenges of women entrepreneurship in male dominated businesses

*Objective 3:* To understand the best approach for women to succeed in male dominated businesses in the Moroccan environment

*Objective 4:* To figure out the right attitude adopted by women entrepreneurs in male dominated industries in a the Moroccan environment

**Hypothesis:**

Based on the theoretical framework, the present study puts forward the following hypotheses

H1: There are several factors in the micro and meso/macro Moroccan environment that affect the success of women entrepreneurs in male dominated industries

H2: In Morocco, we do not have direct discriminatory regulations which give men more power or rights to undertake in male dominated industries, but society doesn't offer the same privileges. Women must fight to be able to face society as a whole.

H3: The Moroccan environment undervalues women entrepreneurs in male dominated businesses services in comparison to their male peers

H4: Moroccan education do not allow women to gain confidence and make their own decisions, so women are always scared of failure and society judgments



## 1.5 Summary of Methodology:

The research methodology adopted in this thesis is a mixed study that provides a more complete and comprehensive understanding of the research problem than either quantitative or qualitative approaches alone. The sampling method used is snowballing. I initially choose women entrepreneurs on the fields my thesis is interested on, and then asked them to recruit other women entrepreneurs from their networks.



## **CHAPTER 2**

### **LITERATURE REVIEW**

The present chapter reviews the literature supporting the research objectives. It examines the women entrepreneurship in male dominated industries while approaching the entrepreneurship in the world and in Morocco.

This chapter includes four main sections. The first reviews the Entrepreneurship in general. The second discusses the women Entrepreneurship. The third explores the entrepreneurship in Morocco and the fourth section sheds light on a very much neglected aspect in the women entrepreneurship, that of the women entrepreneurship in male dominated industries.

#### **1. Introduction**

Nowadays, the phenomenon of entrepreneurship plays an important role in several countries; it imposes itself and participates in all areas of economic life as well as the creation of employment, the renovation of the economic structure and so on. Moreover, it provides attachment and enthusiasm to individuals who want to move towards an entrepreneurial career and create their own job or business.





## 2. Entrepreneurship

### 2.1 Definition of entrepreneurship

In recent times entrepreneurs have been referred to as necessary prerequisite to mobilize capital, exploit natural resources and create markets to carry on trade (Harbinson and Myers 1984). Entrepreneurs are agents who perform a vital role in the economic development of a country and are linked to the overall industrial development of a nation. The present concept of an entrepreneur however, has developed through the last two or three centuries and has been defined with subtle variations by different researches in the field of social sciences.

### 2.2 The Entrepreneur: Origin of the concept:

The word entrepreneur is derived from the French verb “entreprendre” which means, “to undertake”. In the early 16th century, the Frenchmen who organized and led military expeditions were referred to as “entrepreneur”. For Cantillon, an entrepreneur was a kind of person who was engaged in production activities and made certain payments to owners of production factories in expectation of uncertain receipts and was bearing non-insurable risks (Aitken, 1965). According to Haggren (cited in Desai, 1991) an entrepreneur is an economic man who tries to maximize his profits by innovations. Innovations involve problem solving and the entrepreneur gets satisfaction from using his capabilities in attacking problems. The New Encyclopedia Britannica considers an entrepreneur as “an individual who bears the risk of operating a business in the face of uncertainty about future conditions”. Walrus (cited by Guha 1987) gave recognition to the entrepreneur as an organizer. In 1934, Schumpeter added a new dimension to the entrepreneur. He defined the entrepreneur in an advanced economy as “an individual who introduces something new in the economy – a method of production not yet tested by experience in the branch of manufacture concerned, a product with which consumers are not yet familiar, a new source of raw material or of new markets and the like”. Schumpeter viewed an entrepreneur as a leader who gets the satisfaction of using his capabilities in attacking problems.



The phenomenon of entrepreneurship is comparatively new. The studies done of women entrepreneurship are taking into consideration the cultural and the characteristics of an entrepreneur. A woman entrepreneur for the present study is a woman who has managed to procure capital to set up a small enterprise and is actively involved in running and managing the enterprise in all functional areas of management and earns a livelihood for herself and her family from the enterprise and belongs to low income group.

The concept of entrepreneurship can be described as a creative and innovative response to the environment. Such responses can take place in any field of social Endeavour, business, industry, agriculture, education, social work, and the like. Thus doing new things or doing things that are already being done in a new way is therefore a simple definition of entrepreneurship. According to Hartman (1959) "Entrepreneurship is the process whereby people, money markets, production facilities and knowledge are brought together to create a commercial enterprise which did not exist before. According to Schumpeter's system entrepreneurship is essentially a creative activity. These definitions have been used in many studies to study the characteristics of those who have started business ventures. However, the contributions of these to the understanding of concept of entrepreneurship is not substantial because they have not tried to focus on the critical function of the entrepreneur and so the concept remains elusive. According to Pareek and Nadkarni (1978) entrepreneurship refers to the general trend of selling up new enterprises in a society and is a dynamic function of individual, sociocultural factors, support systems and the environment. Drucker (1986) illustrates entrepreneurship and intrapreneurship with numerous examples of innovations. Timmons (1986) stated entrepreneurship to be an ability to create and build something from practically nothing. Sugumar (1996) refers to entrepreneurship as the qualities which are required to innovate and start a new enterprise accept the challenge and bear



the risk. Harbinsen (cited by Singh 1992) defines entrepreneurship as a skill to build an organization. He spots the crux of entrepreneurship in the ability to multiply by effectively delegating responsibilities to others. He further stresses that the ability to create an organization is the most crucial skill as it facilitates the economic use of other innovations and that in the absence of this skill other innovations fail to stimulate economic development. Thus entrepreneurship is basically concerned with the development and coordination of entrepreneurial functions. Deolankar (2003) observes that entrepreneurship among the weaker section Tribal and women who constitute a large section of the masses needs to be brought into the main stream of development.

## 2.3 The benefits of entrepreneurship

It is abundantly clear that entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation. According to World Bank (2007), Fox (2001) and Hisrich (2005) entrepreneurship has the following benefits.

1. Entrepreneurs are their own bosses. They make the decisions. They choose whom to do business with and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacations.
2. Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else.
3. It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response.
4. It offers the prestige of being the person in charge.



5. It gives an individual the opportunity to build equity, which can be kept, sold, or passed on to the next generation.

6. Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few—through their innovations— contribute to society as a whole.

7. It is a catalyst for economic change and growth .Entrepreneurship increase per capita output and income .By doing so; it involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contributes a lot in increasing countries output and productivity.

8. Entrepreneurship encourages innovation and creativity. It develops new products or services for the market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures. More ventures being created, new jobs will be produced, thus reduce the unemployment rate and will Create and promote wealth distribution.

As explained above, entrepreneurship helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason individuals pursue entrepreneur activities, it plays a major role in our economy. Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without entrepreneurs, our economy would not benefit from the boost they give from added business and ideas. Furthermore, starting a business can be rewarding. Entrepreneurs are their own bosses. They can have more control over their working hours and conditions than they would have if they worked for someone else.



If they cannot find a job they want, they can go into business to create one. For example, they may have a new idea about a particular product or service. If they believe that others would be interested in it, they can go into business for themselves. They may make a profit, which is the money left over after paying their bills, from being creative and doing what they enjoy.

## 2.4 Factors affecting entrepreneurship

Even though entrepreneurship has its own advantages, it is not free of problems. For this, there are a number of factors. Samiti (2006), Tan (2000) classified the basic factors that affect entrepreneurs into two broad categories –economic and social. The economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge, lack of production/ storage space, poor infrastructure, inadequate power supply and lack of business training.

The social factors include lack of social acceptability, having limited contacts outside prejudice and class bias, society looks down upon, attitude of other employees and relations with the work force.

Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework and business assistance and support, barriers to access technology are crucial factors that affect entrepreneurial success.

## 2.5 Comparing the pros and cons of entrepreneurship

Being an entrepreneur is a big choice, before taking that step; every entrepreneur should know the advantages and disadvantages of this responsibility. The following table summarizes the pros and cons of entrepreneurship:

Table 1: Pros and cons of entrepreneurship

<u>Pros</u>	<u>Cons</u>
<b>Excitement:</b> Due to its high capacity for risk, there is a lot of adventure.	<b>Salary:</b> Starting your own business means that you must be willing to give up the security of a regular paycheck.
<b>Rules and regulations:</b> Work in a current job is difficult to do because of all the "red tape" and consistent administration approval needed	<b>Benefits:</b> There will undoubtedly be fewer benefits, especially when considering that your business will be just starting off.
<b>Originality:</b> Some people feel that they can offer a new service/product that no one else has offered before.	<b>Work schedule:</b> The work schedule of an entrepreneur is never predictable; an emergency can come up in a matter of a second and late hours will have to be put in.
<b>Competition:</b> Employees feel they can offer their current company's product/service at a lesser expense to the public.	<b>Administration:</b> All the decisions of the business must be made on your own; there is no one ranked higher than you on the chain of command in your business.
<b>Independence:</b> Some people wish to be their own boss and make all the important	<b>Incompetent staff:</b> Often times, you will find yourself working with an employee who "doesn't know the ropes" as well as you do

decisions him/herself.	due to lack of experience.
<b>Salary potential:</b> Generally, people want to be paid for the amount of work they do in full; they do not want to be "short-changed."	<b>Procedures:</b> Many times during your entrepreneurial life, you will find that many policies do not make sense, nor will they ever make sense.
<b>Flexibility:</b> Entrepreneurs can schedule their work hours to spend quality time with family or any other reason.	
<b>Rational salary:</b> They are not being paid what they're worth and would rather work on their own and earn the money they should be earning for their efforts.	
<b>Freedom:</b> Entrepreneurs can work whenever they want, wherever they want, however they want and with whoever they want.	

### 3. Women entrepreneurship

#### 3.1 Women entrepreneurship

From a gender perspective, the rising phenomenon of women becoming entrepreneurs not only encourages economic development but also empowers women (Gill and Ganesh, 2007). Stimulating local economic growth through female entrepreneurship is now a major item on the economic agendas of most countries in transition (Radović-Marković, 2008). In many countries,



however, the role of female entrepreneurs was unrecognized until ten years ago. In the first place, their potential role in reducing female unemployment had been unknown. Female entrepreneurs contribute to the diversity of entrepreneurship in the economic process (Verheul and Thurik, 2001). Furthermore, female-owned small and medium-sized enterprises (SMEs) can assist in fighting the trafficking of women, which is of great concern in many countries that are in a transitional state (Aidis et al., 2007). In addition, the impact of female entrepreneurs on a country's competitiveness, productivity and growth potentials was not known, and therefore, women did not get enough support from society to reach their entrepreneurial and managerial potential (Radović-Marković, 2011). This statement can be supported by the fact that only five of the Fortune 500 industrial and service companies had female CEOs in the early 1990s (Feminist Majority Foundation, 1991), and of the highest paid officers and directors of the 1,300 largest industrial and service-oriented companies, women accounted for less than 0.5% (Dodge and Gilroy, 1995). The numbers have improved, but at the end of the 1990s, one survey found that only 11% of Fortune 500 board members were women (Mann, 1999). On the other side of the coin, however, often a modest family budget does not afford the ability to generate funds or savings, which most women use to start new businesses (Radović-Marković, 2012). In addition, in most transition and developing countries, barriers to gender entrepreneurship development still exist. In these countries, especially, women – specifically, those women who have remained outside the process of work – are most represented in the structure of informal employment. They get to work mainly in those industries which are least profitable, or in the informal, that is, residual, sector (Radović-Marković, 2011a).

Since 2008, the economic crisis has worsened their position. In line with this, women's participation in entrepreneurial activities varies considerably across regions, but women are invariably over-represented in unpaid, seasonal and part-time work, and the available evidence suggests that women are often paid less than men for the same work (Radović-Marković and





Kyaruzi, 2008). Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (United Nations Industrial Development Organization (UNIDO, 2001)). In many societies, women do not enjoy the same opportunities as men. In many transitional economies, progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

### 3.2 Nature of women entrepreneurs

There is no agreement among researchers with regard to the differences in the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (1995) stated, "An entrepreneur is an entrepreneur," and it should not matter what size, shape, color, or sex the entrepreneur might be. If so, good research on entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures.

These differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of



female patients, we see that scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female counterparts. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience in their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs. South Africa Entrepreneurs Network (2005) as cited in pointed out that challenges/attractions of entrepreneurship; self-determination/autonomy; family concerns – balancing career and family; lack of career advancement/discrimination; and organizational dynamics power/politics are reported as main initiators to become entrepreneurs for women.

The report also added the desire to make a social contribution and helping others has been found to be a key factor in women choosing to become business owners.

### 3.3 Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane (1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses;

men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for. Besides to this, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important.

The following table illustrates this:

Table 2: Female vs. male entrepreneurs

Female	Male
Generating revenues/profits	Generating revenues/profits
Providing quality product /service to customers	Providing quality product /service to customers
Providing employment to people	Being able to balance work/ family responsibilities
Being able to balance work/ family responsibilities	Having a regular source of livelihood
Improving quality of life	Improving quality of life
Being able to continue operation of business	Being able to continue operation of business
Having a regular source of livelihood	Expanding business
Being able to utilize my talents/skills	Providing employment to people
Taking advantage of business opportunities	Gaining financial independence
Gaining financial Independence	Providing adequate family support



## 3.4 Factors affecting women entrepreneurs' performance

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved.

### A. Access to finance

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

### B. Access to markets

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack of knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.

### C. Access to training

Women have limited access to vocational and technical training in Morocco. In fact, women on average have less access to education than men, and technical and vocational skills can only be



developed on a strong foundation of basic primary and secondary education. Morocco is characterized by low enrolment among women in education, high dropout rates and poor quality of education.

## **D. Access to networks**

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector.

## **E. Access to policymakers**

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004). Robertson (1998), OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like



Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels .

## 4. Entrepreneurship in Morocco

### 4.1 History of entrepreneurship in Morocco

The entrepreneur has undergone an evolution since independence. The country has seen the emergence of a class of businessmen who have invested in wealth-producing sectors: textiles, food industry and light industry. But, these sectors cannot constitute the foundations of a modern economy capable of creating wealth and engaging the country in generalized economic and social development because of the deep and dominant mentality of the Moroccan trader, careful and cautious and privileging an annuity economy without taking risks.

This situation lasted until 1990, when major structural reforms were introduced which will be the source of the growth that Morocco has known until today. These reforms have led to transformations that are admittedly gradual but definite that stimulated real entrepreneurial dynamics. These dynamics favored the genesis and the development of a considerable number of changes at the level of the new generation of companies and entrepreneurs.

### 4.2 Types of entrepreneurship in Morocco

Talking about Entrepreneurship in Morocco is first of all about admitting the cohabitation of two categories, formal (Entrepreneurship of opportunity) and informal (forced or necessary entrepreneurship).



- ✓ Entrepreneurship of necessity, which very often is a form of self-employment “survival entrepreneurship”. In other words, a person ultimately has no choice but to create his own job, usually at home.
- ✓ Opportunity entrepreneurship is strategic intention of people who have already worked in other companies, and because they have identified a market opportunity, decide to create their own companies. Generally, they are people with experience and highly developed relational capital, which is sometimes as important as financial capital.

## 4.3 Moroccan women entrepreneurs

The purpose of this part is to understand why women in Morocco wanted to become entrepreneurs by focusing on the main characteristics of women's labor market activity in Morocco in order to show that vulnerability is one of the major features of this activity. The low access of women to the formal labor market and family income-seeking strategies in the most informal sectors of activity refer, of course, to women's employment status. However, we hypothesize that the study of the situation of women in the labor market does not only relate to their professional situation, but also to the conception and reality of their place in society.

### 4.3.1 Women's growing impact on the workforce in the 20th century

In the wake of the macroeconomic stabilization policies of the 1980s, the deepening of economic and trade liberalization measures profoundly changed the structure of the Moroccan economy. The mutations produced affect the labor market and, within it, the role and place of women. Since then, the labor market has been subject to imbalances and increasing pressures, which are reflected in further readjustments such as the relative decline of stabilized wage labor, the rise in activity of women under precarious status, the rise of the informal sector as well as the increase in unemployment with the consequent rise of poverty on the labor market. Although gender disparities are structural and pre-crisis and adjustment, women are the first victims of this fragility, which has exacerbated their social exclusion. Finally, if the dominant model of neo-liberal



development has had an impact on the entire population, it is especially for women that the consequences are the most unfortunate.

Because of the interweaving of the social, economic and cultural logics that are at the heart of women's work, understanding women's work and their place in the labor market requires the introduction into the analysis of other dimensions than the economic dimension. To do this, it is necessary to take into account the institutional forms and the modes of social regulation of the labor market, as well as the dimension of the "non-work", thus to reintroduce in the analysis the position of the women in the social scale, power relations within the production unit, the family and society. In fact, it is necessary to adopt an approach that uses several theoretical fields to understand, beyond the economic, the social dimension.

#### 4.3.2 The limited access of women to employment

The data on the urban labor force show a steady increase in women's activity rates and increasing unemployment. One of the paradoxes of the situation of women on the labor market is that the rise of their activity is not accompanied by a decrease in inequalities between men and women in terms of status and unemployment (Maruani, 2000). This brings us to the question of the nature and scope of the transformation represented by the rise of their activity.

The evolution of the female labor force participation rate (the ratio of the female labor force to the total labor force) makes it possible to assess the transformations of women's position in the labor market and to ask the question of their role and their role attitude towards it. The latter is determined by the opportunities that the labor market offers them. At the national level, the review of the data reveals that although the proportion of women in the labor force has steadily increased during the 1980s (20% in 1982 and 29% in 1990), the end of the 1990s marked a certain decline in the rate of feminization (23.2% in 1998 and 25.3% in 1999). If we break down, distinguishing between urban and rural areas, we can observe that in urban areas, where the series are relatively available, the participation rate of women has grown more sharply, the rate of





feminization having doubled between 1982 (8%) and 1990 (16.8%). As for the years 1990 and 2000, the tendency to growth is tempered by an irregular evolution oscillating between 20 and 24%. There is thus a difficulty to definitely cross the 23% threshold: 23.6% in 1997, 22.8% in 1999, 21.3% in 2000, 20.3% in 2002 and 23.4% in the first quarter of 2004. However, according to the projections of the International Labor Office (ILO) (1986), this threshold should be exceeded to reach 30.9% in 2010.

While these data may reveal an advance in the social norms governing women's work behavior, the fact remains that access to activity remains the preserve of men (74% in 2000, 72.1% in 2002 and 73% in 2004). In fact, the growth of the female labor force participation rate can be interpreted differently. It is indicative of the importance of mobilizing the female workforce to counteract the effects of the economic and social crisis, which is itself determined by the opportunities available to them in the labor market. It can also be explained by the progress made in women's access to education (UNDP, 2002), the professional qualifications acquired enabling them to aspire to better jobs. The feminization of the labor force is largely burdened by persistent inequalities with men in terms of unemployment.

The unemployment rate - the most significant index of labor market difficulties - increased during the 1980s and 1990s, going from urban areas, from 9% in 1980 to 20.6% in the 1980s of the active population in 1991 and 21.5% in 2000. Since then, there has been an uneven development (19.5% in 2001 and 18.2% in 2002, 20.4% in 2003 and 19.8% in the first quarter 2004). It has to be said that unemployment affects categories until now spared.

The available data show that there is a negative correlation between age and unemployment, with the latter decreasing as we move into older age groups. Contrary to what we might think, young people are more vulnerable because of their lack of professional experience; a careful examination of several indicators suggests that newcomers to the labor market face



difficulties that are not transitory, but permanent. First, the type of unemployment that is developing is long-term (twelve months or more). Second, the share of the long-term unemployed continues to grow, thus becoming predominant (from 54.7% in 1984 to 65% in 1992 and 74.2% in 2002). Unemployment reveals deep and structural imbalances in the labor market. In general, the most affected categories are young people and graduates, and within these categories, women.

In 1976, the female unemployment rate stood at 12.3% in urban areas, compared with 10.1% for men. In 2004, the gender gap widened as the urban unemployment rate was 28.4% for women compared to 16.9% for men.

The rise in women's unemployment is a sign of greater fragility in their integration. Indeed, the prevailing social conception that places women in the domestic sphere and the structural mismatch between the demand and the supply of female jobs are factors that explain this difficulty. The reproduction of these is largely related to the nature of the productive system whose main characteristic is to maintain the precariousness of the female activity, in the form of an occasional labor circulating between formal and informal poles depending on the hazards of the main productive sectors that employ them (textiles, leather and clothing). Moreover, these risks are marked by the dependence of these sectors on external markets. The sectoral concentration of the female workforce explains that variations in female employment follow those of these sectors. Falling employment in the textile-knitting (-7%) and agriculture (-14.2%) sectors in 2001 and 2002 offset the slight improvement in overall employment growth. observed during these two years in urban areas. In rural areas, the situation remains dire.

Unemployment continues to particularly affect young women between the ages of 20 and 24. Although there has been a slight decline over the past decade (36% in 1984 and 33.9% in 1997), the rate for this category is significantly higher than other age groups and the national average. The breakdown by sex confirms that women in this age group are more vulnerable to



unemployment than men (35.5% compared with 33.1%) and although the gender gap is small, in this category, unemployment is the most worrying because the female occupation rate is traditionally high.

On the other hand, if, regardless of sex, unemployment rates increase with educational attainment (see Table 3), it must be admitted that the situation of women is much more problematic, particularly for female graduates who meet major difficulties in entering the labor market (Mejjati Alami, 2000). In 2002, the unemployment rate for female tertiary graduates in urban areas was 34.9%, compared to 31.1% for middle-level graduates and 11.6% for those without diplomas. The unemployment rate of women is higher than that of men with the same level of education and increases with the level of education in proportions even greater than men. This is a serious trend that has been observable over the past 20 years: in 1985, 83% of women with higher education worked against only 47% in 2001. Moreover, as we will see below, women remain underrepresented in sectors and decision-making positions.

The vulnerability of women to long-term unemployment (78.2%) compared to men (72.5%) shows that their unemployment is more structural (Statistics Directorate, 2002: p. 112). This high unemployment points to a serious insertion problem, as it reaches the age groups where the occupancy rate is traditionally the highest. The pattern of female unemployment indicates both the existence of a traditional horizontal segregation (sectoral concentration) and vertical segregation (difficulty of access to highly qualified jobs).

**Table 3:** Unemployment rate according to gender, residence area and degree level

	Unemployment rate								
	Without diploma			Average level			Higher level		
Gender	Urban	Rural	Both	Urban	Rural	Both	Urban	Rural	Both
Male	10.2	3.2	6.2	23.9	11.1	20.8	21.5	27.4	22.0
Female	11.6	1.0	4.0	31.1	12.2	29.3	34.9	51.0	35.2
Both	10.4	2.6	5.6	25.3	11.2	22.4	26.2	30.4	26.5

Source : Statistics direction, 2002

### 4.3.3 Precarious status: segregation in the labor market

Precarious and non-wage forms of employment such as self-employment or home-based work, homemaking and apprenticeship concern women more than men. Their development is indicative of how the Moroccan economy responds to the employment crisis, but is also rooted in cultural and social practices. For this reason, the increase in women's participation rate has not always been accompanied by a real improvement in their living conditions and their status in the labor market.

While the 1970s saw an increase in the proportion of wage earners in the urban labor force, during the 1980s and 1990s, wage-earning, synonymous with stable income, declined and the share of wage labor in the labor force declined total employment has fallen (from 69.3% in 1982 to 60.3% in 1990 and 59% in 1992). The fact that wage earning occupies the first place in the labor force should not be misleading, since at the national level, the proportion of employees in the labor force aged 15 and over dropped from 43.3% in 1987 to 39% in 2002. It should be added that the wage-earners in question, apart from a minority, are characterized by high instability and high mobility. Not only is wage earning declining, but it is contributing less and less to the new jobs that are being created. Thus, of the "60,000 jobs created between 1986 and 1990, only 30% are salaried positions, the rest being attributable to the expansion of informal employment"

(World Bank, 1993). The trend that is emerging is that of the erosion of the wage relationship, a sign of the computerization of employment. Restructuring of the labor market has led to the expansion of atypical employment relationships that affect women the most. The rise of forms of precarious unpaid employment can be traced through the statutes in the profession (see Table 4).

**Table 4:** Changes in the structure of the labor force by professional situation (in%)

Professional status	1982	1985	1989	1990	1997	1999
Employed	69.3	65.5	60.0	60.3	64.6	63.2
Independants	21.7	17.0	17.4	17.6	20.2	27.2
Employees	4.3	2.6	3.6	3.7	3	
Working from home		6.0	7.3	7.0	4	
Family caregivers	4.7	2.9	4.5	4.8	6.8	7.2
Learners		3.3	3.8	3.5		
Associate or a cooperative member		1.7	2.7	3.4		
Other status					1.2	2.4

Source: "Urban Labor Force Surveys" and "Activity, Employment and Unemployment" Reports, Produced annually by the Directorate of Statistics, Rabat.

The rise of self-employed workers is indisputable, since they constitute the second largest category of the urban labor force, thus contributing to 99.3% of all job creations, regardless of status, between 1991 and 1992. The self-employment rate rose from 28.2% in 1985 to 32.8% in 1993. The increase in the number of apprentices, caregivers, homeworkers reveals the



precariousness of the labor market. Moreover, we must not forget to take into account the phenomenon of pluriactivity, which is difficult to quantify and which is not apprehended by surveys; the accumulation of a salaried and self-employed activity, often independent in the informal sector, follows, in fact, a similar evolution to the categories described. It is often linked to the decline in living standards of urban households and the rise in temporary employment, which tends to become a common practice (Charmes 2003, Mejjati Alami 1994).

The increase in non-wage forms of women is symptomatic of the increasingly precarious nature of female employment. It also reflects the rise in poverty given the correlation between precarious status and low income.

Women are more concerned than men by working from home (CERED, 1995) and by homemaker jobs (Statistics Directorate 2002): 52.5% of working women are family careers compared with 22.2 % for men. These proportions are even more significant in rural areas where women are involved in handicrafts, wool work, pottery and basketry in the context of a non-commercial relationship (free labor). ).

#### 4.3.4 Occupations with high female/male ratio

Morocco's last decade of economic growth has generated significant progress in terms of national income and employment rates. Still, women in the labor force make up a mere 28 percent. As economic factors have a positive and sustainable effect on women's societal voice and participation, women's access, and the extent of access, to the workplace is a significant indicator of gender equality. Further integration into the labor market and a visible presence in the political hemisphere is essential for increasing social status in the long-term, enabling these women economic independence.

Numerous factors are accountable for women's participation rate in the work place. While women's employment statistics are closely linked to literacy rates and school enrollment ratios,



access to the workplace is also manipulated, essentially determined, by the attitude and acceptance of employers, the family – society at large. The extent of that access and other opportunities are also subject to companies' cultures and their workers' ethics. In addition to the difficulties of integration, constitutional norms resist change when convenient to the needs of the business owner.

While modernity has brought about some significant social changes in the Moroccan household, in some areas working outside the home is still seen as making women vulnerable to new forms of exploitation and repression.

Women's attainment of economic independence and the role of women as financial providers are still opposed by traditional views. Interconnected is of course also men's view of their role as the sole provider. Islamic instructions dictate that the husband/father serves as the provider of the family, regardless of his wife's possible wealth; ingrained in culture and tradition, using his wife's money can be considered humiliating and shameful.

Gradually women are becoming more visible in the workplace, being seen in nearly all fields of profession, particularly in entrepreneurial occupations as well as the associative sector. A notable development in this advancement is the accepted appointment of female 'murshidats' (religious preachers), an occupation strictly reserved for men in the past, and still is the case in most Muslim countries.

While the labor market has experienced an increase in the female workforce, Morocco still experiences substantial discrepancies between the genders. The percent of women in the labor force, ages 15 and older, stands at 30 percent compared to 79 percent of men.

The numbers differ between geographical locations as well as the areas of profession where 37% of Moroccan enterprises operating in services are run by women, 31% in the trade sector, and 22% in industry.



Unfortunately these women face many inequalities once they enter the workforce; the most pertinent issue being the significant salary gap Moroccan women continue to earn, on average, which is 40 percent less than men with similar degrees and positions. Women in urban areas often work for less than the minimum wage or work longer hours than recorded.

## 5. Women entrepreneurship in male dominated industries

### 5.1 Introduction

If woman want to undertake in an industry where men hold sway, they need to know not only the obstacles but also the opportunities. Few information exist about how to be an entrepreneur in a male dominated industry and what are the rules to succeed in that kind of businesses. But what is well known is that, there are so many prejudices against women, and then the issue that women usually have is that they have to continuously fight these prejudices instead of focusing on how to succeed the business.

The truth is, not all male dominated industries were created equal. So women have to deal with bias and prejudices whenever they want to compete with men in their nominated industries. Luckily, so many women learned how to do well and succeed in every male dominated industry;; tell me a male dominated industry that there isn't at least one woman who didn't make from it a terrific career? None.





## 5.2 The male dominated industries:

While occupational segregation in employment is typically measured by the Index of Dissimilarity (Duncan, 1955), the classification of a firm into a male-dominated sector or female-dominated sector is currently not well-established. Existing literature often defines a male-dominated sector to be one in which men own more than 50 percent of the firms within that sector or men make up more than 50 percent of the employees in the sector. Rose and Hartmann (2004) classifies a sector as male-dominated if more than half of all workers are male, finding that in most cases male-dominated sectors by this definition were over 65 percent male. Other studies use a 75 percent definition (Hegewisch et al. 2010 and Hegewisch and Matite 2013).

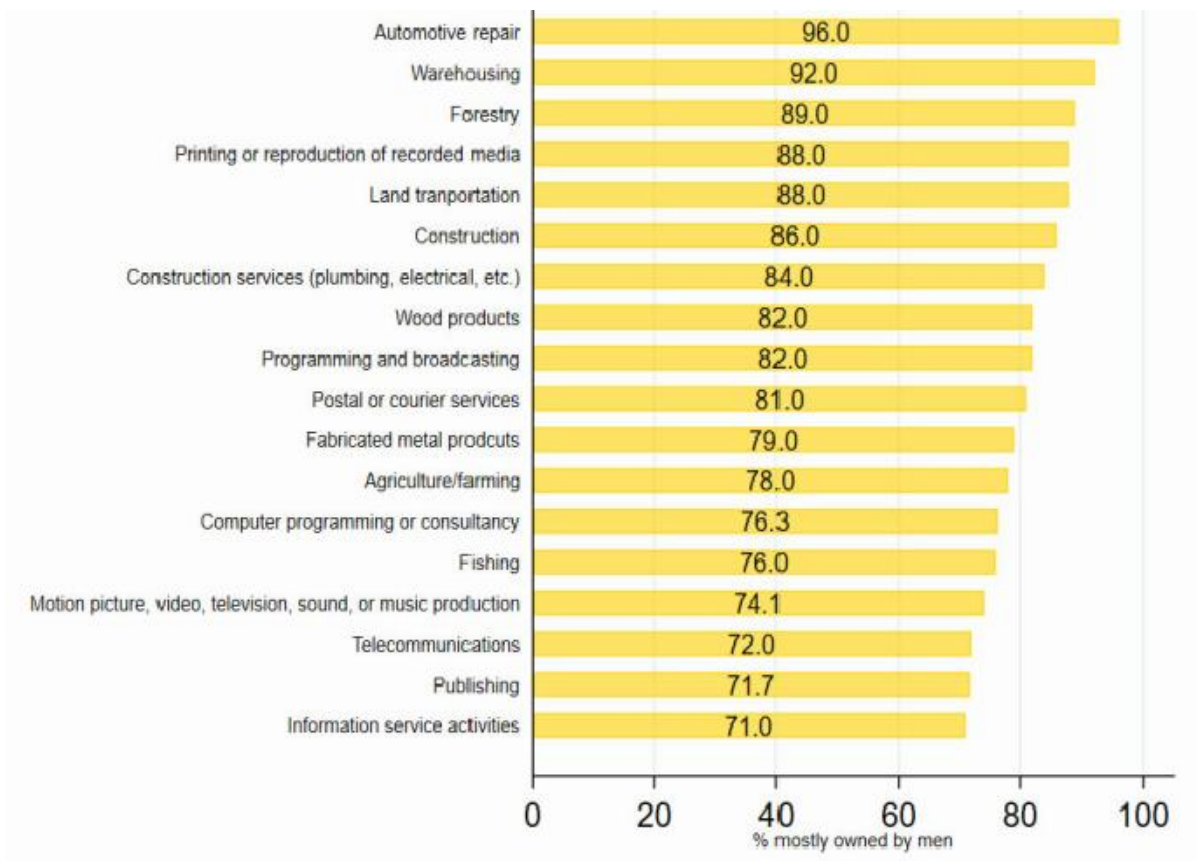


Figure 1: Sectors classified as male dominated

Source: World Bank Group, Africa region



## 5.3 Women entrepreneurship in male dominated industries

On gender equality, Morocco has made strong commitments in recent years. However, there are still huge efforts to be made in the word of work. Indeed, despite the black and white inclusion of gender equality in 2011 constitution, women remain too little present in working life. A world bank study showed that in 2017 Morocco was among the 20% of countries with the lowest participation of women in working life. In entrepreneurship, in particular the figures are unambiguous: only 10 to 12% of entrepreneurs are women, let alone in male dominated industries.

Globally, the potential of any economy to achieve desired growth is greatly hampered by the systematic exclusion of women entrepreneurial activity in the key industries that drive the economy (Terjesen *et al.*, 2016). These key industries include among others, construction, manufacturing, technology, health, mining and utilities. These sectors contribute significantly to economic growth and development.

Despite the significant contributions of these sectors to the global economy, these industries remain male-dominated (Morales & Saucedo, 2015). Valji (2007) argues that this is indeed a global problem in most of the economic sectors. Blanchflower (2009) concurs that there is a lower percentage of women entrepreneurs operating small businesses in male-dominated industries such as manufacturing, mining, utilities and construction. Developing countries are most affected by this issue (Sospeter *et al.*, 2014), particularly in Africa. Male dominance is evident in managerial positions and the labor force in the critical sectors of the economy. The small business sector is not an exception. Despite seeming improvements in women's entrepreneurial participation in different industries, there is still a huge gap between the percentages of men and women participating in the male dominated industries, particularly from



a small business perspective (Aulin & Jingmond, 2011). Most women entrepreneurs seem to operate from traditionally gendered environments such as the retail and service industries. Only a few women entrepreneurs are involved in male-dominated industries (Jaafar *et al.*, 2014).

This is a problem, particularly, in the construction industry in Africa where patriarchy and its consequences pose a very significant barrier to the growth and development of women and society at large, both economically and otherwise (Gurjao, 2007).

For example, in Morocco, if we take the construction sector which is a significant contributor to employment and economic growth, Pulsinelli (2011) argues that the construction industry would benefit hugely if more women are involved due to a different perspective they bring to the industry such as multi-tasking and good relationship building. While previous research has been conducted on gender imbalances (e.g. Gurjao, 2007; Jahn, 2009), with some studies focusing on the economic sphere, few studies have critically examined the industries that are male-dominated.

## 5.4 Barriers to women entrepreneurship in male dominated industries

The number of women-owned businesses is increasing around the globe (Welsh *et al.*, 2014). This illustrates that women are not just positioned in the traditional industries, but are also diversifying into non-traditional industries such as construction, engineering, manufacturing and others (Jahn, 2009). Despite this growth, women entrepreneurs continue to encounter a plethora of challenges (Sang & Powell, 2012). This is partly due to the fact that entrepreneurship is often considered to be an activity that is dominated by men (Aylward, 2007). However, Adesua-Lincoln (2011) stressed that female enterprises are faced with a myriad of obstacles and challenges which include, among others, poor access to markets, limited access to information technology, difficulty in obtaining finance, poor



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linkages with support services and an unfavorable policy and regulatory environment. Another significant problem identified is sexual harassment by male colleagues and senior staff, and unnecessary competition in the field (Harbal, 2012). Female entrepreneurs operating in male-dominated industries encounter intense gender stereotyping which includes difficulties in accessing formal networks that provide key resources and information about the sector (Coyle & Flannery, 2005). Despite these challenges, the contribution of women entrepreneurs continues to grow and extends from the economy to the wider process of social transformation (Adesua-Lincoln, 2011).



## **CHAPTER 3**

# **METHODOLOGY**

### **1. Introduction**

The methodology as well as the process undergone to collect the research data of this research thesis is the focus of the current chapter. It, actually, highlights the way the research is conducted to achieve the research goal and objectives and also functions as a description of the instruments utilized to attain the goal of this thesis. In fact, it is structured around three main sections gearing towards the examination of the research methodology adopted, the justification of the sampling method employed, and most importantly the evaluation of the research limitations. The present chapter basically centers on the way the research was conducted, justifies the tools employed and the sampling methods adopted to obtain consistent data.

### **2. Research Method and collecting measures:**

Since this research thesis is interested in women entrepreneurs in male dominated industries in the Moroccan environment, the methods utilized will operate within this case study framework while using qualitative and respectively quantitative approaches in the data collection process. The research methodology adopted in this thesis is a mixed study that provides a more



complete and comprehensive understanding of the research problem than either quantitative or qualitative approaches alone.

The questionnaire “**See appendix**” was designed to answer questions about:

- Education/Experience
- Startup phase/Other challenges
- Financing
- Support System (meso environment)
- Personal Characteristics
- Work life/Balance with Motherhood
- Mentor/Network
- Success

This questionnaire, once designed and refined, was tested twice on a small sample of 3 women entrepreneurs in different sectors dominated by men, to assess its ease of reading, if it was more or less loaded and that the questions were more or less understandable or ambiguous. It was then corrected in the light of the proposals of the women test entrepreneurs.

Once the questionnaire was corrected and refined, it was launched simultaneously on 4 closed professional whatsapp groups with hundreds of Women entrepreneurs:

- The center for young business leaders
- The association of women entrepreneurs in Morocco
- The community of women engineers from the Mohammedia school of engineers



- The national order of surveying engineers of Morocco

Myself being a female entrepreneur in the construction industry, to keep the randomness of the sampling, I didn't answer or send questionnaires to my colleagues in promotion or city, because I felt there would be a selection bias.

The questionnaire is sent to large whatsapp groups of hundreds of female members, all of them are business leaders, but only those operating in male dominated industries have the right to respond and / or send to colleagues. Obviously, they are free to respond or not.

The collection of the results started on 13<sup>th</sup> of April 2020, and lasted until the 8<sup>th</sup> of May 2020. With that being said, over a period of 25 days, we had a total of 29 responses.

Data sorting and processing was carried out using Microsoft EXCEL and Microsoft WORD.

### 3. Research Sample:

The sampling method used is snowballing. I decided to use this method because my thesis is focused on women entrepreneurs in male dominated industries only, so those profiles are hard to find. The snowballing sampling is a great way to recruit participants that I initially chosen in different fields my thesis was interested on and then ask those women entrepreneurs to recruit other participants each one on her sector.

I found so many researches on women entrepreneurship in that took a number of participants going from 5 to 30. So I thought that 30 is a very representative number especially that I am focusing on women entrepreneurs in male dominated industries and not any women entrepreneurs.





I stopped at 29 because I felt there was data saturation, with that being said, no new information is discovered in data analysis for the last responds, and this redundancy signaled that the data collection may cease because any further data collection would yield similar results and serve to confirm emerging themes and conclusions.

#### **4. Limitations:**

This thesis has several limitations, an overview of these is provided as followed; One of the limitations of using an exploratory research design is that a small sample size is often utilized, thus one should be cautious with generalizing and drawing conclusions based on the findings from such a limited sample. This research is based on the experience of 29 women entrepreneurs, and is therefore a limited number for having a significant value in decision-making. Moreover, the paper is cultural specific to Morocco; results should therefore not be directly translated to other cultures. One should appreciate the heterogeneity of women's entrepreneurship.

Resources limitations, especially related to women entrepreneurs in male dominated industries in Morocco, in which unfortunately, couldn't find any statistics.

Finally, while qualitative methods allow drawing certain generalization, it provides limited ability to search for new insides and explore unexplained so far phenomenon. Corona virus was a big limitation, because I would rather make face to face interviews and explore the women qualitative responds. It would also be a great opportunity to meet them in person to share ideas and experiences being a woman entrepreneur in a male dominated industry myself.



## **CHAPTER 4**

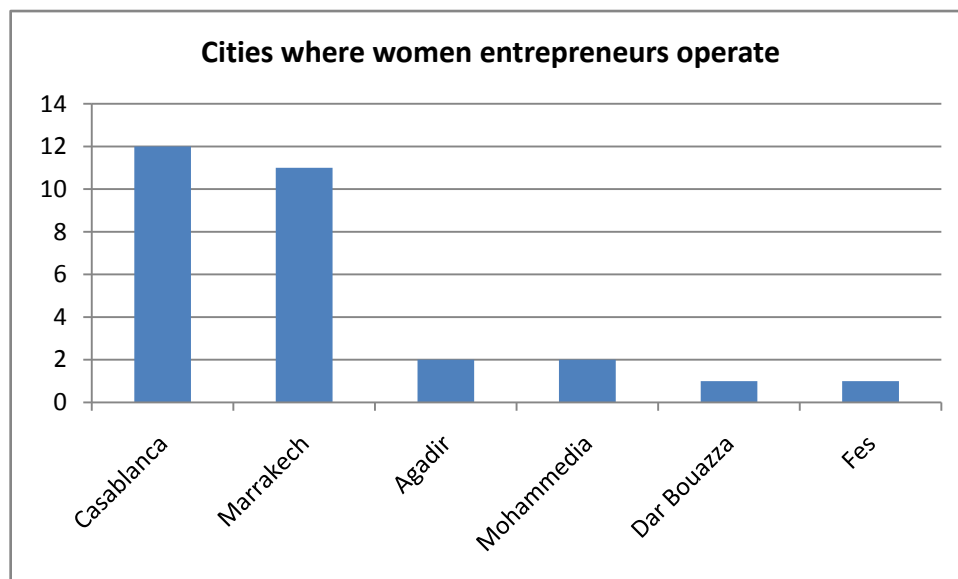
# **Data Analysis and Findings**

This chapter mainly presents the results based on the data collected from the responses of 29 women entrepreneurs in various sectors dominated by men either in the form of tables and graphs or in the form of summaries. It reflects the key concepts and problems discussed in the second chapter of this thesis. This chapter reports the results by referring to the answers to each of the questions asked.

✓ **Q1: The cities where women entrepreneurs operate:**

I wanted to know the places where women entrepreneurs in male dominated industries operate. Almost 79% of my respondents operate in Casablanca and Marrakech as represented in the following table:

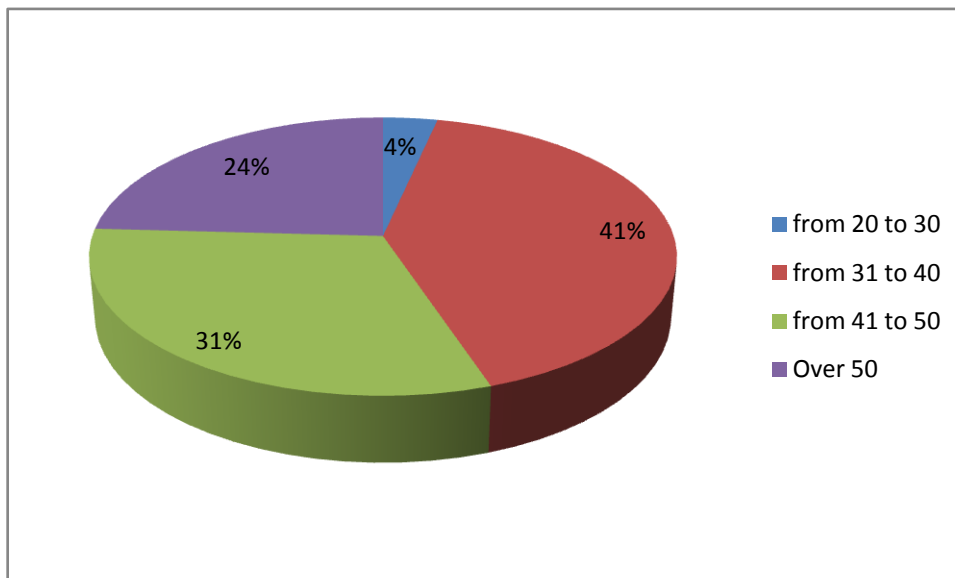
	Number	Percentage
Casablanca	12	41,38%
Marrakech	11	37,93%
Agadir	2	6,90%
Mohammedia	2	6,90%
Dar Bouazza	1	3,45%
Fes	1	3,45%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ Q2: The age of women entrepreneurs:

In terms of age, more than 70% of women entrepreneurs in male dominated businesses are in the thirties and forties:

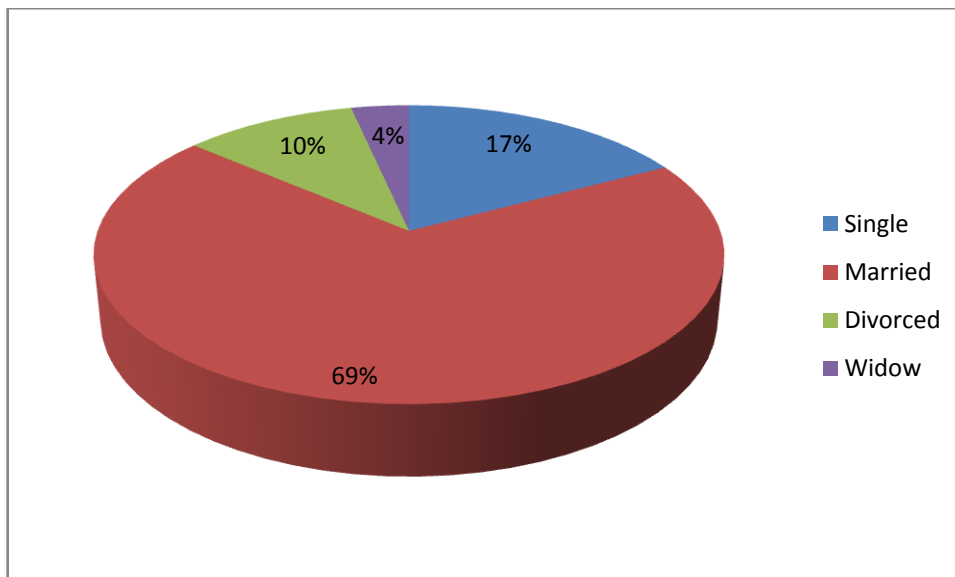
Age	Number	Percentage
from 20 to 30	1	3,45%
from 31 to 40	12	41,38%
from 41 to 50	9	31,03%
Over 50	7	24,14%
Total	29	100,00%



✓ **Q3: The Martial status of women entrepreneurs:**

I believe that the marital status makes a difference in the success of women entrepreneurs in the Moroccan environment. It turned out that almost 70% of the women entrepreneurs are married, as mentioned in the table:

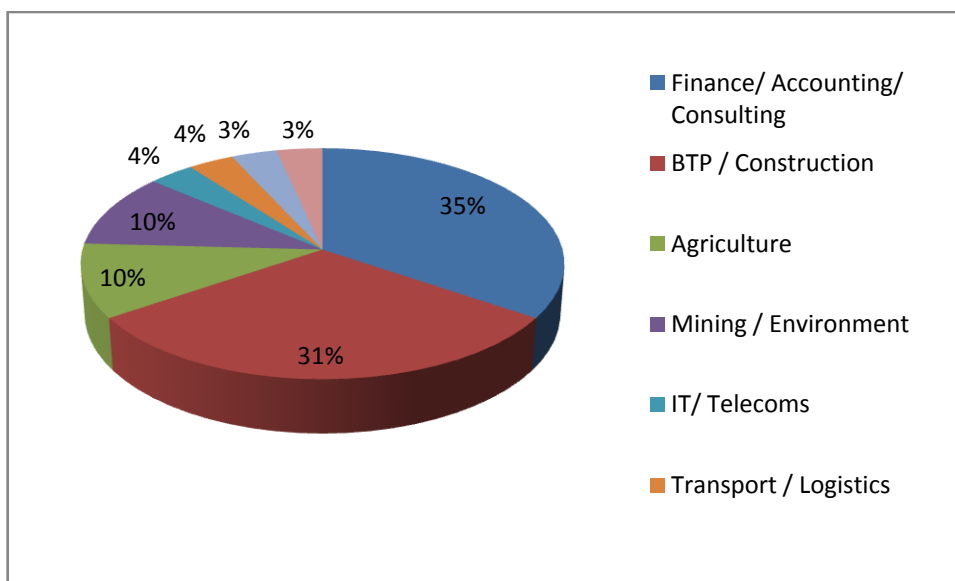
	Number	Percentage
Single	5	17,24%
Married	20	68,97%
Divorced	3	10,34%
Widow	1	3,45%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ **Q4: The Business sector where women entrepreneurs operate:**

Since I am interested in women entrepreneurs in male dominated businesses, I managed to interview women in the sectors represented in the following table, finance and construction being the sector of more than 65% of the female entrepreneurs:

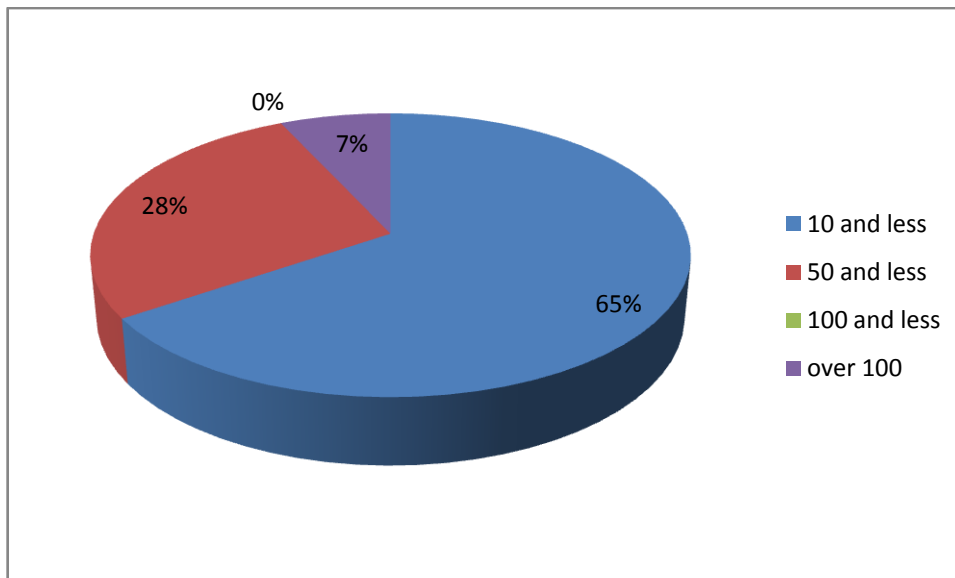
	Number	Percentage
Finance/ Accounting/ Consulting	10	34,48%
BTP / Construction	9	31,03%
Agriculture	3	10,34%
Mining / Environment	3	10,34%
IT/ Telecoms	1	3,45%
Transport / Logistics	1	3,45%
Health	1	3,45%
Machines / Equipements	1	3,45%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ **Q5: The Number of employees of women entrepreneurs:**

This question helped me know how bigger the industries managed by women in male dominated industries, it turned out that 65% of women led a business with less than 10 employees:

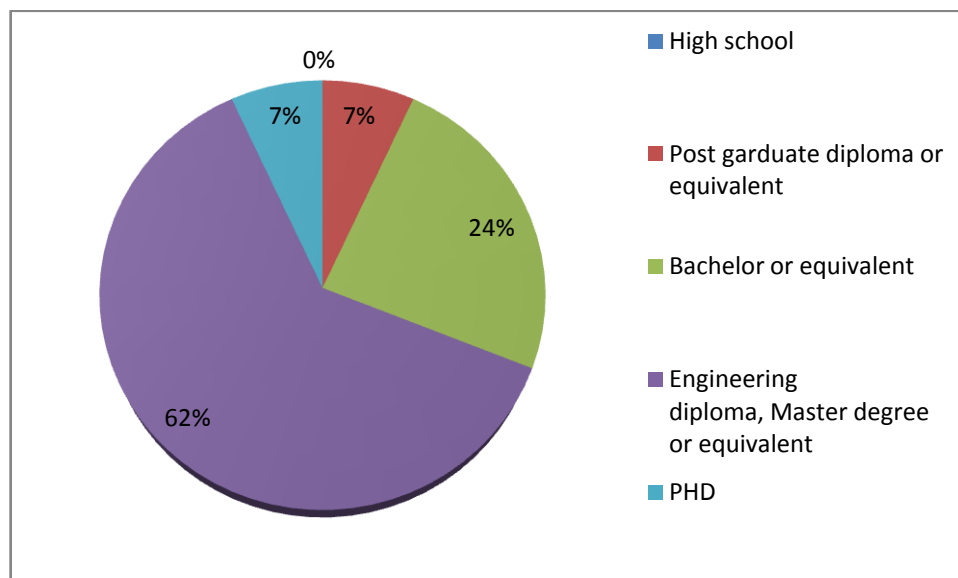
Employees	Number	Percentage
10 and less	19	65,52%
50 and less	8	27,59%
100 and less	0	0,00%
over 100	2	6,90%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ **Q6: The Educational Profile of women entrepreneurs:**

It is interesting to know the educational profile of the female entrepreneurs to understand how much does education matter in leading a business in Morocco and it turned out that 62% of women have an engineering diploma or a master degree:

	Number	Percentage
High school	0	0,00%
Post garduate diploma or equivalent	2	6,90%
Bachelor or equivalent	7	24,14%
Engineering diploma, Master degree or equivalent	18	62,07%
PHD	2	6,90%
<b>Total</b>	<b>29</b>	<b>100,00%</b>

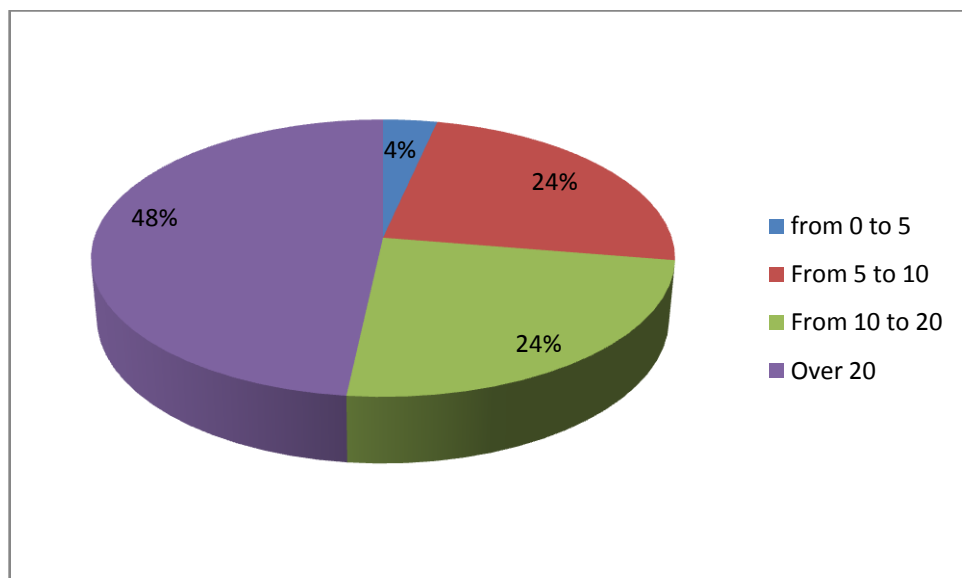




✓ **Q7: Years of experience of women entrepreneurs before they start their own business:**

Same thing for the professional experience female entrepreneurs need before to jump into the entrepreneurship adventure. Almost 50% of women needed more than 20 years to start their own business:

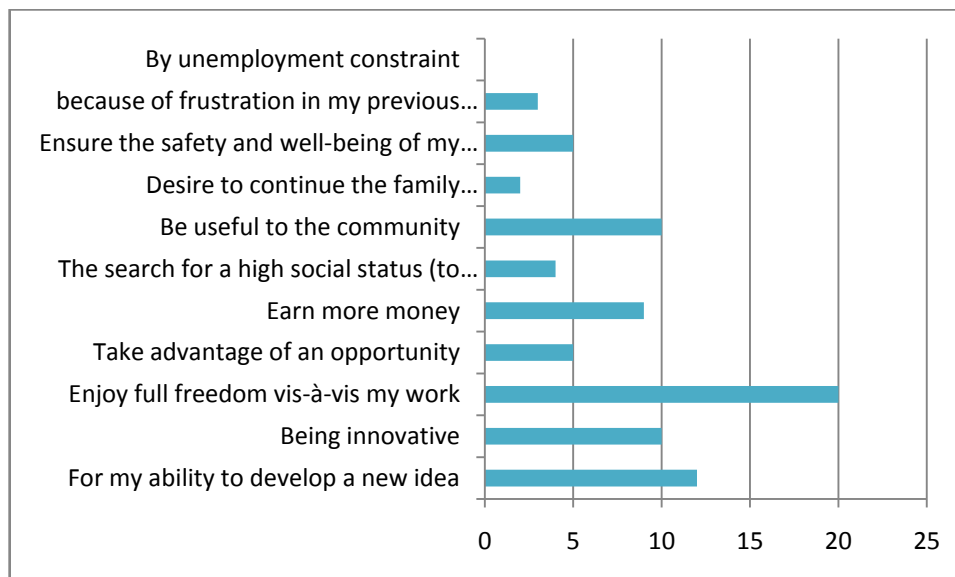
Years	Number	Percentage
from 0 to 5	1	3,45%
From 5 to 10	7	24,14%
From 10 to 20	7	24,14%
Over 20	14	48,28%
Total	29	100,00%



## ✓ Q8: Why did you decide to become an entrepreneur?

This question answers the motivation of women entrepreneurs in their decision of becoming entrepreneurs, their motivations are numerous and various as described in the following table:

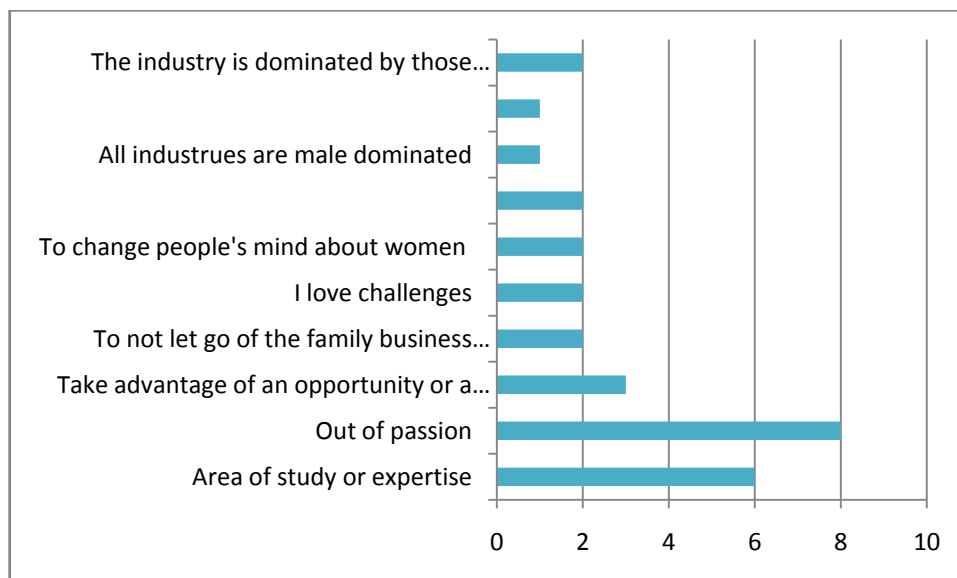
	Number	Percentage
For my ability to develop a new idea	12	41,40%
Being innovative	10	34,40%
Enjoy full freedom vis-à-vis my work	20	69,00%
Take advantage of an opportunity	5	17,20%
Earn more money	9	31,00%
The search for a high social status (to be a boss)	4	13,80%
Be useful to the community	10	34,50%
Desire to continue the family entrepreneurial tradition	2	6,90%
Ensure the safety and well-being of my family	5	17,20%
Because of frustration in my previous job	3	10,30%
By unemployment constraint	0	0,00%
	80	100,00%



✓ **Q9: Why undertaking in a male dominated business?**

In addition of the women motivation in becoming entrepreneurs, it is important to understand the choice of the sector they operate on and especially on those sectors male dominated, almost 50% of their choice is either out of passion or because it was the area of their studies:

	Number	Percentage
Area of study or expertise	6	20,69%
Out of passion	8	27,59%
Take advantage of an opportunity or a circumstance	3	10,34%
To not let go of the family business and improve it	2	6,90%
I love challenges	2	6,90%
To change people's mind about women	2	6,90%
The economy is for both women and men	2	6,90%
All industries are male dominated	1	3,45%
To improve my income and be more independent	1	3,45%
The industry is dominated by those who develop it and add value to it	2	6,90%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ **Q10: What are the things (characteristics, personality traits...) that have helped you succeed in a male dominated industry?**

It is interesting to explore the personality traits of women entrepreneurs that help them succeed in their careers, it turned out that having technical skills is the most helpful characteristic with 62% of answers. All women answered with more than one characteristic as illustrated in the following table:

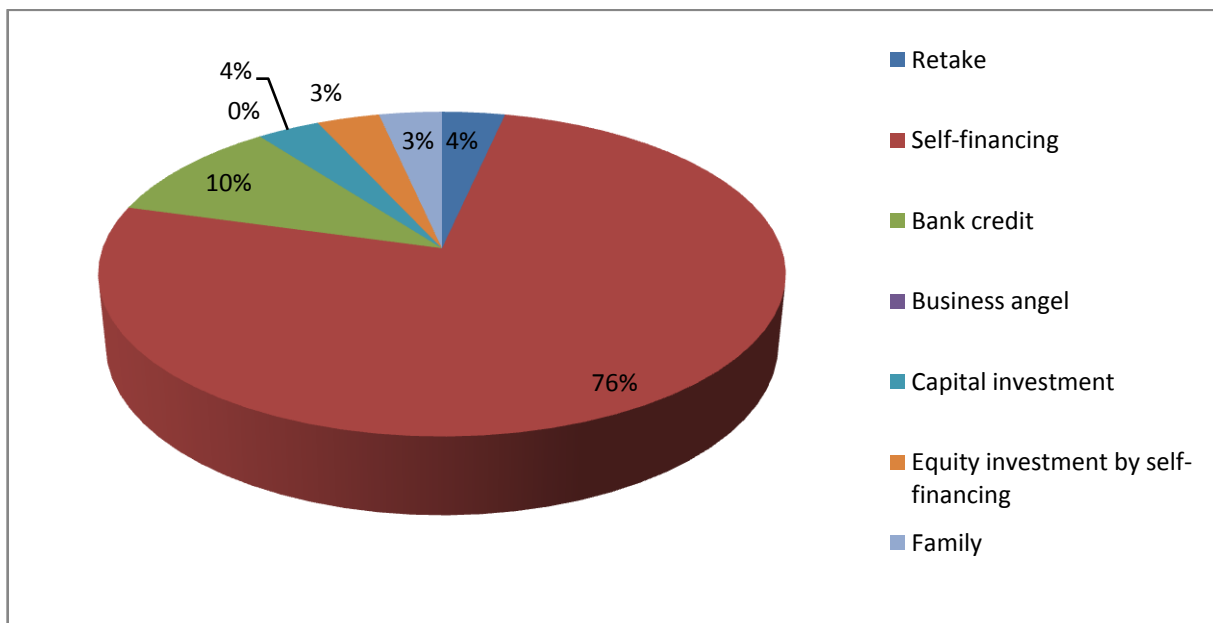
	Number	Percentage
Technical skills	18	62,10%
Risk taking	13	44,80%
Passion and motivation	17	58,60%
Sense of creativity	10	34,50%
Determination and persistence	21	72,40%
Communication and relationships	14	48,30%
Clients confidence	1	3,40%
Social commitment	1	3,40%



✓ Q11: How did you finance your project?

The following table illustrates the finance method used by women entrepreneurs in financing their businesses. 75% of women used a self-financing:

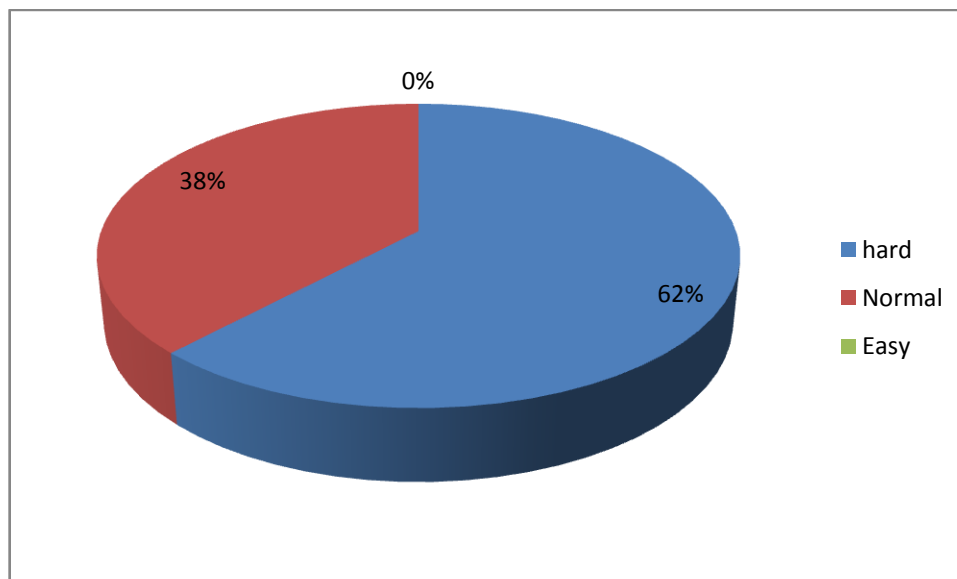
	Number	Percentage
Retake	1	3,45%
Self-financing	22	75,86%
Bank credit	3	10,34%
Business angel	0	0,00%
Capital investment	1	3,45%
Equity investment by self financing	1	3,45%
Love money	1	3,45%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ **Q12: How do you judge recruiting the skills required for your business?**

The aim of this question is to understand if women struggle in recruiting their employees, it turned out that 62% of them find it really hard:

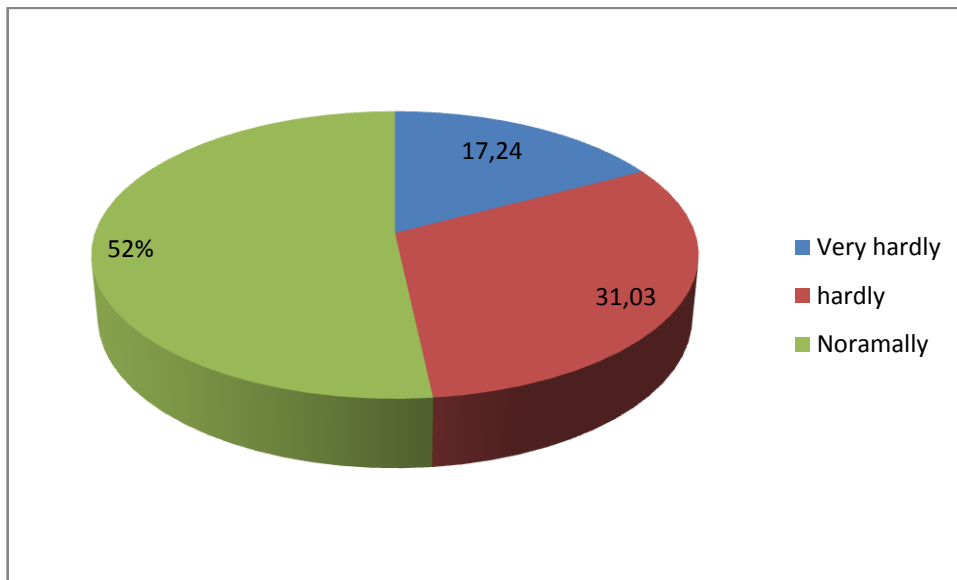
	Number	Percentage
Hard	18	62,07%
Normal	11	37,93%
Easy	0	0,00%
Total	29	100,00%



✓ **Q13: In your opinion, how do your male employees accept a female manager in male dominated business?**

In the meantime, it was interesting to know if their struggle in recruiting is related to their male employees and how they accept having a female boss in a male dominated industry, it turned out that almost 50% do not accept it:

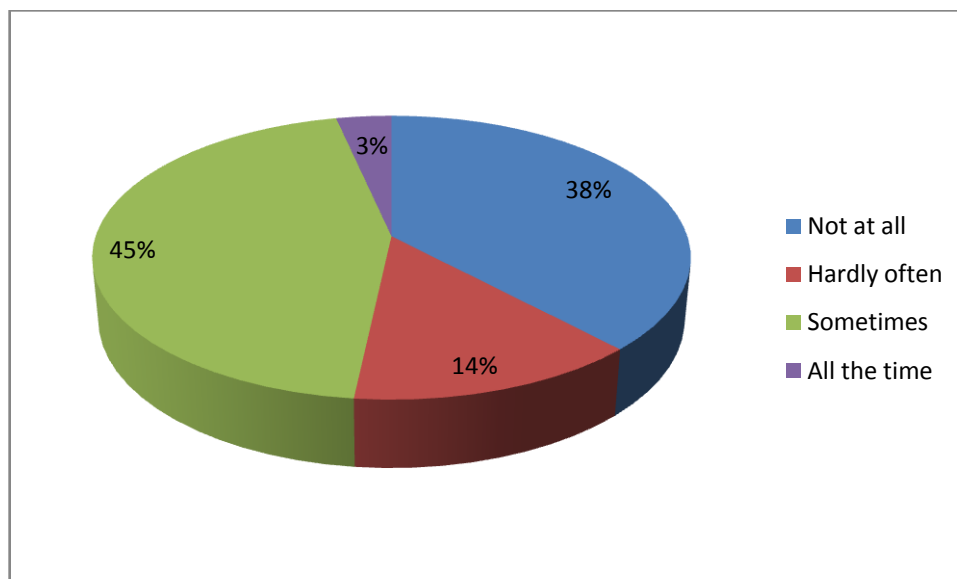
	Number	Percentage
Very Hardly	5	17,24%
Hardly	9	31,03%
Normally	15	51,70%
Total	29	100,00%



✓ **Q14: Have you ever suffered of gender discrimination during your work as an entrepreneur?**

When talking about male dominated businesses, we automatically think of discrimination. More than 60% of women were victims at least once of gender discrimination:

	Number	Percentage
Not at all	11	37,93%
Hardly often	4	13,79%
Sometimes	13	44,83%
All the time	1	3,45%
<b>Total</b>	<b>29</b>	<b>100,00%</b>

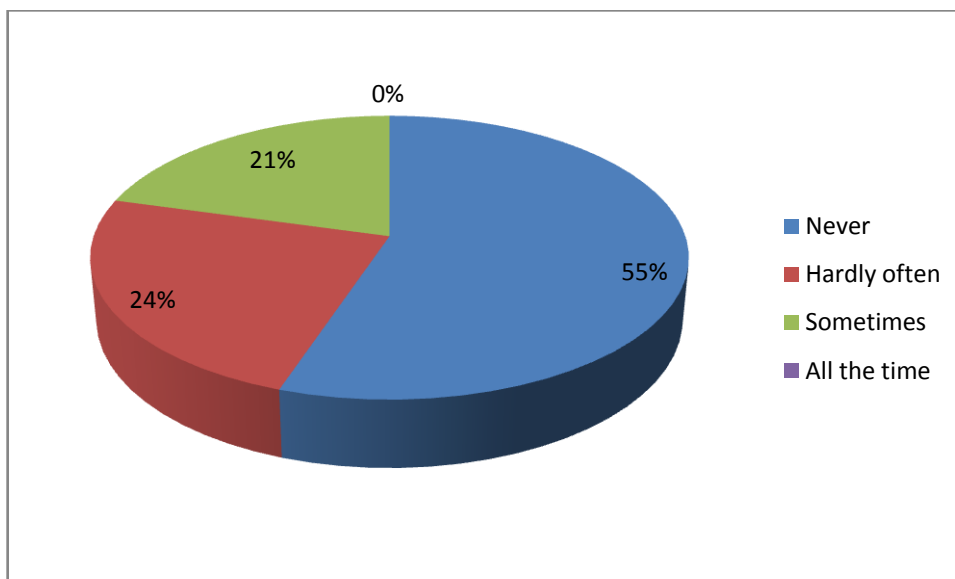




✓ **Q15: Have you ever suffered of sexual harassment during your work as an entrepreneur?**

Sexual harassment is another struggle of women entrepreneurs. 45% of women led-businesses suffered at least once of sexual harassment:

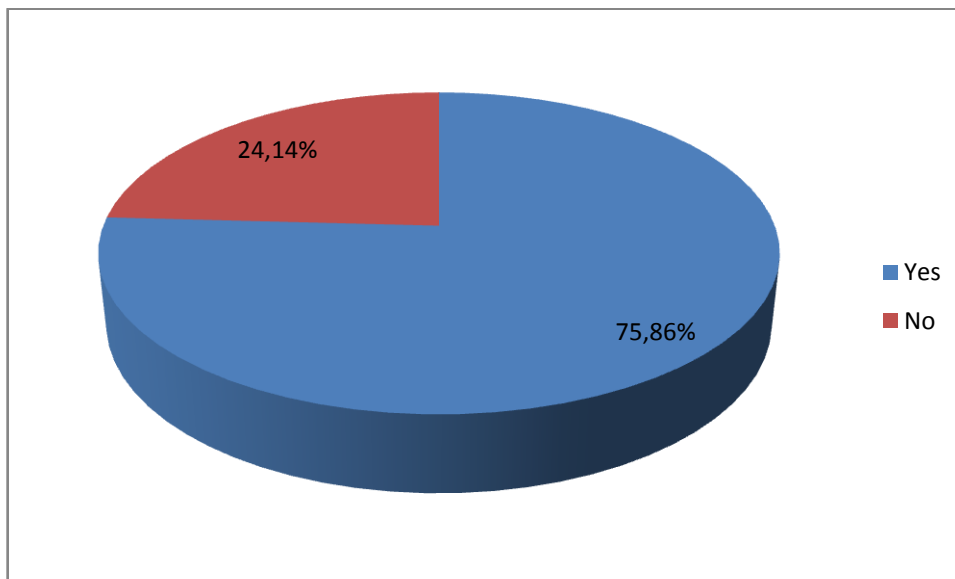
	Number	Percentage
Never	16	55,17%
Hardly often	7	24,14%
Sometimes	6	20,69%
All the time	0	0,00%
Total	29	100,00%



✓ **Q16: Do you think that your services are less valued compared to those of your male peers?**

In terms of discrimination, it was important to know how the society value women services in male dominated sectors, it turned out that 75% of women think that their services are undervalued compared to those of their male peers

Prestation	Number	Percentage
Yes	22	75,86%
No	7	24,14%
Total	29	100,00%



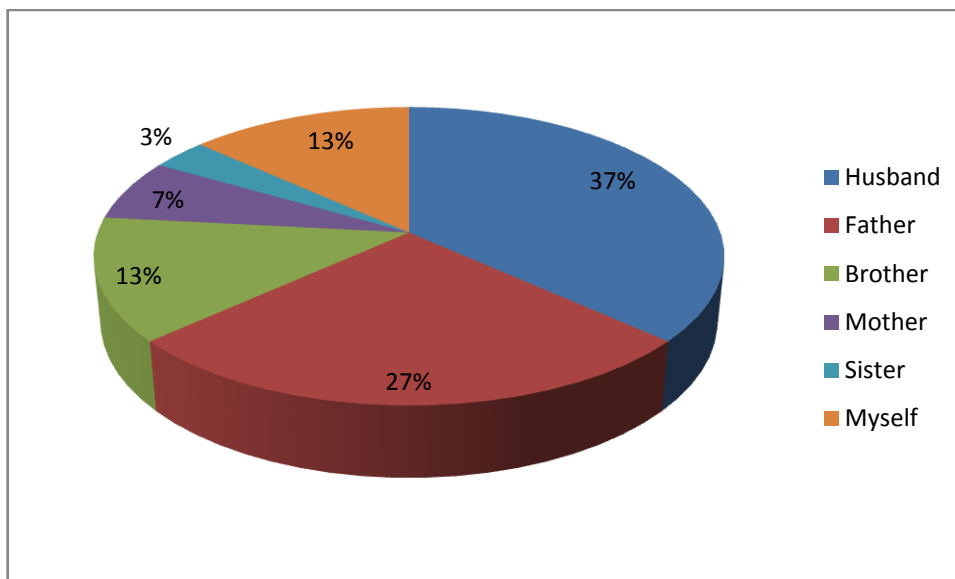
## ✓ Q17: Have you had family support? If yes what kind of support?

- 24% of women entrepreneurs had both moral and financial support through the family, a parent or the husband
- 21% women entrepreneurs had moral and psychological support through encouragement or simply acceptance
- 21% of women entrepreneurs were very much supported by their spouses on all fronts
- 21% of women entrepreneurs had a lot of support from their families and especially parents.
- 7% of women entrepreneurs had no support
- 3% of woman entrepreneurs had technical support by transmitting the know-how, tools and technical skills needed to well manage their business
- 3% woman entrepreneurs are associated to their husbands and therefore they support each other on all levels

✓ **Q18: Who's in your family members supporting you the most?**

The purpose of this question is to know how supportive the males on the families of women entrepreneurs are, it turned out that the husband is the number 1 support of women entrepreneurs with 38% followed with the father with 28%:

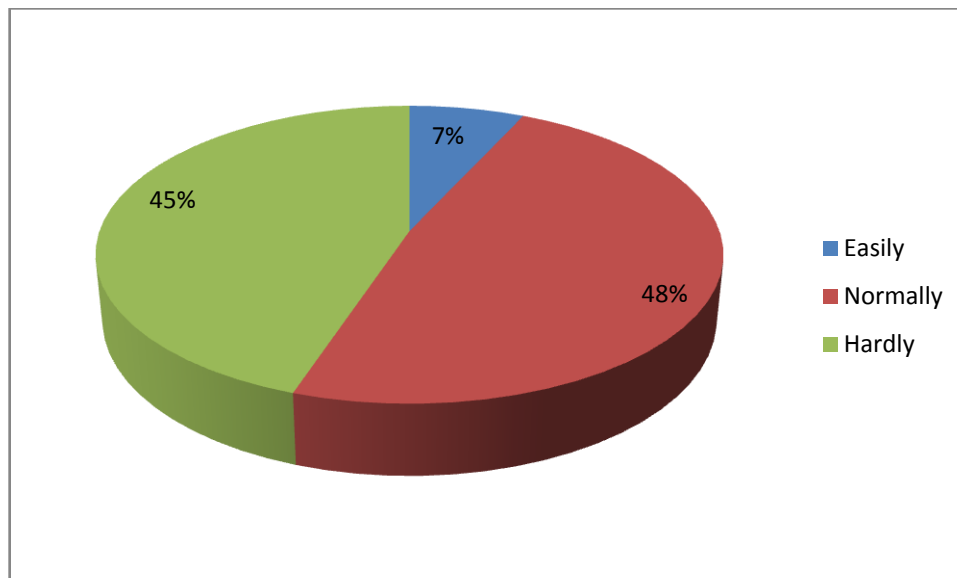
	Number	Percentage
Husband	11	37,93%
Father	8	27,59%
Brother	4	13,79%
Mother	2	6,90%
Sister	1	3,45%
Myself	4	13,79%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ **Q19: How do you reconcile your role as a business owner and that of a mother?**

To find a balance between being a mom and woman owned a male dominated business is not easy. Surprisingly, 45% of women find it hard and 48% find it normal:

	Number	Percentage
Easily	2	6,90%
Normally	14	48,28%
Hardly	13	44,83%
Total	29	100,00%



## ✓ Q20: How women entrepreneurs justified the simplicity or the difficulty of finding the balance Female entrepreneur/ Mother:

77% of women entrepreneurs find it hard to find the balance between working as an entrepreneur in a male dominated business and being a mother, for so many different reasons:

- 20% of women think that no matter how organized they are, time management isn't enough sometimes, so they need help. They rely on family or if they can't they need to find someone to help them with the housekeeping, so they recruited a house keeper to have some time to spend with their families, and the daily tasks are shared between the whole family. Although the majority is actually supported by themselves, but they say that they do it with pleasure when they are available.
- 20% of women think that being a women entrepreneur in a male dominated business force them to be continuously in business trips and having not appointed schedules so they are the most of the time far of their kids.
- 20% of women think that either the work or the kids need to be scarified especially those with little kids or during or after pregnancy, it is almost impossible to go to sites. So, one of the two should be sacrificed, and women with kids always sacrifice the interest of their businesses obviously.
- 14% of women entrepreneurs work hard in the business during the day and have so much work commitments that they don't have much time for their families and often accumulate work problems and comeback tired to take care of the family especially those with small children. When time goes by and the kids grow up fast, they regret to not being able to spend more time with them.

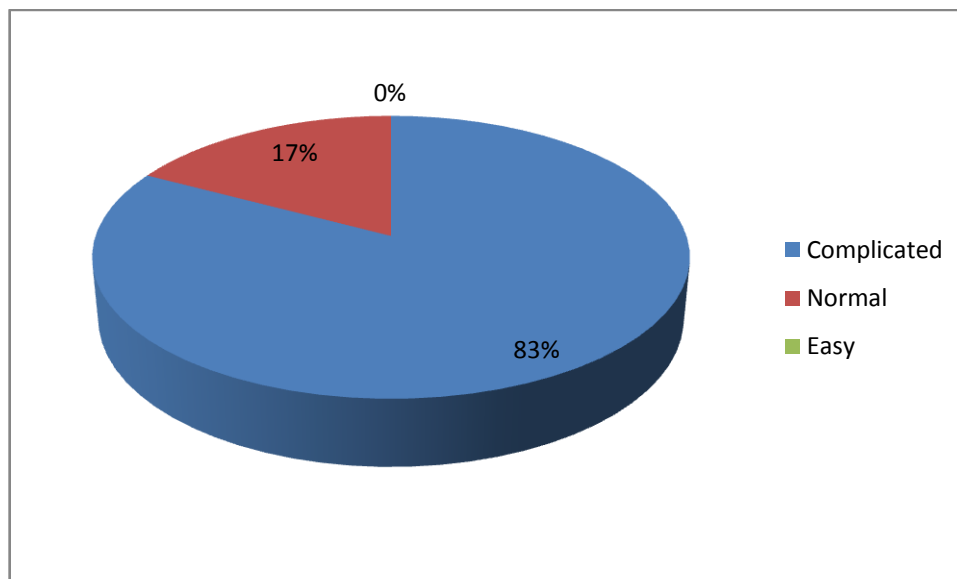


- 10% of women entrepreneurs think, in contrary, that being an entrepreneur makes it easier or normal to find the balance Mother/Entrepreneur, they talked about time management and planning and the importance of being organized to survive.
- 10% of women entrepreneurs rely on having good employees so that they don't have to spend so much time at work, they even find being an entrepreneur makes life easier than when they were employed, because being their own bosses give them the ability have more time to spend with their families. They set their appointments in advance, and they don't have to be present in the office all the time, and that thanks to the choice of their collaborators and the art of delegation of tasks indeed with continuous monitoring.
- 3% of women entrepreneurs said that it's a matter of choice and people should assume their responsibilities.
- 3% of women entrepreneurs had to sacrifice living with their husbands in the same place and to take the whole responsibility of the children alone, because they can't move to their husbands' towns while being completely busy in sites in another town.

✓ **Q21: How do you qualify administrative tasks in the Moroccan environment?**

83% of women entrepreneurs respond complicated for the administrative tasks:

	Number	Percentage
Complicated	24	82,76%
Normal	5	17,24%
Easy	0	0,00%
Total	29	100,00%





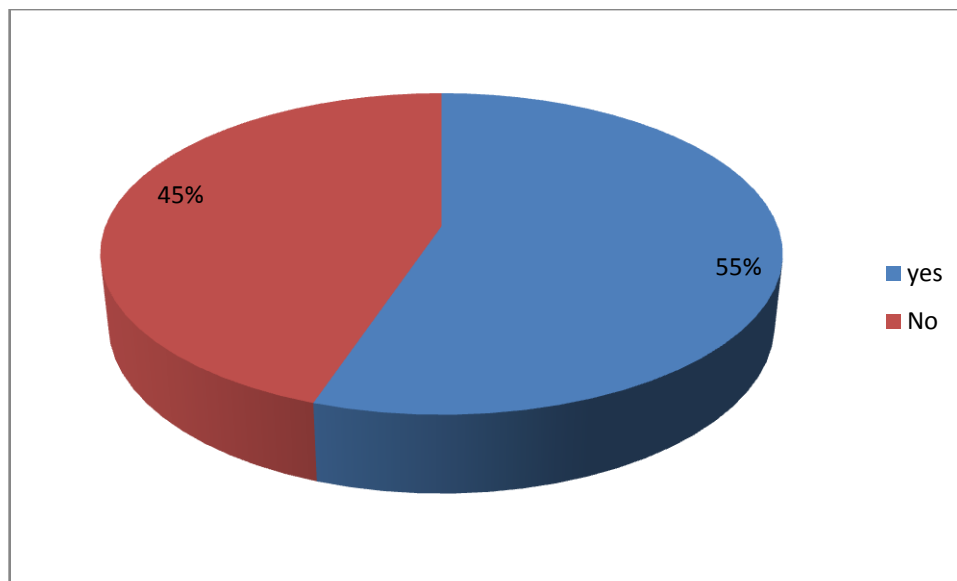
## ✓ Q22: How women entrepreneurs justified their answers about administrative tasks:

- 28% of women entrepreneurs think that the administrative tasks are too slow, classic, cumbersome, time consuming and requires a lot of local travel with a lot formalism and procedures to justify unnecessary things.
- 28% of women entrepreneurs think that the administrations staff are either not qualified or don't want to do their job as they should, they usually have to offer bribes to solve an administrative issue or to get a document, also the laws are not always clear and everyone interprets them in their own way.
- 17% of women entrepreneurs think that it's just a matter of time and we get use to it and we can learn how to manage because Each sector has these administrative cogs and it is learned as things progress also they said that it is important to good relationships and good communication skills, you get there despite some constraints due to the old fashion mentality of the staff, also they mentioned the importance of being up to date all the time and following everything closely
- 17% of women entrepreneurs think that today things are getting better or hoping that thanks to the computerization the procedures will get less complicated especially for this sudden and necessary change due to covid-19 situation, they remain optimistic that many things will change soon.
- 10% of women entrepreneurs don't want to worry about the administrative tasks, they prefer to delegate it all

✓ Q23: Are you part of an official network?

55% of women entrepreneurs are members in an official network:

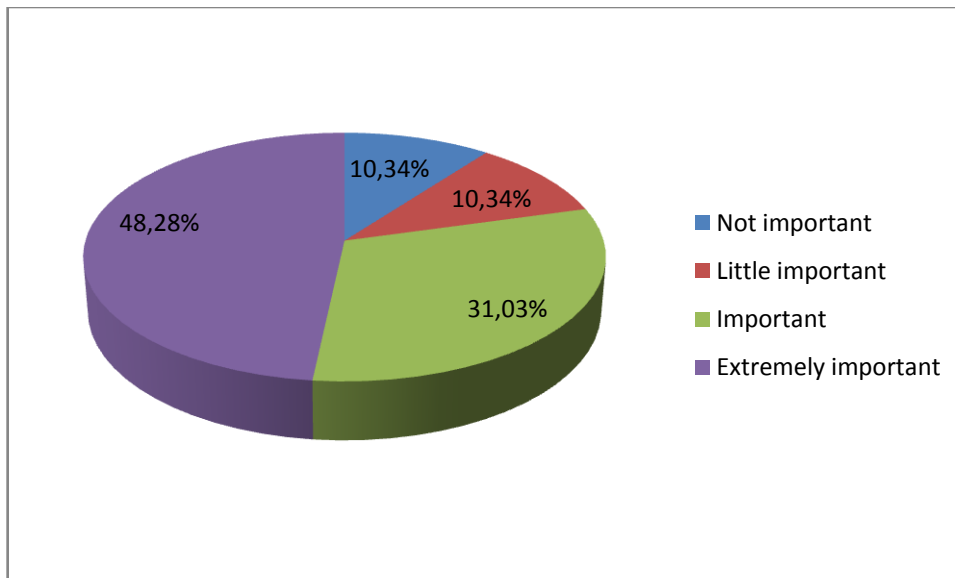
	Number	Percentage
Yes	16	55,17%
No	13	44,83%
Total	29	100,00%



✓ **Q24: Is networking important for a female entrepreneur to succeed in a male dominated industry?**

It was interesting to understand how important is networking in male dominated industries for women entrepreneurs in Morocco. Almost 80% of women think than networking is important to succeed in their businesses:

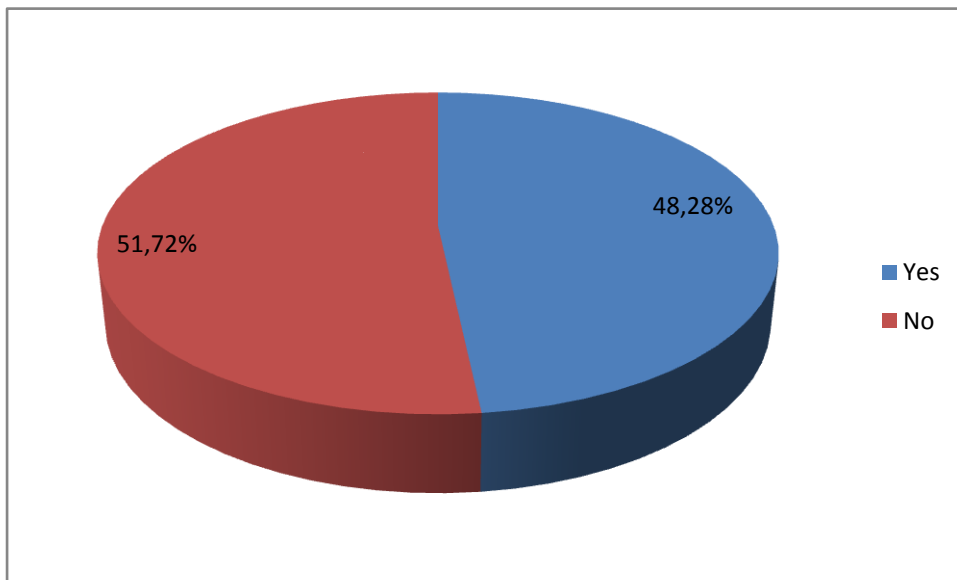
	Number	Percentage
Not important	3	10,34%
Little important	3	10,34%
Important	9	31,03%
Extremely important	14	48,28%
<b>Total</b>	<b>29</b>	<b>100,00%</b>



✓ Q25: Have you ever needed a mentor to help you in your network?

Women entrepreneurs respond almost equally about the importance of mentoring:

	Number	Percentage
Yes	14	48,28%
No	15	51,72%
Total	29	100,00%



## ✓ Q26: What are the advantages of undertaking in a male dominated business in the Moroccan environment?

- 38% of Women entrepreneurs in contrary think that being the only or one of the few women operating in a given male dominated business give them a full advantage because they get noticed easily in the market and they feel unique.
- 31% of Women entrepreneurs think that being a woman operating in a male dominated industry is an advantage because a woman have so many qualities and values that men don't necessarily have in the eye of the society, so a business owned by a woman means that their business is serious and provide good services so they get solicited once they have entered the market.
- 21% of Women entrepreneurs think there are no advantages in being a woman entrepreneur in a male dominated business, all they do is they work hard to make it work.
- 10% of Women entrepreneurs think that the advantage is being able to challenge themselves and demonstrate that they are equal to men, strong and capable to do the work that was intended only to men.

- ✓ **Q27: What are the disadvantages of undertaking in a male dominated business in the Moroccan environment?**
- 38% of Women entrepreneurs suffer from prejudice and old fashion mentality of some people and then have to work double to change their minds and prove their skills, also society expect them to do free work, want samples, throw freebies, because they think they can get away with it and that women don't work to finance a household but just their makeup.
  - 34% of women entrepreneurs don't think that there is no disadvantage in being a woman entrepreneur in a male dominated industry; women can take full advantage of it if they are smart and know how to do.
  - 17% of women entrepreneurs think that men have that privileged to go out late at night or outside working hours with their customers or to get more networks, things that they can't do being a female in the Moroccan environment:
  - 11% of women entrepreneurs think that the disadvantage is that they have to choose between their family interest and excelling in their business, so they cannot compete with men because they end up favoring their families.



## ✓ Q28: What is your perception of success?

- 66% women perceive success in fulfillment, working in what they are passionate about, achieving their personal and professional dreams, having a continuous and average business evolution
- 24% of the women describe success in having a sustainable business and being able to make their employees happy at work by helping them achieve their dreams and help others learn by transmitting their knowledge to other young females and let them crossover.
- 10% women perceive success as being models in their fields and leaving an imprint.

- ✓ **Q29: Given your experience, what is the right attitude to succeed in a male dominated industry in the Moroccan environment?**
- 35% of women entrepreneurs believe that perseverance, courage and vigilance are the best attitudes to adopt to succeed in male dominated industries, so they recommend to all women out there who want to take this challenging adventure to be determined, passionate about what they undertake and not be discouraged of all the obstacles they may find along the way and to Go ahead with a big self-confidence.
  - 34% of women entrepreneurs believe that having a consistent quality of service, being attentive to customers by providing continuous improvement and stand by values are the keys to succeed in a male dominated industry in Morocco.
  - 17% of women entrepreneurs said that women need to be very competent and to master the technical and administrative skills of their corporate field.
  - 7% of women entrepreneurs said that a woman operating in a male dominated industry should know how to act like a man sometimes.
  - 7% of women entrepreneurs mentioned the importance of innovation to find a place in the market dedicated to men





## **CHAPTER 5**

# **Discussion**

### **1. Introduction**

The present chapter centers around exploring the grounds of similarities as well as the discrepancies between the literature review findings and the research findings equally. The point is basically to pin down common patterns, connections and also perspectives that have eventually led to a pertinent materialization of the aim of this thesis paper. It is, indeed, structured around a practical reflection on the research findings while taking into account the literature review contributions.

### **2. Data analysis:**

#### **2.1 Nature of women entrepreneurs:**

Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience in their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs.

This goes along with many characteristics of what we found on the results:



70% of women entrepreneurs are on the thirties and forties , almost 70% of women are married, all of them educated to a degree level, almost all of the women entrepreneurs have a relevant experience in their field of business and 50% of them have more 20 years experience.

## 2.2 Motivations of women entrepreneurs in male dominated industries

Africa Entrepreneurs Network (2005) cited that challenges/attractions of entrepreneurship; self-determination/autonomy; family concerns – balancing career and family; lack of career advancement/discrimination; and organizational dynamics power/politics are reported as main initiators to become entrepreneurs for women.

Almost 70% of women decided to become entrepreneurs to enjoy a full freedom of their work which completely goes along with the literature; this might be translated as wanting to get more autonomy with their work. Only 17% of women answered that by being entrepreneurs they want to ensure the safety and well-being of their family which can help them find the balance between career and family.

The findings showed that 10% of women enter entrepreneurship because of a frustration in their previous job that can be related probably to lack of career advancement or to discrimination. Organizational dynamics power/politics can also be a reason why women decide to become entrepreneurs. Our findings showed that 34% of women entrepreneurs want to be useful to the community and 14% want to get a high social status.



According to World Bank (2007), Fox (2001) and Hisrich (2005) Entrepreneurship encourages innovation and creativity. It develops new products or services for the market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures. The results showed that 75% of women enter the entrepreneurship for their ability of developing a new idea or being innovative, which means that females' contribution to male dominated industries is essential and they have something new to add to male dominated industries dynamics. Pulsinelli (2011) argues that the construction industry would benefit hugely if more women are involved due to a different perspective they bring to the industry such as multi-tasking and good relationship building; This is a matter in Morocco, if we take the construction sector which is a significant contributor to employment and economic growth, having more women entrepreneurs in a such field will visibly improve the construction industry in Morocco and consequently the Moroccan economy. In the meantime, 17% of women answered that their decision related to becoming entrepreneurs is taking advantage of an opportunity, which means there is a considerable place in the market to women if they want to undertake in male dominated industries if they are awake and attentive to the market demand.

None of the women entrepreneurs enter entrepreneurship because of unemployment. On the contrary, the women who get into these sectors are women who have a lot of experience in the field and who have done long studies which allow them to have all the qualities and skills required to succeed. A thing that people should understand and stop undervalue women just because they are women. Being a female entrepreneur in construction materials, I had the opportunity to meet so many women in male dominated industries, and I was always witness that women in those industries have high skills and a big experience in the things they operate on.



## 2.3 Factors affecting women entrepreneurship in male dominated industries:

The key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels (Robertson (1998), OECD (2002), ILO (2008))

### 2.3.1 Prejudices

This goes along with the results, prejudices and gender inequalities are blatant; 75% of women think that their services are undervalued compared to those of their male peers, 38% of Women entrepreneurs suffer from prejudice and old fashion mentality of some people and then have to work double to change their minds and prove their skills, also society expect them to do free work because they think that women don't work to finance a household, 50% of women entrepreneurs struggle to be accepted as a female boss in a male dominated industry by their male employees, in the meantime, 62% of them struggle recruiting their employees which can be related to either gender discrimination since it's a male dominated industry and the most of employees might be males, but also can take us to another level mentioned in the literature review, which is lack of management skills, and recruitment is obviously one of them.

### 2.3.2 Perception of entrepreneurial abilities and lack of experience

62% of women entrepreneurs think that what help them the most succeeding in their male dominated industries are their technical skills. I think that managing a business requires having conceptual, relational and technical skills. A business leader must be more versatile than a specialist in a specific field. In addition to developing the vision, deciding the strategy and future



development of the company, women entrepreneurs must be able to provide concrete, effective and efficient solutions to all the problems of everyday life. Gaining those skills is a matter of time and come gradually by experience.

### **2.3.3 Institutional environment: lack of information, lack of network and insufficient support programs for women entrepreneurs**

If there are several bodies and programs to support the development of SMEs in Morocco, such as “Maroc PME”, the Moroccan agency for investment development, regional investment centers and various promotion associations entrepreneurship (Bank Foundation for Business Creation, Young Leaders Center, Association of women entrepreneurs of Morocco, Saham Foundation, Cherifian Phosphate Office, etc.), few entrepreneurs know them.

80% of women entrepreneurs answered in the survey that networking is important to succeed in their businesses and 48% of women entrepreneurs need mentoring in their business. Many women entrepreneurs are unaware of the existence of these structures. Yet according to association of women entrepreneurs of Moroccan (AFEM, 2015), "these associations can encourage and support the creation of businesses for women, inform them, supervise them and assist them in managing and sustaining their businesses, as well as developing managerial skills. Women entrepreneurs by providing them with know-how training and, in the end, constitute a network capable of playing a lobbying role for public authorities and international institutions." In addition, very few programs are exclusively for women entrepreneurs.

I had this issue in the very beginning of my entrepreneurship career, but I decided to join an association, I started by AFEM first that I didn't like much because it doesn't suit me and my values. Luckily, I meet an entrepreneur in a training program who told me about the CJD, which is the association of young business managers, this is the movement that fits fully with my vision of entrepreneurship, it was the best thing ever that happened to me. Since associations don't talk much about themselves I decided to take the recruitment position in the association, because I



want a lot of entrepreneurs to take advantage of this association. It's a place where I've learned so many things that helped me on managing my business, where I gain so many skills and confidence but especially when I meet so many people entrepreneurs that I've learned a lot from. Before, I felt so lonely, I had nobody to talk to, to share with my everyday entrepreneurship issues. Today, I am well surrounded; I have a second family that talks my entrepreneurship language, entrepreneurs who are curious to learn and develop their businesses and to put the economy on the service of humanity as a whole. This association offers entrepreneurship trainings, awareness-raising activities and continuous love and support.

#### 2.3.4 Weight of family responsibilities and lack of family support

The family system plays an important role, both in the individual entrepreneurial characteristics and in the decision to engage. According to Boz and Ergeneli (2014), businesses started by women are often influenced by the decisions and wishes of family members. 77% of women entrepreneurs in our survey hardly find the balance between working as an entrepreneur in a male dominated business and being a mother. This situation is partly explained by the weight of the family responsibilities that women fall on in general, given the Moroccan culture that does not promote a fair sharing of responsibilities within home. Men rarely take care of household chores, and even when they do, they tend to consider it more of a woman's favor than a homework assignment. Women are more affected than men by the lack of support from their relatives. If for men, marriage plays a stabilizing role in their profession, for the woman, the spouse may be either a facilitator or an obstacle to entrepreneurial activity (Nikina et al., 2012), contrary to what turned out in the survey, 38% of women were supported by their husbands, so I marital status plays an important role in decision-making to undertake only in the development and durability of the created business. I think that women entrepreneurs in male dominated industries are smart enough and choose their partners wisely, they have enough obstacles in the environment that they won't to marry one, I mean they will marry someone who will go along



with their ambitions, if one day I decide to get married, I will consider being with a man who respect my life and my ambitions.

### 2.3.5 Access to finance:

Adesua-Lincoln (2011) stressed that female enterprises are faced with a myriad of obstacles and challenges which include, among others, poor access to markets, limited access to information technology, difficulty in obtaining finance, poor linkages with support services and an unfavorable policy and regulatory environment.

Only 10% of women entrepreneurs in the survey had a bank credit to start, 75% of women used a self-financing, and only 3% had love money to start their business. So women need to have their own money to start their businesses in male dominated industries, so access to finance is an important constraint for Moroccan women entrepreneurs. Two aspects are stumbling blocks. First, the cost of the credit perceived as exorbitant, then the guarantees required. The entrepreneurs find that the deposits required by the Moroccan banks are too high and regret that they do not take into consideration other criteria for the granting of credits such as professional experience, diplomas and skills. Given the reluctance of banks and also the choice of some women not to take risks, the use of bank credit remains tiny, the bulk of the financing of the women's business is self-financing, personal savings and the caregiver. It should be noted that the size of businesses created by women does not allow them to access the stock market and other types of financing. However, it should be noted that the problem of access to financing is not specific to women entrepreneurs. The latter handicaps the SME in general and especially the Moroccan very small businesses, whether for the financing of start-up or development of the company. The majority of businesses created by women are small, which limits their access to institutional funding and limits their growth potential. In addition, the OECD (2004) report notes that "programs and policies do not integrate the specificities of women-led enterprises; they tend to be men-



oriented". It is important to integrate women's entrepreneurship into the review of all SME and growth-oriented policies (financing needs at all stages of life of women's businesses, business development and support services, access to business markets, public procurement, access to new technologies...).

### 2.3.6 Gender discrimination and Sexual harassment:

Another significant problem identified is sexual harassment by male colleagues and senior staff, and unnecessary competition in the field (Harbal, 2012).

45% of women led-businesses in our survey suffered at least once of sexual harassment more than 60% of them were victims at least once of gender discrimination. In terms of discrimination, it was important to know how the society value women services in male dominated sectors, it turned out that 75% of women entrepreneurs answered that their services are undervalued compared to those of their male peers. This entrepreneurial environment must be based on equal opportunities for men and women. Indeed, while the texts guarantee the rights of women and the principle of equality of opportunity, the reality is quite different. Women remain victims of discrimination or even harassment of different natures. Being forced to fight all the time, ends up discouraging more than one. It is important that social representations evolve. The woman can do as well as the man in the any field of business provided that the environment is more favorable.



### **3. Data Analysis Results and Hypothesis testing**

After critical scrutiny and analysis of the research findings the four of the following hypotheses prove to be right.

H1: There are several factors in the micro and meso/macro Moroccan environment that affect the success of women entrepreneurs in male dominated industries

H2: In Morocco, we do not have direct discriminatory regulations which give men more power or rights to undertake in male dominated industries, but society doesn't offer the same privileges. Women must fight to be able to face society as a whole.

H3: The Moroccan environment undervalues women entrepreneurs in male dominated businesses in comparison to their male peers

H4: Moroccan education do not allow women to gain confidence and make their own decisions, so women are always scared of failure and society judgments

The present chapter analyzed the findings from the literature review perspective. The point was to obtain a consistent analysis that rhymes with the aim as well as the objectives of this thesis paper. The hypotheses put forward occurred to be right. Many findings intersect with the literature review input.

### **4. Conclusion:**

Women entrepreneurship generally and in male dominated industries in particularly are an important lever for growth, wealth creation and social development. The dynamisation of economies inevitably passes through the consolidation and improvement of the business environment.



In order to encourage women entrepreneurs in male dominated industries, several actions can be proposed. Firstly, I believe that promoting and strengthening women's entrepreneurship is first and foremost about developing an entrepreneurial culture. It represents the set of shared values and beliefs, the skills, the know-how, expertise, and know-how to act that more or less consciously orient the behavior of individuals, institutions and the population towards entrepreneurship (foundation of entrepreneurship, 2009). This culture is a fundamental element of the entrepreneurial ecosystem that will foster the development of skills such as autonomy, creativity, responsibility and solidarity. The transition to an entrepreneurial society is directly related to the development of this entrepreneurial spirit. Today in Morocco, it seems necessary to promote, in a pedagogical and coordinated way, entrepreneurial culture, entrepreneurial learning and its impact as a lever for social and economic development by encouraging the emergence of new generations of entrepreneurs led by the passion for entrepreneurship and motivation through a culture of innovation (OECD, 2004). Several studies have confirmed the importance of the role of education as the primary determinant of entrepreneurial intent among younger generations. School and family structures will have to empower young girls' autonomy and creativity. Secondly, this entrepreneurial society must be based on equal opportunities for men and women. Indeed, while the texts guarantee the rights of women and the principle of equality of opportunity, the reality is quite different. Thirdly, it would be wise to scale up support programs for women entrepreneurs and incubators. In this regard, awareness and information campaigns are very useful in bringing these organizations closer to potential women entrepreneurs. Fourth, to foster networking through the creation of a networking and partnership network. This type of network is recognized by many experts and entrepreneurs as an invaluable tool in the expansion and encouragement of entrepreneurship.



Fifthly, exploit as much as possible the status of the self-entrepreneur to get some entrepreneurs out of the informal. Sixthly, reinforce and develop entrepreneurial skills through training, especially in management, adapted to the specific needs of Moroccan women entrepreneurs. Currently, the encouragement of the women entrepreneurship in Morocco is part of an approach to promote and improve the situation of women in the various fields of active life and the strengthening of men's equality. It necessarily involves the promotion and reinforcement of an entrepreneurial culture both in the family and at school, the development of "entrepreneurial know-how" alongside knowhow and the ability to be. It also requires the multiplication of support bodies as well as awareness-raising and training actions in order to partly demystify the act of entrepreneurship and better prepare those with personal aspirations to better manage their businesses. Seventhly, another equally important factor to improve is access to finance.

Finally, I believe that young women's awareness of entrepreneurship in male dominated industries as a career path and the diffusion of models of women entrepreneurs and their career can only consolidate development of an entrepreneurial culture among women and potentially act on aspirations to undertake.



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## Appendix (survey)

# Entrepreneuriat féminin au Maroc dans les industries dominées par les hommes

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Madame, Mademoiselle,

Je suis Asma NAIT OUALI, chef d'entreprise à Marrakech dans le secteur du BTP, je suis entrain de réaliser une étude pour ma thèse MBA auprès des femmes entrepreneures qui opèrent dans des secteurs dominés par les hommes dans l' environnement marocain.

Je vous prie de consacrer quelques minutes de votre précieux temps pour répondre à ce questionnaire.

Les réponses seront confidentielles et ne feront pas objet d'une publication nominative.

**\*Obligatoire**

1. 1/ Nom ou Raison sociale \*

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2. 2/ Ville \*

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3. 3/ Age \*

*Une seule réponse possible.*

20 à 30 ans

31 à 40 ans



# Private International Institute of Management and Technology



In partnership with International University of Leadership

41 à 50 ans

plus de 50 ans



4. 4/ Statut marital \*

*Une seule réponse possible.*

Célibataire

Mariée

Divorcée Veuve

5. 5/ Votre secteur d'activité \*

*Une seule réponse possible.*

BTP / Matériaux de construction

Electronique / Electricité

Informatique / Télécoms

Transports / Logistique

Machines / équipements

Finance / comptabilité / Conseil

Architecture

Agriculture

Mines / Environnement

Autre : \_\_\_\_\_





6. 6/ Nombre d'employés \*

*Une seule réponse possible.*

Moins de 10

moins de 50

Moins de 100

plus de 100



7. 7/ Education \*

*Une seule réponse possible.*

Bac ou moins

Bac +2

Licence ou équivalent

Diplôme d'ingénieur ou Master ou équivalent

Doctorat

Autre : \_\_\_\_\_

8. 8/ Nombre d'années d'expérience avant la création de votre entreprise \*

*Une seule réponse possible.*

Moins de 5 ans

entre 5 à 10 ans

entre 10 à 20 ans

plus de 20 ans

9. 9/ Pourquoi avez-vous décidé de devenir entrepreneure? \*

*Plusieurs réponses possibles.*

- Pour ma capacité de développer une nouvelle idée
- Etre innovateur
- Jouir d'une pleine liberté vis-à-vis de mon travail
- Profiter d'une opportunité
- Gagner plus d'argent
- La recherche d'un statut social élevé (être une patronne)
- Etre utile à la communauté
- Désir de continuer la tradition entrepreneuriale familiale
- Assurer la sécurité et le bien être de ma famille
- à cause de la frustration dans mon emploi précédent
- Par contrainte de chômage

Autre :  \_\_\_\_\_

10. 10/ Pourquoi avez vous choisit d'entreprendre dans une industrie dominée par les hommes? \*

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11. 11/ Quels sont les éléments (caractéristiques, traits de personnalité...) qui vous ont aidé à réussir dans une industrie dominée par les hommes? \*

*Plusieurs réponses possibles.*

- Compétences techniques
- Prise de risques
- Passion et motivation
- Sens de créativité
- Détermination et persévérance
- Communication et relationnel

Autre :  \_\_\_\_\_

12. 12/ Comment avez-vous financé votre projet? \*

*Une seule réponse possible.*

Reprise

Auto-financement

Credit bancaire

Business angel

Capital investissement

Autre : \_\_\_\_\_

13. 13/ Recruter les compétences requises a votre entreprise est plutôt? ”

*Une seule réponse possible.*

Difficile

Normal

Facile

14. 14/Avotreavis,commentvoscollaborateurshommesacceptentunefemme patronne dans un secteur dominé par les hommes? \*

*Une seule réponse possible.*

Très difficilement

Difficilement

Normalement

15. 15/Entreprendre dans un secteur dominé par les hommes, vous fait souffrir de discrimination de genre? \*

*Une seule réponse possible.*

Pas du tout

Très rarement

Parfois

Tout le temps



16. 16/ Avez-vous déjà souffert d'harcèlement sexuel lors de votre travail d'entrepreneure? \*

*Une seule réponse possible.*

Jamais

Oui, mais rarement

Oui, plusieurs fois

Oui, tout le temps

- 17/ Pensez-vous que vos prestations sont moins valorisées par rapport à celles  
17. de vos partenaires hommes? \*

*Une seule réponse possible.*

Oui

Non

18. 18/ Avez-vous eu un support familial? Si oui, quel est ce support? \*

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19. 19/ Qui de ces membres vous encourage à entreprendre? \*

*Une seule réponse possible.*

Conjoint

Père

Frère

Fils

Autre : \_\_\_\_\_

20. 20/ Comment conciliez-vous entre votre rôle de chef d'entreprise et celui de  
mère de famille? \*

*Une seule réponse possible.*



Difficilement

Normalement

Facilement





21. 21/ Justifiez votre réponse a la question 20 \*

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22. 22/ Comment qualifiez-vous les tâches administratives dans l' environnement marocain? \*

*Une seule réponse possible.*

Complicées

Normales

Faciles

23. 23/ Justifiez votre réponse à la question 22 \*

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24. 24/ Faites-vous partie d'un réseau officiel? \*

*Une seule réponse possible.*

Oui

Non

25. 25/ Le réseautage est-il important pour qu'une femme entrepreneure réussisse dans un secteur dominé par les hommes? \*

*Une seule réponse possible.*

Pas important

Peu important

Important

Très important

26. 26/ Avez-vous déjà eu besoin d'un mentor pour vous aider sur votre réseau?

*Une seule réponse possible.*

Oui

Non

27. 27/ Quels sont les avantages d'entreprendre dans un secteur dominé par les hommes dans l' environnement marocain? \*

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28. 28/ Quels sont les inconvénients d'entreprendre dans un secteur dominé par les hommes dans l' environnement marocain? \*

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29/ quelle est votre perception de la réussite? ”

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30/ D'après votre expérience, quelle est l'attitude à adopter pour réussir dans un secteur dominé par les hommes dans l'environnement marocain? \*

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