

Factors Affecting Women Entrepreneurship in Morocco: The Moderating Role of Public Policies and Institutional Support

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Abstract:

Entrepreneurship is an opportunity for Moroccan women to gain access to income-generating activities. However, the participation of women in the Moroccan economy is only 26%, which remains very low according to the World Bank. For the Organization for Economic Co-operation and Development (OCDE, 2005), women represent a potential for devaluated enterprise creation in both developing and developed countries.

In Morocco, several legal and tax reforms focusing on the support for entrepreneurship have been adopted as part of national economic restructuring programs. As a result, the implementation of public policies aimed at supporting women entrepreneurs, has certainly favored the development of women entrepreneurship contributing to the creation of jobs and economic benefit. However, the participation of women in economic and entrepreneurial activity faces cultural, social and institutional obstacles, which can hinder evolution of women's entrepreneurship. Despite the influence of emerging economies on the global economy and the vital role of entrepreneurship in our world, the focus of entrepreneurship research up until this point has almost exclusively been on research sites emanating from North America and Europe (Bruton et al., 2008). Consequently, other areas of the world such as the Middle-East and Africa have not received much attention from academic researchers despite the need to understand entrepreneurship in these emerging economies (Bruton et al., 2008; Kiss et., 2012).

The theme of women's entrepreneurship has been the subject of several studies by both government organizations and researchers. Our goal is to present a state of the art in public policies implemented in Morocco in favor of woman entrepreneurship by presenting the set of public institutions and observatories operating for the promotion of women entrepreneurship.

Keywords: Women entrepreneurship, Morocco, Public policies, entrepreneurial success.

JEL Classification: L26.

Paper type: Theoretical Research.

1. Introduction

Faced with the failure of the economic policies adopted after their independence and the globalization of the economy, African countries are coming to terms with the principles of the market economy. Since the 1980s, they have been increasing their support for entrepreneurship promotion programs, recognizing the crucial role of the formal and informal private sector in development and economic growth. In this sense, public and private structures have been created in these countries to support potential entrepreneurs in the realization of their business project (Nkakleu, 2013). Since the years of independence, African states have been supporting the promotion of entrepreneurship, particularly among women and young people. This support has been reinforced by the presence of various governmental actors, non-governmental organizations and organizations such as the United Nations and the World Bank, which have joined their efforts to fight against the feminization of poverty particularly by supporting women's economic empowerment processes. However, despite the importance of these initiatives, women entrepreneurship as a subject of study has remained neglected, particularly in Africa (Brière et al., 2017).

Entrepreneurship is constantly being coveted at all levels and to varying degrees of interest since it is always perceived as a generator of alternatives to the countless economic, social and other problems. However, whenever the concept in question is manipulated within the framework of a feminist approach, it allows multiple controversy. Moreover, it is even qualified as a phenomenon. So women entrepreneurship has been supported by many public policies since the 1970s. They were developed in response to the increasing number of women entering the work market. Since then, policies and programs related to women's entrepreneurship have been usual act in developing countries. Much progress has been made to help women to overcome the barriers that stand between them and starting a business, but women still face a variety of barriers, which means that there are new challenges for women. Which means new policies are necessary.

Moreover, in most companies around the world, the need for managerial action that involves achieving objectives influences a significant part of business performance. Entrepreneurs play a decisive role in business performance; however, the presence of women entrepreneurs in the business community is a recent and important social phenomenon in the development of any society.

In this sense, the objective of this paper is to mobilize specialized literature on the issue of women entrepreneurship, to get a good grasp of the subject; the reflection will be oriented towards the success factors of women entrepreneurs in creating their own businesses. We will seek to establish a global overview on the implementation of public policies in Morocco, and their impact on the promotion of women entrepreneurship.

In this article, we will depict the characteristics of the women entrepreneurial environment in Morocco. First, we will show the importance of the entrepreneurial environment in the emergence of the company, in order to contextualize through the legal, economic, socio-cultural and institutional characteristics of Morocco. Then, we will detail the policies and the public recommendations for the development of a national strategic framework to the development of women entrepreneurship in Morocco.

This is a study of women's entrepreneurship policies and the following question: In how do women entrepreneurship policies impact growth and performance of women-led businesses?

2. Position of women in Morocco

In Morocco, the degree of Moroccan women's participation in economic life depends, largely, on a combination of structural factors including gender relations, class disparities, the

role of the state, economic policies, and development projects implemented occupy major places.

2.1. The legal framework

In all human societies, the status of women has never been evidence. In Morocco, women's first demands for their rights focused on the reform of personal status and family law as early as the late 1940s. A first initiative took shape around a project entitled "Plan for the Integration of Women in Development". This integration plan was part of a new dynamic following the creation of a government coalition system in 1998. The plan of action for the integration of women in development started from the failure of several public policies for the advancement of women since the independence of Morocco.

The reform of the family code represents a major change in the way the relationship within the family. This code, promulgated in 1958 and amended in 1993, reflects the legal status of the inferiority of women. Its discriminatory provisions further sanctified this code, for decades, a major violation of rights, dignity and freedom of women (Naciri, 2006). It placed women in a state of subordination and their reserved minor status within the family sphere, while the constitution and the law grants them the same rights as men (Benradi, 2006). It was only in 2004, that a Moudawana project has been set up. The main objective of this reform was to make this code more egalitarian with respect to women (Bras, 2007).

However, the issue of the legal status of Moroccan women has been the subject of much debate. The gender inequalities set forth in legal texts are not only legal, but supposedly sacred because of the inseparable link between Moroccan laws and the Coran (Benradi, 2006).

Several legal changes have caused a lot of controversy within the Moroccan society (Family Code 2004, Criminal Procedure Code 2002, Labor Code 2003, and Commercial Code 2003). These changes have contributed to the visibility of certain women professional categories such as women entrepreneurs (Salman, 2016).

The reform of the labor code is also an important step forward for Moroccan women.

The former labor code contained provisions that discriminated against women. Prior to that Moroccan woman could not engage in an activity or in service without the husband's permission. This restriction has been abolished in the new labor code; it has also made significant changes in terms of realizations of the principle of non-discrimination between men and women. In the same sense, Moroccan women could not have the trader status without the husband's consent. The wife is in this case, considered by commercial legislation being a minor. After the implementation of the new Commercial Code, subsequently these provisions were abolished. As a result, married women are free to engage in commercial activity.

2.2. The economic situation

Since Morocco's independence, the increase in girls' schooling has been a major factor, which opened the doors of the labor market to women (Bihass et al., 1997).

Nowadays, women activity is undergoing a remarkable turnaround. Over the years the profile of women has developed. Moroccan women have slowly integrated all sectors through their skills and their motivations. Thus since the 1980s, we have increasingly witnessed a change in the women's employment rate due to the significant feminization of certain sectors economy (Assad, 2006). The situation of some women can be explained by the nature of the productive system, which contributes to the reinforcement of the precariousness of women's employment, which is often unstable due to the vagaries of the market (Benradi, 2006).

Women suffer more from unemployment, which represents a structural problem, another penalization. That of discrimination in terms of positions held and salaries (Jaidi and Zirari, 2006).

2.3. The socio-cultural situation

For a long time, the woman's role was limited to taking care of her home. Moroccan women were deprived of access to financial resources and certain jobs. Some studies explain that for a long time, in certain environment women have been under the guardianship of male members. The social representations remain dominated by the idea of supremacy of the male gender and by a radical distinction between the sexes to the detriment of women. (Zirari, 2006). However, the Moroccan government has begun to make efforts in terms of literacy. Despite these efforts, women still suffer from high rates of illiteracy compared to men in terms of education. Regarding the family dimensions in the taking of women's access to decision-making is still limited.

Work guarantees women a large financial autonomy. It is an asset that allows them to have some power, better status within the household, and the ability to have more egalitarian relationships in the couple (Salman, 2016).

3. Factors that influence women's entrepreneurial success

Theoretical perspective

As the field of entrepreneurship matures, entrepreneurship researches continue to leverage theoretical perspectives from other, more established fields in the organizational sciences to understand entrepreneurs and entrepreneurial ventures (Ireland, Webb, and Coombs, 2005). The resource-based view (RBV) has grown into one of the most influential theoretical perspectives in the organizational sciences (Barney, Wright, and Ketchen, 2001), and entrepreneurship researchers have built on insights from this theory to understand the determinants of entrepreneurial venture performance and success.

The resource-based perspective argues that sustained competitive advantage is generated by the unique bundle of resources at the core of firms (Conner and Prahalad, 1996; Barney, 1991). The theory addresses the central issue of how superior performance can be attained relative to other firms in the same market and posits that superior performance results from acquiring and exploiting unique resources of the firm.

The resource-based perspective is the centrality of the venture's capabilities in explaining the firm's performance. Resources have been found to be important antecedents to products and ultimately to performance (Wernerfelt, 1984). Resources may be tangible or intangible. According to resource-based theorists, firms can achieve sustainable competitive advantage from such resources as strategic planning (Michalisin et al., 1997; Powell, 1992). Management skills (Castanis and Helft, 1991), tacit knowledge (Polanyi, 1966), capital, employment of skilled personnel (Wernerfelt, 1984), human capital (Becker and Huselid, 2006; Soriano and Castrogiovanni, 2012).

Success Criteria

The measurement of entrepreneurial success is guided more by subjective criteria such as personal growth, self-fulfillment and skill development. Rather than objective measures such as profit or economic growth. Evaluating the success of women entrepreneurs is based first on the benefits that entrepreneurship has generated before considering the economic outcomes of the entities created (Buttner and Moore, 1997).

Several researchers have taken an interest in studies on the subject of women entrepreneurship in set up a portrait of women entrepreneurs on a sociodemographic level, their social and demographic motivations, and the management style of women entrepreneurs compared to their male counterparts, and the male counterparts.

Other research has highlighted several constraints related to entrepreneurial process, as well as several concerns as being unique to the entrepreneur.

Proulx (1995) distinguishes four main categories of obstacles, which are, personal constraints, funding difficulties, lack of community support, and low-level of integration into business networks. The consulting group on women's entrepreneurship (2000) relieve those

three major concerns for women: access to financing, information and to training. We can thus identify four main concerns of women entrepreneurs: i.e. financing, the need for training, work-family balance, and finally access to networking.

Several key factors can explain the measures of women entrepreneurial success. Our literature review identified four main factors, which are training, support and family situation, networking and access to funding.

3.1. Training

The training of women entrepreneurs has been the subject of several research with seemingly contradictory results.

Birley et al (1987) consider that leaders have a background of similar knowledge and mainly in the context of business start-ups, in particular in terms of experience and corporate finance. On the contrary, Lee and Rogoff (1997) admit that there are significant differences in management training. The authors explain that women had a lower level of knowledge than men, due to low experience in the management field.

Atol (1997) points out, that women do not have enough knowledge to run their businesses. Women in most cases lack, basic education and training (report on women entrepreneurship in Sub-Saharan Africa).

According to Hisrich and Brush (1987), 68% of women, entrepreneurs have completed high school, or more. However, this training is commonly done in the humanities and not in technical fields. Most studies on the training admit that women entrepreneurs have a higher level of education than the population average.

Lavoie (1984) suggests that the need varies according to previous training, hierarchical position and status of women entrepreneur. Carter (2000) suggests the promotion of mentoring to enable women entrepreneurs to benefit from specialized training at the time of the development of the company.

3.2. Support family situation

Research has recognized that women entrepreneurs are often influenced by their family environments, both, at the time of launch and throughout the entrepreneurial process.

For example, Kirkwood (2009) reports that women entrepreneurs consult with their families before making any decisions of entrepreneurial nature. The woman exchanges with all the members of her family before making the decision to start her entrepreneurial activity.

The study of Werbel and Danes (2010) develops that the family plays a crucial role in having a right to decide on the part of the initial capital, invested by a woman entrepreneur. This money is often provided from family funds.

Dunkelberg and Cooper (1982) consider that a high percentage of entrepreneurs had fathers that were entrepreneurs themselves.

3.3. Networking

Several studies emphasize the importance and role of networking for Entrepreneurship in the aspects of creation, growth and continuity of businesses. (Manolova et al. 2006, 2007). However, women remain relatively absent in the networks of traditional business. (Aldrich, 1989; Blisson and Rana, 2001).

There are several definitions of the term network. According to Aldrich et al (1987), the network represents the set of people who maintain a relationship consisting of an exchange of goods, information services, or skills. For Aldrich and Rosen (1987), networking is a process of searching for contacts that lead the entrepreneur to success.

Cromie et al. 1992 assert that networking is the result of the development of a relationship between two people. Several researchers say that women entrepreneurs are grouped together in

women's networks. (Lambrecht et al. 2003). However, St-Cyr (2001) reveals that women do not resort to networking for several reasons such as lack of time or interest.

The literature lists different types of networks used by entrepreneurs: personal, social, business, professional and informational networks (Johannisson et al., 1994; Blisson and Rana 2001). According to (Baines and Wheelock, 1998), these networks of women entrepreneurs are useful for consulting, project development, and seizing new business opportunities. However, the business development plan may be positively impacted by the quality of the personal networks (Anderson and Evenssoun, 2000; Doyle and Young, 2001).

Furthermore, Mankelov et al. (2002) argue that various types of informal networks have a positive influence on women entrepreneurs, such as informal encounters with various people (friends, acquaintances, relatives...) that provide encouragement and moral support during the start-up and understanding of their businesses, these networks can help provide information as well as various sources of funding (Veltz, 2002).

3.4. Access to Financing

Obtaining financing by women entrepreneurs, particularly at the time of business creation, has been the subject of much research (Chavan, 2005). According to (Schwartz, 1979), obtaining credit is one of the difficulties encountered by women entrepreneurs, especially in the start-up phase of the project. There are several lines of research on whether or not there is discrimination in the granting of loans to entrepreneurs. Colman (2000) notes that when obtaining credit, women entrepreneurs have a number of conditions that are less favorable than men, more guarantees and bonds are required for women entrepreneurs than their male counterparts.

Women-owned businesses are younger and smaller than those owned by men, so this discrimination is not on the basis of gender but rather on the basis of the size of the business. In this sense, in general, women comprise the majority of small enterprises owners; therefore, they are disadvantaged in relation to the financing standards of financial institutions.

St-Cyr et al. (2002) admit that the characteristics of firms run by women (size, age, sectors of activity, etc.) make access finance more difficult. Haines et al. (1999) note that there is no discrimination according to the gender of the borrower, the results of their studies show that the terms of the loan do not change that the borrower either a woman or a man.

4. Public policies concerning women entrepreneurship in Morocco

4.1. Women entrepreneurship in Morocco

There are different classifications of the major research themes studied in the field of women's entrepreneurship. A chronological classification has been proposed by Léger-Jarniou (2013). This author argues that women's entrepreneurship has evolved over three periods: the first two periods (1970-1980 and 1990) are focused on comparisons of men and women, studying their motivations, personal characteristics and experiences based on the idea that the entrepreneurial norm is a masculine norm (Brush, 1992; Ahl, 2006). The most recent period (since the 2000s) brings diversification in the addressed themes: research is focused on women themselves. Results have shown that women entrepreneurs are a heterogeneous group with different experiences, aspirations and backgrounds (Marlow and Carter, 2004; d'Andria and Gabarret, 2016; Santoni, 2016). However, there are some specificities that allow for the promotion of women entrepreneurship.

Several factors contribute to women's economic insecurity. The lack of education, abilities and skills, unemployment, the gender wage gap, the lack of family support, as well as the lack of access to and control over resources and more specifically public benefits.

4.2. The Public Policies Deployed in the Area of Entrepreneurship

According to Patrel and Arasti (2006), government policies focus mainly on tax exemptions, credit-granting procedures, support and accompaniment structures and support

measures for special projects such as cooperatives, business incubators, business centers, spin-offs, etc, not to mention the many specific programs. The authors have shown that most existing policies are not so effective for the success of enterprises set up and/or run by women due to a strong lack of knowledge of the laws and exemptions that are available. Similarly, Brown et al (2006) indicate in their research that women tend to neglect government programs. These programs remain inaccessible, constantly evolving and difficult to control. Moreover, government policies can negatively affect the success of women's entrepreneurship (Ted and Nicol, 2002; Arasti and Paturel, 2006). Several studies state that the recognition of women's rights facilitates their participation in the country's development. The implementation of several government measures allowing equal access to public services, women's independent fiscal identity, and the dismantling of legal obstacles have a positive impact on the success of women's entrepreneurship (Zouiten, 2004; Hassine, 2016).

In Morocco, a minority of women entrepreneurs have a public support structure. This is due to poor communication of this type of institution, which should reach out to women entrepreneurs rather than waiting to be solicited (Boussetta, 2011). These institutions offer different services to women entrepreneurs: advice/information, project studies, training and financing. A study conducted by the Association des Femmes Entrepreneurs in Morocco indicates that the importance of public support institutions in the management and viability of women's businesses is not yet widely perceived by a majority of women entrepreneurs (AFEM, 2010). However, several studies underline the importance of the role that these institutions play in the creation, support and sustainability of women's enterprises (OECD, 2014).

4.2.1. Public institutions, observatories and associations working for the promotion of women and women entrepreneurship in Morocco

- The National Observatory for the Improvement of the Image of Women in the Media (2015)

The observatory is made up of representatives of several governmental sectors; its mission is to ensure the observation of the image of women in different media platforms, to set up a database on stereotyped images of women in the media. This observatory is in charge of monitoring and fighting against negative images conveyed by the media. The observatory is called upon to present proposals and alternatives to put forward positive models of women in society by contributing to the promotion of the image of women in the media.

- The Observatory on Violence Against Women (2013)

The observatory represents a national mechanism, integrating ministerial departments concerned with the issue of violence against women. The Observatory's main missions are to document violence against women and to participate in the orientation of public policies to combat violence against women.

- The Gender Observatory of the Public Service

The creation of the Gender Observatory of the Civil Service has helped to establish fair and equitable access to decision-making positions in the political and administrative levels. However, the presence of women has not yet reached parity. It represents about 35% in 2015¹. This observatory aims to improve the representation of women in decision-making spheres.

- Center of Excellence for "Budgétisation sensible au genre" at the Ministry of Economy and Finance

The center was established by the Ministry of Economy and Finance in 2013 to create and share knowledge and to link "BSG" at international level. The center aims to plan the gender dimension in the institution's projects.

¹ Website of the Observatory "Genre de la Fonction Publique. Cited by the report "Gender Equality, Public Policies and Economic Growth in Morocco, 2017

The GRB center of excellence has the following missions: capitalizing on the knowledge acquired through the "BSG" knowledge system, and strengthening the ownership of gender budgeting.

- Departure Point Association (ESPOD)

The association *space de départ*, represents an important institution in the field of the promotion of women entrepreneurship. Founded in 1991, the association represents a space for meetings, information, training and solidarity aimed at improving the environment and the quality of women's businesses.

After an attempt to create an affiliate office of Women's World Banking (International Guarantee Fund allowing women's access to bank credit) in Morocco. Women who worked with the Ministry of Finance and the "Banque Populaire" created ESPOD in 1988, in order to implement the Women's World's Banking Moroccan project.

It is a Moroccan association for the promotion of women's enterprise. The association aims at the economic and social promotion of women. It is an active player in the development of women entrepreneurship in Morocco. It is targeting women artisans and young women who, want to start their own business.

The main activities of ESPOD target different axes:

- Assistance the creation of companies and accompaniments in their management and their growth;
- Training to strengthen the managerial skills of women entrepreneurs;
- The role of intermediary between women's businesses and consulting and financing organizations.

- The Association of women Entrepreneurs in Morocco (AFEM)

The Association of women Entrepreneurs was created in 2000; it represents an active association at the national level. The AFEM's mission is to promote women entrepreneurship in Morocco by coaching and guiding women entrepreneurs in the development of their businesses. Among the objectives of the association is the promotion of the image of the Moroccan woman entrepreneur, and the representation of woman entrepreneurs in decision-making circles.

The issue of women entrepreneurship in Morocco is shared by several departments whose efforts are not necessarily accompanied by effective coordination, which shows a lack of knowledge of the specificities of these entrepreneurs (Rachdi, 2016).

The development of women entrepreneurship in Morocco is also the subject of several programs aimed at promoting women entrepreneurship and support for women entrepreneurs through the establishment of training and mentoring program.

The main missions of the A.F.E.M. to:

- Encourage and support the creation of businesses by women;
 - Inform, coach and assist women entrepreneurs in the management and sustainability of their businesses;
 - Develop the managerial skills of women entrepreneurs by providing them with training;
 - To constitute a network in order to play a lobbying role with the public authorities and international institutions;
 - Promote the image of women entrepreneurs in Morocco and abroad.
- Network "Entrelles Maroc"

The constitutive assembly of the associations "Entrelles du Maroc" created the network on August 30, 2016. The creation is in the context of accompanying for women entrepreneurship.

The Entrelles Morocco Network was created in partnership with Maroc Petites et Moyennes Entreprises (Maroc PME), the German international cooperation agency GIZ, various regional

investment centers, the Association for the Promotion of Education and Training Abroad (APEFE), and the consultancy firm Trait d'union.

This network of women entrepreneurs takes a regional approach, aiming to

- Accompany women entrepreneurs in the development of their businesses;
- Introduce young girls in remote areas to entrepreneurship, by offering them training programs and accompanying them on a daily basis.

4.2.2. Support programs

- Program "Min Ajliki"

APEFE², initiated the Min Ajliki program in 2013, it is a pilot program on the development of women entrepreneurship in Morocco, the program is Belgian-Moroccan support for Moroccan women entrepreneurs. The program focuses on aspects related to business creation. Thus, the program aims to strengthen the capacities of women wishing to start up in entrepreneurship through training on entrepreneurship, coaching and awareness during the creation of their businesses.

The program sustains social change to national structures, related to the development of women entrepreneurship.

The Association for the Promotion of Education and Training in foreign countries, from its Min Ajliki program, aims to tackle on self-employment firstly, and then the exclusive women population.

The project aims to promote a dynamic image of Moroccan women, through the enhancement of their contribution to household income. The program also aims at training in entrepreneurship, support and awareness.

- Tamkine Program

This is a multi-sectoral program to combat violence against women, whose objective is to bring together the efforts of different institutions. The program aims at the economic empowerment of women by emphasizing the dissemination of the culture of gender equality.

- Ilayki Program

Ilayki represents a financial product; the "Caisse Centrale Garantie" launched it in 2013. Its mission was to give an impulse to the banking sector in order to develop a specific offer reserved for women entrepreneurs. Since then, the CGC has made it possible to mobilize credits for a total amount of nearly 81.5 million dirhams, which enabled the financing of 236 business creations by women.

- "Ikram" Program

Morocco's flagship initiatives in terms of defending women's rights consists of the adoption of a national plan for equality. In this sense, the program was launched for the year range 2012/2016 under the title of "IKRAM". This program encompasses measures and objectives that relate to the institutionalization and promotion of the principles of equity, equality in perspective to achieving parity, the fight against all forms of discrimination against women, including the development of legislative and organic texts for the protection of women. The development of preventive programs to combat discrimination and violence against women and girls and the institutionalization of care for women and children who are victims of violence.

The program also covers provisions for strengthening the social and economic autonomy of women, including the fight against precariousness.

- Arab Women's Entrepreneurship Project (AWEP)

² The association for the Promotion of Education and Training in foreign countries, founded in 1976, is a Belgian center of expertise in Wallonia Brussels financed by the Belgian cooperation.

The "Arab Women's Entrepreneurship" project was launched in 2011. The project aimed at helping women overcome the obstacles hindering their participation in the regional economy by providing training, mentoring programs and other forms of support to increase their chances of success in starting a business or developing an existing one. Participants in the program were introduced to basic entrepreneurial skills training to help them succeed as women entrepreneurs.

The program was designed to help participants complete a business plan, either by starting a new business or developing existing businesses.

- Government Plan for Gender Equality (2012-2016)

The government council adopted the plan in 2013, with a view to providing the country with an institutional framework structured by various ministerial departments for the promotion of gender equality. The Ministry of Solidarity, Women, the Family and Social Development has been in charge of overseeing the implementation of the plan.

- National Employment Strategy (2015-2025): Valorization of the women labor force (SNE)

The situation of women in the labor market is a result of the failure to take into account the specific constraints faced by women in public policies.

The objective of the National Employment Strategy is to promote the increased participation of young people and women in the labor market. Thus, the "NES" aims to strengthen equality and the reduction of disparities in access to jobs.

In order to achieve equality between men and women in their access to employment, the SNE has addressed the constraints faced by women by taking into account the gender dimension in all components of the strategy in terms of policies and measures put in place. As a result, the SNE aims to strengthen the fight against the school dropout of girls, the promotion of employment and the women's entry into the workforce.

5. Discussion

Gender-related factors are important factors of entrepreneurship, which are closely linked with other factors in creating an enabling environment for entrepreneurship (Rabbani and Chowdhury, 2013). Gender inequalities are considered as the vital factors that influence the processes in launching and sustaining a business. Feminist theories enhance understanding of entrepreneurship, by giving special attention to gender relations in society. The growing importance of women entrepreneurs in creating job opportunities and government efforts to enhance entrepreneurial development notwithstanding (Ismail et al., 2012).

Public policy and institutional factors are examples of such factors which bring changes in gender-related factors (Hanson, 2009). Government policies provide few incentives or strategic support for the growth and graduation of informal sector enterprises to the formal sector. While Moroccan women entrepreneurs are prevalent in three different categories of activity: agricultural activities, micro-enterprise and small-scale enterprises (Kenneth R., 2001). Therefore, constraints faced by female entrepreneurs include government policies. In Morocco, the micro-entrepreneurs including women, have been remote from the policy-making circles of government (Kenneth R., 2001). According to the same author, even in the formal sector, women suffer from a weak business-support infrastructure and constraints imposed by the government that are not consistent with private sector development. The uncoordinated policies on business promotion and development especially finance, trade and labor policies. Another constraint is that there are heavy taxes combined with little to no financial support to help entrepreneurs recover start-up costs. As well, there is the lack of business confidence that arises when the government is unhelpful to investors. The government should encourage the participation of women entrepreneurs to the networks, by appointing these women to the boards of commercial banks and business development agencies.

Still, an inappropriate or inconsistent policy framework can counteract the best-conceived measures of enterprise-level support. Hence, it is necessary for policy makers not only to provide a supportive policy environment for women entrepreneurs at different levels but also to maintain regular channels of communication to facilitate responses to new changing needs.

6. Conclusion

The aim of this research was to understand the role of public policies in the promotion of women entrepreneurship in Morocco, in this article we first tried to present the economic and socio-cultural situation of women in Morocco. Then we tried to list the factors that influence women's entrepreneurial success, finally, we tried to present the public policies on women's entrepreneurship in Morocco, presenting a global overview of all institutions, observatories and programs aimed at promoting the situation of women in general and women's entrepreneurship in Morocco in particular. These policies represent a key element of the entrepreneurial ecosystem, which is likely to shape the creation behavior and results of the company. Nevertheless, few studies can inform the development of state policies in terms of women's entrepreneurship.

In Morocco, women have long been marginalized. However, the economic, social and political development of a country cannot be achieved without the effective participation of all social strata, especially women. Several obstacles to female entrepreneurship are identified in the literature, business environment, and individual factors.

The factors that affect the performance and success of women entrepreneurship can play a role of facilitation or on the contrary of inhibition of the entrepreneurial behavior. Some obstacles are of a general nature, others appear more specific to women. In general, the masculine culture is at the origin of several sociocultural problems of women entrepreneurs. Moroccan culture has long been hostile to the work of women outside home. Unfortunately, this spirit of Islam, which enshrines human rights without distinction of gender, has been diverted because of piecemeal and devaluing interpretations of women (Lambert, 2007).

If there are several bodies and programs to support the creation and development of women entrepreneurship in Morocco, few entrepreneurs know them. The economic and institutional environment is one of the key factors for the success and the promotion of entrepreneurial dynamics. It can also represent a powerful constraint, which slows down any process of creation and management of companies specially created by women. This is particularly important when it comes to women whose motivations, assets and professional skills are mostly fairly differentiated from men and for whom this environment plays a determining role in their success or failure (Boussetta, 2011). The author argues that the establishment of a guarantee fund dedicated exclusively to the development of female entrepreneurship would be of extreme importance for Moroccans women entrepreneurs.

In this sense, Morocco has made significant progress over the past two decades in promoting women's rights and improving their conditions. Indeed, the schooling of women in Morocco, their subsequent access to the labor market as well as positive legal changes have encouraged the emergence of women entrepreneurship in Morocco. Entrepreneurship and women's entrepreneurship in particular is an important lever for growth, wealth creation and social development.

Limitations of the Study

The limit of the study is that, it could be completed by empirical study, which will allow a better understanding of the situation of Moroccans women entrepreneurs. The relevance as well as the impact of the support programs put in place by both the public and private sector on the development of women's entrepreneurship.

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