

The Gender gap in Morocco's Entrepreneurial Process: Towards a Typology of Female Entrepreneurs

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Abstract: The gender gap in entrepreneurship persists across the globe. Although many governments are making significant efforts to change the landscape, there is still much work to close this gap, especially in developing countries. Morocco, a Muslim and patriarchal society, does not escape this reality. It has one of the lowest rates of gender equality in entrepreneurship. The entrepreneurial gender gap in Morocco is alarming since it is manifested throughout the entrepreneurial process (from the intention to action), and female TEA has been far below male TEA for many years now (GEM, 2021). By analyzing the paths of Moroccan entrepreneurs, this paper proposes exploring the characteristics of the entrepreneurial process from a gendered perspective. Through semi-structured interviews among nineteen entrepreneurs, this study explores the entrepreneurial process in its complexity and diversity of contexts. The aim is to deeply understand how female and male entrepreneurs live their entrepreneurial adventures in a patriarchal and Islamic context. The results show that the entrepreneur's gender is not the relevant factor to analyze gender gap in entrepreneurship but rather context which justifies the emergence of new typology of female entrepreneurs.

Keywords: Gender gap, Entrepreneurial process, Women's entrepreneurship, Morocco

1. Introduction

The gender gap in entrepreneurship persists, and even if many governments are making significant efforts to change the landscape, there is still much to be done to bridge this gap, especially in developing countries. Morocco, a Muslim and patriarchal society, does not escape this reality. It has one of the lowest rates of gender equality in entrepreneurship despite the significant efforts made by the government, the private sector, and civil society to promote female entrepreneurship. The number of women entrepreneurs stands at around 10 to 12 per cent of the total number of entrepreneurs and is mainly concentrated in large cities like Rabat and Casablanca (ILO, 2016). The growth of their businesses is minimal, with a generally low turnover. The entrepreneurial gender gap in Morocco is alarming since it is manifested throughout the entrepreneurial process (from the intention to action), and female TEA has been far below male TEA for many years now (GEM, 2021). By analyzing the paths of Moroccan entrepreneurs, this paper proposes exploring the characteristics of the entrepreneurial process from a gendered perspective. More concretely, the aim is to answer the following question: How do female and male entrepreneurs experience entrepreneurship in the country-specific context of Morocco?

A series of studies in the literature on gender and entrepreneurship specifically focus on female entrepreneurship rather than considering male and female entrepreneurs from a comparative lens and fail to offer solutions to the continued marginalization of women in entrepreneurship (Muntean & Ozkazanc-Pan, 2015). Researchers who include female and male entrepreneurs in their sample sometimes use inappropriate or sexist measures that constantly emphasize women's subordinate role (Ahl, 2006). Moreover, 94 per cent of the articles in the field are empirical studies lacking a rigorous theoretical framework (Greene, Hart, Gatewood, Brush, & Carter, 2003), and the majority are based on a quantitative approach (Hlady-Rispal & Jouison-Laffitte, 2014; Mullen, Budeva, & Doney, 2009; Neergaard & Ulhøi, 2007). Accordingly, recent research has called for new research avenues (Ahl, 2006; Ahl & Nelson, 2010; Hughes, Jennings, Brush, Carter, & Welter, 2012), including through the mobilization of feminist approaches (Henry, Foss, & Ahl, 2016) as well as for the use of inductive methods of qualitative analysis that would provide a better understanding of entrepreneurship as a gendered activity (Jennings & Brush, 2013).

In order to address this research gap, we invest in an innovative theoretical framework based on feminist theories, which aim to understand the implications and effects of gender on various phenomena (in this case, entrepreneurship), and our results are framed based on the entrepreneurial process model developed by Tounés (2003). The challenge here is to reach into the social world of our research subjects and understand their world through their eyes. Entrepreneurial situations are not only complex, but they are also unique. They are a function of a particular set of circumstances and individuals meeting at a particular time (Saunders, Lewis, & Thornhill, 2013) making it necessary to invest in research practices that take this diversity into account.

Through semi-structured interviews among nineteen entrepreneurs, this study aims to explore the entrepreneurial process in its complexity and diversity of contexts in order to deeply understand how female and male entrepreneurs live their entrepreneurial adventures in a patriarchal and Islamic context and to judge whether their experience differ. The entrepreneurial phenomenon will thus be understood in its natural context from the point of view of the actors whom we consider best placed to bring to life the theoretical background presented below and provide elements of response to the research question.

2. Theoretical Background

The gender gap in entrepreneurship has been widely documented in the literature but does not address the entrepreneurial process as a whole (Melo, Silva, & Tatiane Nunes Viana de Almeida, 2019).

Previous research highlights that women naturally perceive themselves in a less favorable light than men (Langowitz & Minniti, 2007). Additionally, due to their distrust, women have an intense fear of failure and are less likely to know or associate with an entrepreneur, which prevents them from perceiving and identifying business opportunities. These concerns reduce women's propensity to start a business (Langowitz & Minniti, 2007). In terms of predictors of entrepreneurial intention, professional autonomy would be the most motivating trait for women. Indeed, starting a business would balance work and family demands. However, many women negatively perceive the skills and abilities required to start up their own business as they consider it more a male activity. Women find few entrepreneurial role models. This situation challenges their sense of self-efficacy and, therefore, their entrepreneurial intention (Camelo-Ordaz, Diáñez-González, & Ruiz-Navarro, 2016).

In the advanced phases of the entrepreneurial process, including the entrepreneurial decision and act, the gender gap is manifested in institutional barriers to education, work experience, networks, and access to capital. Those obstacles usually fall within the structure of patriarchal societies (Kalafatoglu & Mendoza, 2017). Women also tend to have fewer years of experience and are less likely to have a college degree than their male counterparts (Coleman, 2007). They also lack management experience, which is essential for starting and growing a business (Fairlie & Robb, 2009).

From a "gendered" perspective of entrepreneurship, women invest more than men in health and education and less in industry and construction (Bernard, Moign, & Nicolai, 2013). As a result, their small businesses generate profits slower than male-owned businesses (Badia, Brunet, & Kertudo, 2013). In addition, Women consider family support, particularly their spouse's support, as a lever of action, allowing simultaneous management of family and entrepreneurial life (Badia et al., 2013). On the other hand, because of pregnancy, the arrival of a newborn, or any other family commitment, a woman may postpone creating her business or renounce her project completely. She may also pursue the entrepreneurial act according to her husband's professional plans or abandon it altogether (Diani and Aligod, 2019).

Much of the work on gender and entrepreneurship considers biological sex a non-productive way and fails to offer solutions to the persistent marginalization of women in entrepreneurship (Muntean & Ozkazanc-Pan, 2015). In addition, other research sometimes uses inappropriate or gendered measures by including gender comparative studies in which the subordinate role of women is consistently emphasized (Ahl, 2006). Moreover, few studies have attempted to compare women's entrepreneurial experiences in order to assess the diversity of women's entrepreneurship.

3. Methodology

This work echo calls for the mobilization of qualitative analysis methods that would allow a better understanding of entrepreneurship as a gendered activity (Jennings & Brush, 2013). The case method mobilized lends itself efficiently to the analysis of entrepreneurial processes insofar as it aims to grasp the functioning of a system, deals with contemporary phenomena not dissociated from their context and mobilizes several sources of data (Yin, 2009). Indeed, understanding the entrepreneurial process in the Moroccan context implies approaching entrepreneurial actors to explore their entrepreneurial experience in great detail. Qualitative approaches allow us to analyze words and expressions, which presupposes a sense of evidence, proximity, and a great capacity for empathy (Allard-Poesi & Perret, 2014). The operationalization of our research strategy is based on the multiple case method and was initiated by purposeful sampling. Data collection was carried out through semi-structured interviews among nineteen entrepreneurs conducted from November 2019 to May 2020.

The participants come from four country regions (Fez-Meknes, Rabat-Kenitra, Settat-Casablanca, Marrakech-Safi), operate in rural and urban areas, and present very varied profiles.

The variety of profiles, geographical contexts, sectors of activity was deliberately sought-after to capture different manifestations of gender in the entrepreneurial processes (Table 1). The sample size was not set randomly or for statistical representativeness but rather according to theoretical saturation. Before undertaking the thematic content analysis used in this study, the recorded interviews were transcribed over 130 pages and coded via Excel.

Table 1: Demographic Characteristics of the Respondents

Entrepreneur	Name	Sex	Age	Marital status	Education	Number of children	Business activity	Entrepreneurship Type
E.1	Fatema	Female	49	Marnedus	GCSEs	4	Couture	Necessity
E.2	Souad	Female	42	Marned	GCSEs	3	Cooking and pastry	Necessity
E.3	Kaoutar	Female	25	Single	Masters	0	Textile	Necessity
E.4	Imane	Female	36	Divorced	Masters	0	Audit & Consulting	Opportunity
E.5	Sanae	Female	34	Marned	Masters	2	Floral Decoration	Opportunity
E.6	Fatimzhr a	Female	40	Marned	Bachelors	4	Lavout Work	Opportunity
E.7	Chaimae	Female	28	Single	Masters	0	Coworking Space	Opportunity
E.8	Btissam	Female	33	Single	Masters	0	Consulting & Training	Opportunity
E.9	Niama	Female	26	Marned	Masters	2	Business Incubator	Opportunity
E.10	Yahya	Male	21	Single	Tishsced	0	events planner	Necessity
E.II	Achraf	Male	28	Single	Bachelor's	0	Sales event	Necessity
E.12	Soufiane	Male	31	Single	PhD	0	Insurance	Opportunity
E.13	Mohamed	Male	33	Marned	PhD	2	Accounting and auditing	Opportunity
E.14	Fatima Zahra	Female	28	Single	Bachelors	0	Haute Couture	Necessity
E.15	Asmae	Female	30	Marned	Bachelor's	1	Fashion design	Necessity
E.I16	Samia	Female	29	Marned	Masters	1	events planner	Necessity
E.17	Khnata	Female	27	Single	PhD	0	Coworking Space	Necessity
E.18	Fayçal	Male	27	Single	Masters	0	Film Production	Necessity
E.19	Rachid	Male	25	Sinzle	Masters	0	Bio Cosmetics	Necessity

4. Findings

The study sheds light on the role of gender and its impact on the entrepreneurial process as perceived and experienced by female and male Moroccan entrepreneurs. In this study, gender was a minor theme because respondents briefly mentioned and discussed their experiences from a gendered perspective. However, when asked about gender implications on their entrepreneurial journey, respondents had differing opinions, highlighting the complexity and nuances of gender roles in a patriarchal society. Its impact on the

entrepreneurial experience varied between the male and female sample and within the female sample. The following section highlights the emergent typologies of entrepreneurs from a gendered perspective in Morocco (Figure 1).

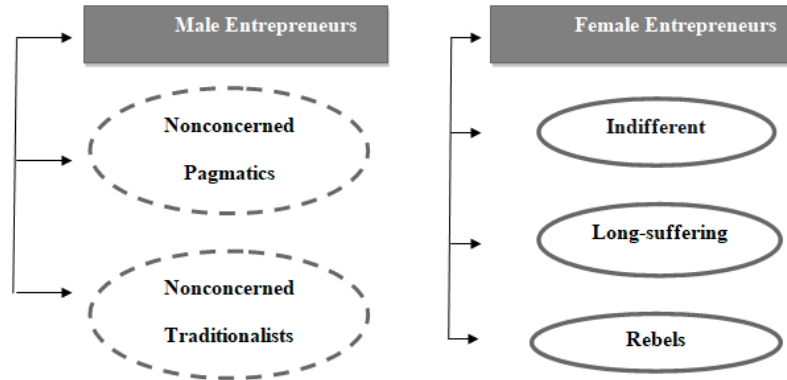


Figure 1: Gender gap Perceptions and Typologies of Entrepreneurs

Gender gap as perceived by male entrepreneurs

None of the male entrepreneurs referred to their sex or cited their gender as a concern in the entrepreneurial process. They all fall into the category that we refer to in the following as "The Unconcerned." Indeed, the male entrepreneurs spoke freely about issues that mattered, the opportunities, and the obstacles they encountered in the entrepreneurial process, but gender was hardly considered. The fact that male entrepreneurs did not mention gender or its role in their entrepreneurial experience is further evidence of Bristor and Fischer's (1993) argument that men tended to be treated as the "self" while women were treated as the "other." Therefore, if men are the norm in entrepreneurship and the usual way of running a business is based on them (Baker, Aldrich, & Nina, 1997), it is expected that they will not discuss their experiences in the context of their gender, as being a male entrepreneur is not a problem but rather represents the typical pattern of business. However, when asked about the gender gap in entrepreneurship and the specificities of women's entrepreneurship, the responses revealed two subcategories:

Nonconcerned pragmatics: acknowledge that being a woman entrepreneur in Morocco is not always evident. Nevertheless, they attest to women's tremendous success and ability to excel through their incredible sense of precision and qualifications, especially in the service industry.

Testimonies:

"I encouraged my sister to pursue a Master's degree, and we plan to collaborate in the future. In the field, I think a team of girls would be my biggest rival" (E.11).

"Gender inequality is not a problem, especially in service; on the contrary, being female can only bring you benefits" (E.12).

"We live in a patriarchal society. It is still not very common to see women as business owners, even though most of women entrepreneurs are more efficient in their work than men" (E.18).

"Moroccans struggle to accept women's work, but when it comes to entrepreneurship, and in hindsight, I see that women are more capable, more rigorous and more responsible than men" (E.19).

Nonconcerned traditionalists: These entrepreneurs have trouble accepting a woman entrepreneur, as they believe entrepreneurship is traditionally a man's domain.

Testimonials:

"Event management is difficult for women" (E.10).

"Honestly, I do not see women as entrepreneurs, since our Moroccan culture... well; it is not an easy task for her" (E.13).

Gender gap as experienced by female entrepreneurs

Following the pattern that entrepreneurship is a gendered phenomenon, with women being seen as the "other" (Bristor & Fischer, 1993), then we would expect gender to play a central role in women entrepreneurs'

perception of their entrepreneurial experience. Indeed, overcoming their role as "other" and being welcomed into a male-centered mode of operation would be challenging. However, in this research, women entrepreneurs' perception of gender roles emerged as a minor theme. They rarely mentioned or interpreted their entrepreneurial experiences in terms of gender. Furthermore, the pattern emerged that the influence of gender varied according to the type of entrepreneurship undertaken (opportunity vs. necessity), the entrepreneur's age, and marital status and globally the context(s) in which entrepreneurship takes place.

Indeed, the women entrepreneurs interviewed in this research do not constitute a homogeneous group, and their perception of the impact of gender on their entrepreneurial experience differs. However, this heterogeneity is often overlooked in research on female entrepreneurship. Thus, in further analysis of research findings, three types of entrepreneurs emerged to assist in comprehending how Moroccan female entrepreneurs experience the gender gap and the strategies they adopt when confronted with challenging situations. These female entrepreneurs can be grouped into three distinct groups, the "indifferent," the "suffering," and the "rebellious."

The "indifferent": this typology includes female entrepreneurs who project gender neutrality and find this debate outdated. They are generally opportunity entrepreneurs with a higher degree and are highly experienced.

After analyzing the data, it became apparent that Ibtissam (E.4), Sanae (E.5), Fatimzhra (E.6), Chaimae (E.7), Imane (E.8), and Samia (E.16) fall into the "Indifferent" category. These women do not perceive their gender as having an impact on their entrepreneurial experience. They live their entrepreneurial adventure regardless of their gender. They project gender neutrality so that they are considered first as businesswomen and then as women. They, therefore, seek to relegate the identity of the "female" entrepreneur and focus instead on their business. The confidence exuded by these women, the fact that some of them categorically refuse to compare themselves to a male entrepreneur and even find it an outdated debate, led us to seek to understand why these women were in this particular category and why gender did not emerge as an issue for them.

We examined their demographics to determine if any recurring patterns emerged among the women entrepreneurs. It is interesting that these entrepreneurs have advanced degrees and are highly experienced. They all worked for several years before becoming entrepreneurs. Furthermore, except for Samya (E.16), all these women (E.4, E.5, E.6, E.7, E.8) are opportunity entrepreneurs. Indeed, they are considered in society as "experts" in their field and then as "women entrepreneurs". In conclusion, these women are less likely to view their gender as a problem as they can be insulated from the potential influence of gender on their entrepreneurial process.

Testimonials:

"I am a woman, and I had just given birth, yet I was smart from the start, thanks to my network, I was able to work on big projects, and I never encountered discrimination" (E.6).

"Honestly, I have never felt discriminated against, and I make no difference between a woman or a man when it comes to entrepreneurship because it is a personal question and challenge" (E.8).

"I do not see any obstacles because I am a woman, I have not experienced that, I do not even compare myself with a man who launches his business" (E.7).

Seeing a woman on the construction site surprised male collaborators at first, but when they took a closer look at my resume, and after the first training, they realized it is not a matter of gender but rather experience" (E.4).

The "long-suffering": At the opposite extreme, this group includes female necessity entrepreneurs, young singles working in traditional sectors who have faced discrimination and harassment during their entrepreneurial experience.

Although gender discrimination in entrepreneurship did not emerge as a significant issue in this research, Kaoutar (E.3) has suffered and continues to suffer from harassment and discrimination as a woman entrepreneur. Necessity entrepreneur, single, young, and working in the textile sector, she cannot be safe from the sinful intentions of the suppliers and other men she meets. Niama (E.9) finds it challenging to impose her choices and always feels restricted and controlled in her actions by her husband, who is at the same time her partner. These two women entrepreneurs raised the issue of gender and discussed its impact. They gave examples of gender discrimination inherent in describing their lives and entrepreneurial experience. Kaoutar (E.3), for example, had to ask her father to escort her more than once to handle supplier's issues.

Testimonies:

In Morocco, women are always underestimated and mistreated. This situation prevents many girls from becoming entrepreneurs... Yes, there is a difference [between female and male entrepreneurship]; when you go to a supplier accompanied by your father or a man in general, he will respect you more than when you go alone... I have experienced this many times. When I give my number to the supplier to get information about the arrivals, he calls to hit on me. He talks to me on Whatsapp to ask me if I want to get married. He tells me you are young, what do you have to do with entrepreneurship (E.3).

Moroccans do not believe in women as entrepreneurs. They always catch their feminine side... certain things are reserved to men, it is the Moroccan mentality... especially since I am associated with my husband, and there is another problem. He tells me no, that is a man's business, that is a woman's business... he is the one who takes decisions as he always told me it is your emotions, it is your hormones, you are not objective (E.9)

The "Rebels": This last group of women entrepreneurs has adopted a more activist and rebellious position regarding gender issues.

Rebels testify (E.1, E.2, E.14, E.15, E.17) that being a female entrepreneur is not easy in a patriarchal society, but they never give up. They raised problems they encountered in their entrepreneurial adventure due to their gender and pointed out that being female impacts their role as entrepreneurs. However, these women do not stand idly by but instead employ strategies to manage this negative impact and achieve their goals with minimal damage. These coping and sometimes fighting strategies can be divided into two varieties:

- Using guile
- Asserting themselves and becoming "more resilient."

Being married and homemakers, Fatema (E.1) and Souad (E.2) have used cunning in the face of their spouses' refusal. In order to carry out their entrepreneurial activity, they first started to do it in secrecy and then were able to prove to their husbands that it was advantageous for the well-being of the family as a whole. With much more confidence and character, Fatima Zahra (E.14), Asmae (E.15), and Khnata (E.17) were able to assert themselves and face the discrimination they encountered throughout their entrepreneurial process.

"I think you have to assert yourself" (E.17)

"They do not take you seriously [suppliers], but with time this image has changed, now when I go to the market, everyone calls me Fatima Zahra the 'Maalma' I have imposed myself in this market" (E.14).

"My husband was against it, but I did impose myself with time. I used to train at home during his working hours" (E.1).

"At the very beginning, my husband was against working outside my home, so I trained the women at home" (E.2).

"My husband was against it at first, but I am stubborn as a mule, and I love the challenge. I just do what I want, and I managed to convince him" (E.15).

5. Conclusion and Research Contributions

This paper analyzes the experiences of nineteen entrepreneurs in order to identify the specificities of the entrepreneurial process and verify whether their experience differs according to the entrepreneurs' gender in the Moroccan context. The analysis contributes to the emergence of new typologies of entrepreneurs.

The problem of gender, masculinity, and femininity in Morocco is a cultural and social fact. Moreover, the idea of a difference in nature between men and women is complemented increasingly by a movement that gives men a dominant position and relegates women to a position of dependence. The differences in roles, positions, and relationships observed between male and female entrepreneurs are relative and determined by the socio-cultural environment, giving rise to discrimination. However, evolving and specific to the context, these discriminations and traditional mentalities tend to be significantly reduced. The emergence of three different categories of women entrepreneurs, in terms of their attitudes towards gender and, consequently, how they deal with gender issues, has implications for feminist theory and, in particular, the principles of liberal and social feminism.

It should be reminded at this point that social feminist theory suggests that due to differences in early and ongoing socialization, women and men are inherently different. Previous studies on entrepreneurship that have compared men and women based on social traits and values tend to this approach. On the other hand, liberal feminist theory suggests that women are disfavored relative to men due to overt discrimination and systemic factors that deprive them of vital resources such as education and work experience. Indeed, in this research, the gender gap in entrepreneurship leans more toward social theory. This concern stems from a patriarchal mentality and culture, which compels discrimination. Furthermore, women in our sample did not assimilate any discrimination in access to finance, education, or network caused by their gender.

While liberal and social feminist theories help identify and understand the gender gap between men and women entrepreneurs, these perspectives do not extend to explaining differences among women entrepreneurs. The three categories of women entrepreneurs developed in this work limit the explanatory power of both theories. Thus, by considering differences among women entrepreneurs, new light is shed on the gender gap in entrepreneurship.

The implications of this research are diverse. This work explores the relationship between gender and the entrepreneurial process from a comprehensive perspective on the theoretical level. It also makes a new contribution to understanding gender in entrepreneurship in the specific context of Morocco.

Methodologically, this work echoes calls for the mobilization of qualitative methods of analysis, which aim to better understand "entrepreneurship as a gendered activity" (Jennings & Brush, 2013, p. 671). At the managerial level, the research has allowed for a deeper understanding of the experiences of male and female entrepreneurs and the entrepreneurial process they go through to create their businesses in the Moroccan context.

6. Limitations and Further Research

This research work has several limitations. Here are three that seem to us the most salient. First, as the only data collection method, interviews did not allow triangulation with other methods. Such triangulation would have increased the data quality and made the discussion of the results richer. Second, by seeking diversity in the sample, we neglected to ensure a more equilibrated representation of the age and gender of respondents. In addition, the sample was limited in size (nineteen), which does not allow for the collection of rich material that could provide a more in-depth description of the phenomenon (Stevenson, 2000). New concepts, such as entrepreneurial typologies, have emerged through data analysis. Nevertheless, we are aware that, given the exploratory nature of the research and the heterogeneity of women entrepreneurs, the typology may not explain all the experiences of women entrepreneurs in different contexts. However, this typology represents a valuable starting point upon which other research can be built.

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