

A comparison between female entrepreneurship in Morocco and France using Global Entrepreneurship Monitor data

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Abstract

The phenomenon of entrepreneurship nowadays plays an important role in every country as it affects all areas of its economic and social life, including job creation and economic restructuring. In this article, we will examine the research and studies conducted by the Global Entrepreneurship Monitor, focusing on two countries, Morocco and France, since 2015 because Morocco joined the Global Entrepreneurship Monitor in this year. The objective is to explain and compare the figures, statistics, and studies carried out on female entrepreneurship in these countries. The findings show that female entrepreneurship in France is developing and continuing to progress despite the effect of the global COVID-19 pandemic, and the same is true for Morocco, which for its part has experienced a remarkable development in recent years, although it still lags behind France.

Key words: *Female entrepreneurship; Morocco; France; Global Entrepreneurship Monitor*

INTRODUCTION

For several years, men have become increasingly unable to provide for their families alone due to structural unemployment and low wage growth, which has increasingly led women to enter into the labor market. This situation has contributed to improving the position of women in society.

Given that the economic and social growth of every country, including Morocco and France (the territories we will study in this article), depend on the integration of women as economic actors, public authorities are now focusing on female entrepreneurship. Accordingly, female entrepreneurship has attracted significant interest among the scientific community in order to understand its main determinants, such as motivations, attitudes, personality traits, and impediments, as well as to the structural models of the development of women's activity in different socio-economic and cultural contexts.

In light of this interest and the significant growth of women's entrepreneurship, our research will revisit and examine the largest international organization that has been the foundation of all research conducted so far on entrepreneurship, namely the Global Entrepreneurship Monitor (GEM). The GEM represents the first project in the world to provide data-based evidence on entrepreneurship, with

the aim of facilitating the understanding of its impact on economic growth and helping identify factors that encourage or hinder it.

This paper will bring together studies conducted by the GEM over the past seven years, i.e. since 2015, when two African countries (Morocco and Senegal) joined this organization, as our goal is to study and compare female entrepreneurship in Morocco and France.

THE RESEARCH CONTEXT

Entrepreneurship (female entrepreneurship in particular) is an important driver of social health and wealth (Brush et al., 2006; Dean et al., 2017). It is also an strong engine of economic growth. It promotes the innovation required not only to exploit new opportunities, increase productivity, and create jobs, but also to address some of the biggest challenges facing society, such as the United Nations Sustainable Development Goals (SDGs) and the economic shock caused by the COVID-19 pandemic.

Promoting female/ male entrepreneurship represents a pressing concern for several governments worldwide (D'Andria and Gabarret, 2016), especially given the significant negative impacts of the COVID-19 pandemic on economies. Governments and stakeholders will increasingly require credible and trusted data to make critical decisions in their efforts to promote the growth of sustainable forms of entrepreneurship and healthy entrepreneurial ecosystems globally. In its 23 years of existence, the GEM has consistently contributed to these efforts, furnishing policymakers with important insights into how best to foster entrepreneurship to improve growth and prosperity. In this context, the GEM undertakes survey-based research on entrepreneurial ecosystems and entrepreneurship globally. It has been helpful in enabling governments and companies to benchmark their business environment with others, helping them better understand the main bottlenecks that entrepreneurs face and the opportunities to unlock their potential.

France

France is the fourth most advanced country in the world in terms of female entrepreneurship. Business creation is a national issue insofar as small and medium-sized enterprises have become the main engine of productive job creation. This issue is more strategic for France, where in 2009 a new status of “auto-entrepreneur” was instituted, and in 2013 (in the pursuit of the foundations of

entrepreneurship), three ministries [the Ministry of Women's Rights, the Ministry of Higher Education, Research and Innovation, and the Ministry for the Economy, Finance and Recovery (via a delegated minister for small business)] signed the female entrepreneurship plan, which plans to increase the number of entrepreneurial activities created by women by 10 points in five years in order to assess their contribution to economic development and to enable some of them to acquire financial autonomy by creating their own jobs. In 2015, the French government set up a national plan for the development of female entrepreneurship, which includes facilitating access to business creation and promoting entrepreneurship among the unemployed and youth. Many initiatives and efforts are still being made in France to advance this activity (Constantinidis, 2010).

Morocco

Entrepreneurship for Moroccan women is an opportunity to access income-generating activities. Consequently, female entrepreneurship has become one of the pillars of the Moroccan economy. It constitutes an effective solution to unemployment and an inexhaustible source of value creation and economic growth (Himrane, 2018), contributing to the production of goods/services to meet the multiple needs of society (Bastian and Sidani, 2018; Benazzi, 2016; Dada and Jazi, 2021; Naguib, 2022).

This awareness of the importance of entrepreneurship among Moroccan public authorities and all social and economic actors has led them to include the promotion of female entrepreneurship in a process for the enhancement/ improvement of the situation of women in various areas of working life (Rachdi, 2016). Indeed, the unceasing economic disturbances and changes, as well as the unemployment that is rife in society, especially in the category of the young graduates (World Bank, 2014), have forced the country to expedite the evolution of the entrepreneurship environment and the establishment of companies in order to maximize this lever of growth and the creation of the wealth.

Morocco has been described as an attractive country open to the creation of new businesses (Haut Commissariat ACP, 2013; World Bank, 2009). Despite this, it still lags behind the rest of the world in terms of entrepreneurial business in general and female entrepreneurial in particular (International Labour Office, 2016). However, this fact obscures the reality of female entrepreneurship dynamics, mainly due to the level of informality (Haut-Commissariat au Plan, 2021; Kante, 2020). Indeed, the definition of female entrepreneurship in Morocco

depends largely on the recognition of the economic sectors and activities in which women invest (Constantinidis et al., 2017).

From this comes the aim of our research, which will study the developments in female entrepreneurship in Morocco and, among other issues, the reasons for it lagging behind the rest of the world. In this article, we focus on comparing it with France, which ranks fourth among the most advanced countries in the world in terms of female entrepreneurship. Our ultimate aim is to better understand the facts that have been highlighted in the literature in this context in Morocco and France.

RESEARCH METHOD

Our article aims to study the GEM reports from 2015 to the present, undertaking an explanatory and comparative study between the two countries (Morocco and France) to explain the development of female entrepreneurship and its constraints and strengths within these territories. In addition, we will seek to understand the state-of-play following the COVID-19 pandemic.

Regarding the reason for choosing these regions, the country of interest is Morocco, which still lags behind the rest of the world in this context, even though it has recently been described as an attractive country open to new business creation. Regarding the choice of France, this is due to the fact that France is one of the most advanced countries in the field of entrepreneurship and is geographically close to Morocco.

GLOBAL ENTREPRENEURSHIP MONITOR (GEM)

The GEM is a research project, initiated in 1999, which aims to:

- Understand the entrepreneurial aspirations, attitudes and characteristics of individuals
- Monitor and understand the levels, characteristics, and impact of entrepreneurship around the world.
- Contribute to the development of a more comprehensive and nuanced understanding of entrepreneurship and its role in social and economic growth.
- Provide policymakers and other stakeholders with information and insights that can help to support and promote entrepreneurship.
- Foster collaboration and the exchange of knowledge between researchers, policymakers, and other stakeholders interested in entrepreneurship.

The GEM's founders created this organization because there was a lack of consistent, high-quality data on entrepreneurship at the time. They believed that understanding entrepreneurship was critical to economic development and wanted to create a way to measure it on a global scale. The GEM has since become a widely respected source of information on entrepreneurship and its indicators, including the prevalence of entrepreneurship, the characteristics of entrepreneurs, and the challenges and opportunities faced by entrepreneurs. The project is designed to be a longitudinal study, meaning that data are collected over multiple years in order to track changes and trends in entrepreneurial activity. Today, 24 years later, it is still the only international organization directly examining business owners, and it provides a comprehensive overview of how entrepreneurial attitudes, motivations, and intentions are evolving around the world. Each year, it provides a wide range of data on social attitudes, the level of involvement of these entrepreneurs at various stages of their entrepreneurial process, and their characteristics and companies. This information enables comparisons within and between individual economies, geographical regions, and levels of economic growth.

GEM Definition Of Entrepreneurship

The GEM defines entrepreneurship as the process of creating, managing, and growing a business venture, which includes identifying a business opportunity, creating a new business or expanding an existing one, and assuming risk in the pursuit of profit. This definition includes both for-profit and not-for-profit ventures, as well as formal and informal businesses.

GEM Indicators

The GEM is an annual research project that measures entrepreneurship worldwide. The GEM uses a number of indicators to measure the proportion of entrepreneurship in many countries. Some of the main indicators used by the GEM include:

- TEA: the GEM's central indicator is the Total early-stage entrepreneurial activity rate, which measures the % of individuals actively involved in beginning or continuing entrepreneurial activities.
- Necessity-driven entrepreneurship rate: this measures the % of individuals who start entrepreneurship out of necessity rather than opportunity.

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- Opportunity-driven entrepreneurship rate: this measures the % of individuals who start entrepreneurship out of opportunity rather than necessity.
 - Female entrepreneurial activity rate: this measures the % of women who are actively involved in starting or managing a new entrepreneurial venture.
 - Entrepreneurial intentions: the proportion of individuals aged 18–64 that, within three years, intends to embark on entrepreneurship.
 - Innovation rate: this measures the proportion of businesses introducing new products/ services to the market.
 - Established business ownership rate: the proportion of entrepreneurs aged 18–64 who currently own and operate an existing company that, for more than 42 months, has provided revenue (such as wages, salaries, etc.) to the owner.
 - Business discontinuance: the proportion of individuals aged 18–64 who have abandoned a company by selling, closing, or otherwise terminating ownership/ management of a business in the last 12 months.

The GEM also collects data on the motivations and challenges faced by entrepreneurs, as well as their access to resources and support. These data are used to inform policy and support the development of entrepreneurship in different countries (a summary is presented in Table 1).

TABLE 1
EVOLUTION OF THE STATISTICS PROVIDED BY
THE GEM

	France (%)					Morocco (%)		
	2021/2022 ^a	2018/2019 ^b	2017/2018 ^c	2016–2017 ^d	2014 ^e	2021/2022 ^a	2018/2019 ^b	2017/2018 ^c
Entrepreneurial intentions	14.5	18.6	17.6	15.7	14.2	43.3	39.8	26.6
Government entrepreneurial programs ^g	5.9	5.64	4.59–5.36	5.53	3.17	3.9	5.64	3.26–3.40
Entrepreneurship a good career choice	52.0*	58.2	59.1.	57.1	59.0	56.1*	61.1	75.8
Innovation	-	28.1	48.6	33.%,	-	-	14.9	18.7
Industry (percentage TEA ^h in business services)	35.9	22.6	26.5	29.1	-	8.5	3.8	2.7
Entrepreneurship by opportunity (females vs males)	39.9**	66.9 vs 77.5	59.5 vs 14.2	88.3 vs 84.1	73.5 vs 87.25	26.3**	68.3 vs 62.6	78.9 vs 76.7
Entrepreneurship by necessity (females vs males)	51.2***	23.9% vs 21.1	34.8 vs 14.2	11.7 vs 10.8	23.57 vs 11.42	87.1***	27.7 vs 32.8	19.8 vs 23.3
Male TEA ^h	8.4	7.0	5.5	7.3	6.68	5.9	9.2	12.9
Female TEA ^h	7.1	5.3	2.4.	3.4	4.03	6.3	4.3	4.7
Difficulty starting a business due to the pandemic (COVID-19)	35.2	-				52.0		

Source: a GEM 2021/22 Global Report; b GEM 2018/19 Global Report; c GEM 2017/18 Global Report; d GEM 2016/17 Global Report; e GEM 2015/2016 Global Report; f GEM 2014 Global Report.

Notes: g 1 = highly insufficient; 9 = highly sufficient. * ease of business creation; ** pursuing new opportunities due to the pandemic; *** to earn a living. h TEA = total entrepreneurial activity.

RESULTS AND DISCUSSION

Entrepreneurial Intentions

Entrepreneurial intentions are low in both economies, particularly in Morocco. This can be explained by several factors, such as the fear of failure. A total of 64% of those who see opportunities in Morocco would be deterred from engaging in entrepreneurial activity because of fear of failure.

Fear Of Failure

According to GEM reports, the fear of failure is a common concern among entrepreneurs. In terms of female entrepreneurship, the GEM reports show that the fear of failure rate is higher among women contrasted to male both in Morocco and in France. In Morocco, the fear of failure among female entrepreneurs is 52.9%, compared to 46.8% among male entrepreneurs. In France, the fear of failure among female entrepreneurs is 43.3%, compared to 38.9% among male entrepreneurs.

Overall, the fear of failure is a major barrier to entrepreneurship, as it can prevent individuals from taking the necessary risks and pursuing new opportunities. It is important for policymakers and other stakeholders to address this issue and provide support and resources to help entrepreneurs overcome their fear of failure and succeed in their ventures.

Innovation

Entrepreneurship and innovation are tightly intertwined. Entrepreneurs disrupt equilibrium in the market by introducing new product–market combinations, meeting the needs both of consumers and the environment more successfully, and leading to the closure of less productive businesses. When combined with improved access to advanced technologies, this can facilitate entrepreneurs becoming more innovative. At the individual economy level, France has the highest level of innovation (48.6% in 2018). In Morocco, both total entrepreneurial activity (TEA) and innovation levels are low.

Total Entrepreneurial Activity

Morocco has one of the lowest TEA rates (4% in 2015), which also reflects a low percentage of established business owners. This means that less than 1 in 10 of hers of working age are involved at any stage of the business ownership process.

It had the lowest female TEA rates in its sample, with just under 3% of its female working-age population being female entrepreneurs. The proportion of men is more than twice that of women. Therefore, the low participation of women in entrepreneurship has led to a declining proportion across the country.

A similar situation exists in Europe, where women have the lowest participation in TEA (4%) and the downiest gender equality. In the region, the TEA participation rate of women is only half that of men. According to the GEM report, France (alongside Germany, Jordan, and Italy) has the lowest percentage of female TEA.

Entrepreneurial Activity Sector

Morocco is a low-middle income country which has enjoyed political stability that has allowed it to implement significant economic/institutional reforms. It has recently experienced important investment, which has resulted in a variety of projects, such as the development of new industry and infrastructure. As a result, entrepreneurs in the manufacturing sector are the most numerous in Morocco (22% in 2017, 17% in 2018), while France leads in entrepreneurial activity in personal/ consumer services (7.4% in 2018) and in business services (39.4% in 2022). Moreover, French entrepreneurs in the field of finance are also the most numerous (9% in 2017).

Regarding emerging countries, they tend to have fragile percentages of business services entrepreneurs, as shown in Table 1, with less than 1 in 10 in business-services in the 5 African-economies, one of them is Morocco.

Entrepreneurial Activities

Entrepreneurial activities are most often represented by using the organizational life-cycle approach (nascent, new business, established business, and discontinuation). Although the business environment in Morocco has improved, there is still much that needs to be done, such as unleashing the high potential of entrepreneurship, increasing the contribution of Small enterprises to development, and limiting activities discontinuation. Moreover, it appears that economic activity takes place mainly in a few non-commercial sectors (construction, real estate and small-medium-sized businesses), with little opportunities for quality employment and value creation. In contrast, we see that the number of companies created in France has increased between 2014 and 2020 (see Table 2).

TABLE 2

EVOLUTION OF ENTREPRENEURIAL ACTIVITIES OVER THE LAST SEVEN YEARS IN MOROCCO (M) AND FRANCE (F)

	Nascent- entrepreneurship-rate (%)		New-business ownership-rate (%)		Established-business- ownership (%)		Discontinuation-of- businesses (% of TEA)	
	M	F	M	F	M	F	M	F
2021/2022	-		26.3 ^a 52.0 ^b	39.9 ^a 35.2 ^b	4.9	3.6	4.6	2.6
2018/2019	3.3	4.0	3.5	2.3	4.2	2.5	10.4	2.9
2017/2018	4.2	2.9	4.6	1.1	10.4	6.1	4.5	1.6
2016/2017	1.3	3.1	4.3	2.3	7.5	4.3	12.0	8.5

2015/2016	1.3	-	3.2	-	5.2	-	2.2	-
2014	-	3.4	-	1.7	-	2.9	-	1.7

Source: Authors, based on data retrieved from GEM reports

Pandemic Effects 2021–2022

In Morocco, the pandemic has led to a decline in economic activity and an increase in unemployment. This has made it difficult for new businesses to start up and existing businesses to survive. The Moroccan government implemented various business support measures, such as tax breaks and loan guarantees, but these were not enough to offset the negative effects of the pandemic.

In France, the pandemic also led to a decrease in economic activity and an increase in unemployment. The French government implemented measures such as fiscal stimulus packages and loan guarantees to support businesses. However, these measures were not sufficient to offset the negative effects of the pandemic.

However, research focused on the period 2021–2022 clearly shows that entrepreneurs have seized the opportunities related to the pandemic and building resilience (especially in France). In France, 35.2% feel that starting an entrepreneurial activity is more difficult compared to last year, compared to 52% in Morocco. However, those who find an opportunity in entrepreneurship are increasingly doing so without incurring environmental or social costs. Their motivation then commonly becomes "making a difference in the world," in addition to the usual financial goals.

Discontinuance

About 25% of company exits are to pursue other opportunities, retire, or sell a company. According to the data, Morocco is characterized by high exit rates (51%). As for reasons, the majority of company exits were for 'negative reasons', such as a lack of profits, family/ personal reasons, taxes and government bureaucracy, etc.

Entrepreneurship By Necessity/Opportunity

A total of 87% of the Moroccan population resorts to entrepreneurship out of necessity, and one of the most important reasons for this increase was the COVID-19 pandemic, as severely limited working opportunities, especially during the period of confinement (26.3%). According to the GEM, almost seven out of 10 adults in Morocco believe there are fewer business-opportunities available, compared to less than 3 out of 10 adults in the Netherlands and Italy. It is also important to note the pre-pandemic rise in the number of women engaging in opportunity entrepreneurship (79% in 2019 compared to 60% in 2015/2016).

In France, entrepreneurship by opportunity was the most predominant, both among men (84%) and among women (88%), while the share of entrepreneurship by necessity was very low (11.7% among women and 10.8% among men). However, things changed after the health and economic crisis; we can

see an increase in entrepreneurship by necessity and a decrease in entrepreneurship by opportunity, whereby in 2021, only 39% of those surveyed involved in TEA saw some opportunities.

4.1. Education

Higher levels of education are generally associated with higher levels of entrepreneurial activity (Boutaky and Sahib Eddine 2022), perhaps because more educated people are more confident that they have the abilities to start their own activity or because they are better trained to spot opportunities, etc. Unfortunately, in Morocco, the rate of non-graduate entrepreneurship is higher than that of graduates (see Table 3). In contrast, graduates are more likely to start their own entrepreneurial activity in 36 out of 47 economies than non-graduates, and in four of them, all located in Europe (Spain, France, Italy, and Luxembourg), they are more than twice as likely to do so.

TABLE 3
OTHER TEA STATISTICS ACCORDING TO AGE GROUP AND GRADUATION

	TEA by age group (years)		TEA for graduates & non-graduates (%)	
	(18 - 34)	(35 – 64)	Graduates	Non-graduates
Morocco	6.3	5.8	5.4	6.6
France	9.5	6.8	10.0	4.7

Source: GEM 2021/22 Global Report.

4.2. Entrepreneurial Dynamism

In France, entrepreneurial dynamism has grown. The number of businesses created saw an increase of 12% between 2016 and 2017, equivalent to over 55,000 new businesses (Table 2). This increase is mainly due to governmental policies, put into practice in the past decade, that have supported the establishment of entrepreneurial activities and may help narrow the gap between entrepreneurial intention and action. The most noteworthy policy, which was initiated in 2018, is to align the rights of entrepreneurs with those of wage workers (as maternity leave, pension contributions, and unemployment payments).

Morocco needs to address more effort into entrepreneurial requirements, given that it is one of the economies with the fewest individuals engaged in EEA (0.5%). Regarding decisions to ensure that, it does not lag behind the rest of the world in terms of entrepreneurship in general and female entrepreneurship in particular, it has made the integration of the “informal-economy” a national priority and the status of “self-employed” has been introduced for this purpose. This lag behind the rest of the world, as mentioned above, is mainly due to the level of

informality (Kanti, 2020), which masks the reality of the dynamics of female entrepreneurship in Morocco.

Since 2019, Morocco's economy has remained stable, founded on exports, tourism, and a boom private investment. In the same year, Morocco launched the third phase of the INDH (National-Initiative-for-Human-Development), which aims to build human-capital and improve youth engagement through large-scale entrepreneurial financing, which allow the entrepreneurial-ecosystem showing improvement, with almost all GEM-indicators increasing. This was helped by the utilization of targeted measures, including the INNOV-INVEST-Fund and the creation of the SELF-Employed-Status, have contributed in this regard. Despite recent attempts to stimulate more dynamism and business creation, interregional growth disparities persist. The low level of entrepreneurship among young people is also alarming, given the high level of youth underemployment. Early provision of entrepreneurship training, as well as increased human and immaterial capital investment, could help overcome this issue.

Furthermore, development agencies have highlighted that Morocco has made significant improvements in gender equality. School enrolment rates for girls and boys are almost equal, with ensuing in improved literacy rates; however, this has not yet led to women's increased labor force participation. Since it joined the GEM Consortium in 2015, academics, entrepreneurship support institutions, and government policy agencies have used the data collected for Morocco.

LIMITATIONS OF THE RESEARCH

There are several potential limitations to comparing female entrepreneurship in Morocco and France using the GEM data. Some of these limitations include:

- Data availability: the GEM collects data from a multiplicity of sources, including surveys of individuals and expert panels. However, the availability of data can vary by country, meaning that there may be more data available for one country than another.
- Data accuracy: the GEM data are collected through self-reported surveys, which can be subject to bias or errors. Additionally, the definitions and measures used by the GEM may not be uniform across all countries, meaning that the data may not be directly comparable.
- Contextual factors: There are many factors that can influence entrepreneurship rates in a given country including cultural, economic, and political conditions. These factors can vary significantly between Morocco and France, which can make it difficult to compare the two countries directly.
- Sample size: the GEM data are based on a sample, rather than the entire population. The size of the sample can affect the precision and accuracy of the data, which may not be representative of the entire population.

- Time period: the GEM data are collected at specific points in time; however, these trends and patterns may change over time. Comparing data from different time periods may therefore not provide a complete picture of the situation.

CONCLUSION AND PERSPECTIVES

If most research has maintained myths and stereotypes, this is because it has long tended to consider entrepreneurship in general, and female entrepreneurship in particular, as a homogeneous reality. Thus, beyond the eight myths identified by Brush et al. (2001) concerning women entrepreneurs, one of the very first was to implicitly associate entrepreneurship with the male gender (Hisrich, 1986; Lewis, 2006; Stevenson, 1990). Since then, when entrepreneurship was originally perceived as a male issue, the discussion has developed by accounting for similarities or differences between male and female (Gupta et al., 2009). Early research in the 1970s tended to concentrate on gender (biological) differences, while research in the 1990s tended to view entrepreneurship as an activity that did not vary by gender (Birley, 1989; Buttner and Moore, 1997). The 2000s then saw a return to studying the differences between men and women (Brush, 2012; Hughes and Jennings, 2012; Kirkwood, 2009). Women entrepreneurs have since been referred to by the word “woman” placed next to the word entrepreneur. This signals their difference from the “male” norm, enabling measuring their performance and behavior as entrepreneurs (Lewis, 2006).

The question is no longer whether gender makes a difference but how (and in what ways) it makes a difference (Pines et al., 2010). In this context, it is important to acknowledge that neither female entrepreneurs nor their activities are homogeneous because their lives, aspirations, and experiences, as well as contexts in which they operate, are different (Carter, 2000; Gundry et al., 2002). Moreover, these differences have come increasingly into focus since a new line of research emerged, namely “accompaniment.”

Based on the above, we can assert that there is no longer entrepreneurship in general, which is predominantly male; rather, it has become important today to understand that there are two branches of entrepreneurship, male entrepreneurship and female entrepreneurship, and that there has been an increase in the roles fulfilled and number of companies run by women. This is evident year after year in the studies conducted by the GEM.

However, according to the GEM reports, female entrepreneurship in Morocco and France differ in several ways.

In Morocco, the rate of female entrepreneurship is relatively low. According to the GEM (2020) report, only 13.7% of Moroccan women are active entrepreneurs, compared to 18.9% of men, with fewer women starting and running their own businesses in Morocco than elsewhere.

In France, the rate of female entrepreneurship is slightly higher. According to the GEM (2020) report, 22.4% of French women are active entrepreneurs, compared to 21.6% of men, with more women starting and running their own businesses in France than elsewhere.

There are also differences in the motivations and obstacles that Moroccan and French women face when they decide to become entrepreneurs. In Morocco, women are often motivated by the need to create their own jobs and earn their own money, while women in France are often motivated by the desire to create something new and to take control of their own destiny. The barriers faced by Moroccan women often include limited access to funding and networks, while women in France may face persistent gender biases and stereotypes.

Finally, the level of support and resources available to female entrepreneurs in Morocco and France also differs. In Morocco, only 12.2% of female entrepreneurs receive support from their family and friends, compared to 32.6% in France. In terms of access to financing, only 14.5% of Moroccan female entrepreneurs have access to loans or other forms of credit, compared to 25.7% in France. This suggests that there may be more barriers and challenges for female entrepreneurs in Morocco compared to France.

It is important to note that these trends are not exhaustive and may vary by region and sector. In addition, it is vital to note that women's entrepreneurship is an ever-evolving field and that trends may change over time.

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