

Understand the shortage of young female graduates in entrepreneurship.

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Summary : All over the world, female entrepreneurship is imposing itself, growing and becoming more complex. This research aims to identify the motivations and obstacles of young Moroccan graduates to undertake at the start of their career. We wish to explore the differentiated motivations of three profiles of laureates : laureates of business and management schools, laureates of scientific and technical education and laureates of legal, economic and social sciences. To meet this objective, we followed a quantitative methodology based on the administration of a questionnaire to our three graduate profiles. Our study shows that young graduates are more oriented towards employment than entrepreneurship at the start of their career, given the obstacles inherent in the act of entrepreneurship.

Keywords: entrepreneurship, entrepreneurial motivations, obstacles, young female graduates.

I. INTRODUCTION

All over the world, female entrepreneurship is imposing itself, developing and becoming more complex. The business world is changing relatively in the presence of women entrepreneurs. It is increasingly recognized that the impact of female entrepreneurship on job creation and economic added value is no longer in question. Female entrepreneurship, as a source of growth and

employment, has aroused the interest of political, economic and academic bodies (Bel, 2009; Chabaud and Lebègue, 2013; Hugues et al. 2012) [1.2.3]. The fact that entrepreneurship appeared as a strategic driver of economic redeployment (Schumpeter, 1975) [4], its support quickly germinated on the political agenda of most governments. Morocco is no exception. A staggering growth of a series of legal, tax, economic and academic reforms focused on supporting entrepreneurship in general and female entrepreneurship in particular has been put in place. This rise in power of the entrepreneurial act has been accompanied by a development of the training offer aimed at strengthening the entrepreneurial spirit. The teaching of entrepreneurship and the integration of business creation modules in practically all university education has now become compulsory, whereas it was limited to business and management schools before the implementation of the reform of Higher Education². Despite the efforts made, Morocco is

¹ The "Ilayki" guarantee instrument in 2013 and the "Women in Business" program in 2018

² The national education and training charter, and law 01-00 on the organization of higher education in Morocco, BO.F 4800 of 06/01/2000. P: 393.

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once again lagging behind in the MENA region in terms of entrepreneurship. In fact, Moroccan women entrepreneurs represent 10 to 12% of the total number of entrepreneurs at the national level, highlights a report by the International Labor Office (ILO, 2016) [5] on "the evaluation of the development of women's entrepreneurship in Morocco" carried out between 2014 and 2015 in partnership with the Ministry of Employment and Social Affairs. In this perspective, this study aims to identify the different motivations of young graduates to undertake as well as the obstacles that hinder this act. We wish to explore the differentiated motivations of three profiles of laureates: laureates of business and management schools, laureates of scientific and technical education and laureates of legal, economic and social sciences as well as the obstacles inherent in the act. entrepreneurial. In this context, it becomes crucial to ask the following questions:

- What are the different motivations of young graduates to undertake?
- What are the obstacles that can hinder young graduates decision to start a business?

The hypotheses corresponding to the first question are related to "push" factors mainly to the need for money and to escape unemployment. As hypotheses to the second question, the obstacles to entrepreneurship by young graduates on leaving their studies are mainly manifested in the lack of experience, the difficulty of access to credits, the ignorance of support programs for entrepreneurship, the nature of the training and the absence of entrepreneurship modules in the university course of young graduates. The interest in this research lies firstly in the entrepreneurial act

as a solution to unemployment and secondly in the fact that the entrepreneurial process of young graduates is very little studied in Morocco, even less upstream, and that our research can offer solutions likely to promote the entrepreneurship of young graduates. We followed a quantitative methodology based on the administration of a questionnaire to our three graduate profiles. The documentary study helped us to examine existing theories in order to better understand our subject and also helped us to compare our results with the results of previous studies.

The structure of our article is as follows. First, we will synthesize the existing literature on the motivations and obstacles of young graduates to undertake. Second, we will present our research methodology. Third, we will expose the motivations of young graduates to choose entrepreneurship and the obstacles inherent to this choice in the Moroccan context and we will discuss our results.

II. FEMALE ENTREPRENEURSHIP: DEFINITION

The first research on female entrepreneurship appeared in the United States with the work of (Eleanor Schwartz, 1976) [6]. The entrepreneur is defined as a woman who, alone or with partners, has founded, bought or inherited a business, who assumes the financial, administrative and social risks and responsibilities and who participates in its day-to-day management. (Lavoie, 1988) [7]

She is also defined as this woman who seeks personal fulfillment, financial autonomy and control of her existence through the launch and management of her own business. (Belcourt et al., 1991) [8] ; It is a natural person who comes in a situation of inactivity, unemployment or salaried and who depends on an employer, who alone or in

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a team, creates a new independent company, assuming the managerial responsibilities and the risks that are linked to the envisaged wealth production. (Paturel et al, 2006) [9] ;

III. MOTIVATIONS OF THE FEMALE ENTREPRENEUR

Entrepreneurial motivation has been studied using different approaches. (Carsrud and Brannback, 2011) [10] suggest the separation between economic and psychological studies. Much of the economic literature on entrepreneurship considers that the decision to create a business is the result of a process of maximization, in which the individual will compare the income from different activities and will choose the one that will provide him with the highest return (Arenius and Minniti, 2005) [11]. (Latham and Pinder, 2005) [12] note that motivation is a psychological process that results from individuals' relationships with their environment. The concept of motivation can be considered as a reason or a trigger for a person's action, as well as the intentions of the entrepreneur to create his business (Kirkwood, 2009) [13]. Studies on entrepreneurial motivation are divided into two main theoretical bodies, named "push" and "pull". These theories give rise to two types of motivation: "by opportunity", in the case of the pull theory, and "by necessity", in the case of the push theory. The "pull" theory sees business creation as the result of an entrepreneurial culture (Hughes, 2003) [14]. She would be motivated by a search for independence and autonomy, but also by having spotted a business opportunity to develop. The two dimensions that make up the "pull" approach: the business opportunity and the desire for independence are often viewed positively because they consider business creation as an individual and voluntary choice (Kirkwood and

Campbell-Hunt, 2007) [15]. The "push" theory refers to the external, usually negative, conditions that force individuals to engage in self-employment or entrepreneurship because all other work options are absent or unsatisfactory (Kirkwood, 2009; Aidis et al., 2007; Maritz, 2004) [16.17.18], for example, the push factor for self-employment mainly due to unemployment, job loss and lack of work opportunities (Sharafizad and Coetzer, 2016) [19]. Beyond the multiple approaches to study entrepreneurial motivation, the "push/pull" model (which is the basis of the necessity/opportunity motivational approach) remains the most widely used in research in Management Sciences (N. Williams and C. Williams, 2012) [20]. The ease of use of the model has made it successful. Even though the model has proven itself and is globally applicable (Eijdenberg and Masurel, 2013) [21]. Gabarret and Vedel (2012) [22] point out that the classification of motivation into "push" and "pull" causes problems in the interpretation of research results. (Hughes, 2003) shows that certain variables cited by entrepreneurs as "push" motivation variables (the desire for independence that will attract the individual to entrepreneurship) can also be interpreted as "push" necessity motivations. (lack of independence in previous work). This causes contradictions in scientific studies. The desire to be one's own boss, to be independent, is classified as a "pull" factor by the GEM study. However, other authors consider it among the "push" factors of motivation. Despite everything, the push/pull approach is still the most widely used in studies of entrepreneurial motivation (Williams and Williams, 2012; Eijdenberg and Masurel, 2013).

The factors motivating young people to become entrepreneurs differ depending on whether they are a man or a woman (Uschi and Petra, 2013) [23] ; In

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the case of women entrepreneurs, the push/pull approach has been used to study motivation (Orhan and Scott, 2001; McGowan et al., 2012) [24.25] . For Ducheneaut (1997) [26], the push factors that motivate women are job dissatisfaction (glass ceiling included), economic necessity and the need for flexibility. For their part, Moulton and Anderson (2005) [27] point to insufficient income, job dissatisfaction, unemployment and balancing work and family responsibilities. Regarding pull motivational factors, Holmen et al. (2011) [28] focus on the discovery of a business opportunity, the desire for independence, the desire for personal fulfillment, self-realization and greater job satisfaction. For Jennings and Brush (2013) [29], the pull factors in women are: the desire for independence, personal fulfillment and the search for income.

IV. OBSTACLES TO FEMALE ENTREPRENEURSHIP

There are several obstacles that young people face that can alter their entrepreneurial momentum. Zaman (2012) [30] points out that young entrepreneurs are sometimes held back particularly due to a lack of financing (mainly due to the mistrust of lenders, banks and other financial institutions), an unfavorable economic environment for start-ups, lack of skilled labor or concerns about corruption and administrative difficulties. Many studies point out that with equal business opportunities, women have more difficulty obtaining financing than men and therefore have more difficulty developing their projects (Viviane et al., 2005) [31]. Financing remains a major problem for SMEs managed by women than by men from the creation until the actual exploitation of their activity (Balemba, Lukuitshi and Mashali, 2013) [32] . The lack of experience and managerial skills are also obstacles to undertaking. The ability to discover and exploit opportunities largely depends on previous experiences acquired during education and

working life (OECD, 2004) [33] and the lack of experience and skills in business management is considered to be one of the main barriers to starting a business (Muriel et al., 2014) [34]. They are therefore forced to create their business because of discrimination in the context of employment. As a study by the International Labor Organization (ILO, 2004) [35] shows, they are the last to be hired and the first to be fired (Elam and Terjesen, 2010) [36].

V. METHODOLOGY

To improve our understanding of the motivations of young Moroccan graduates to undertake an entrepreneurship activity, we opted for quantitative methods as a research method. Thus, we collected the data through an online questionnaire administered to young female students who are freshly graduated (Master), All without prior professional experience. The sample of our study is made up of 50 female students distributed as follows: 20 successful students from FST/ENSA/ENSAM, 20 successful students from business and management schools and 10 successful students from universities of legal, economic and social sciences who responded to our questionnaire. We asked the young graduates about their motivations for choosing entrepreneurship and the obstacles that hinder their decision to undertake at the start of their career. The average age of the young people questioned is 23.5 years old, they have a higher level of education. The young people interviewed belonging to the various higher education establishments (business and management schools, scientific and technical establishments and faculties of legal, economic and social sciences). The choice of training establishments is not accidental. We have intentionally chosen to study the behavior of the profiles from these establishments which are, from our point of view,

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all prepared, by pursuing modules of entrepreneurship and business management, even for business schools, adequate training, to choose entrepreneurship after graduation.

VI. RESULTS AND DISCUSSION

If obtaining a higher education diploma protects against unemployment, it does not prevent it. The young people surveyed have a high level of education (Masters) in commerce and management, in science and technology and in economics, legal and social sciences; training that prepares them to start their own business. However, in the context of this study, the choice to be an entrepreneur is only expressed by 32% of respondents. Young Moroccan female students show a strong desire for employment (68%) as a choice at the start of their career. In view of our results, it should be noted that 50% of female students in the Faculty of Legal, Economic and Social Sciences have a desire for entrepreneurship, while there are only 30% of female students in business schools and 25% students of scientific and technical specialties who have this desire. This shows that there is a certain dissimilarity with regard to business creation and the nature of training. Business school graduates were expected to show a strong desire for entrepreneurship, which is not true; Hence, the nature of the training may not have an influence on the desire to undertake. This contrasts with the results of the study by (Aganze, 2012) [37]. on the entrepreneurial intention of students, that the explanatory elements of the intention to create a business are contingent on the field of study. The real motivations of the young graduates surveyed who engage in entrepreneurship to access employment are of a "Pull" and "Push" nature.

The quantitative survey makes it possible to identify the diversity of motivations of young graduates. However, the differences in the percentages of the main motivations stem from the diversity of the profiles of the respondents for whom the need for independence seems to be the common motivation. Indeed, 63.2% of all female students in our sample say they want to become their own boss. Our result agrees with the conclusions of the study conducted by Sweeney (1988) [38] who underline that : "There are those who set themselves up on their own: those who have the disposition which allows them to act, or whose certain traits of their personality make their independence the most desirable thing in the world. With regard to the specific motivations of each profile, the results reveal that the main motivation for 83% of business and management school graduates is "the need to take up a challenge"; Many studies including (Hughes 2006; Humbert and Drew 2010; McGowan et al 2012) [39] [40] [41] come to similar results. Concerning the graduates of scientific and technical establishments, the main motivational factor for 80% of respondents is "stability of employment" followed by three factors in equal proportion (60%) "to take up a challenge", "to be financially independent", "to escape unemployment". As for the winners of the FSJES, the two main motivations are "financial independence" for 100% of the winners and self-realization, "to benefit from their training and their skills" for 80%. We note for the three profiles that the financial factor is significant for young Moroccan entrepreneurs. This result coincides with the result mentioned by Carsrud and Brännback (2011) [42] that the entrepreneur is particularly attracted by the desire and the search for economic gain. With regard to the factor "escaping unemployment", it is mentioned only by

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the graduates of scientific and technical education. Finally, the least representative factors are the desire to get involved in helping others and the most non-representative factors are "to continue the tradition of my family" and "because I come from an entrepreneurial family ". This leads us to reject the hypothesis that the motivations of young graduates are mainly of a "push" nature.

However, it should be noted that an individual can be highly motivated to create his own business, but upon leaving his studies, he often comes up against obstacles that direct him towards employment. Previous studies (Benzing, Chu and Chu Kara 2009, Chu, Benzing and McGee 2007, Benzing and Chu 2005) [43] [44] [45] have shown that young people face obstacles that hinder them from realizing their project ideas.

For Moroccan female students, not undertaking as a choice at the start of their career is mainly due to the lack of professional experience. They aspired, for 89.5% of the respondents, to become employees of a large company, at least the duration of gaining professional experience before possibly embarking on entrepreneurship. Hence, the confirmation of the hypothesis that young graduates do not have sufficient experience to create their business.

Not having initial financial capital to undertake is cited by 44.7% as a second obstacle; This result reinforces the conclusions of the report "The Africa Competitiveness (2017)", prepared during the World Economic Forum and which presents the lack of access to financing as one of the main obstacles to business creation in Morocco (Robichaud, 2010) [46]. Several studies underline the difficulties encountered by young graduates in obtaining funding for their creation project; Women wishing to undertake are targets of

discriminatory attitudes on the part of financial institutions. Indeed, the latter may be reluctant to support young graduates in their entrepreneurial project. Even if women tend to borrow smaller amounts of credit than men. Richer (2007) point out that if young female graduates borrow less than their male counterparts, this can be explained by various reasons : a lower risk tolerance on the part of the young graduate, less business growth fast, thus requiring less investment, smaller business size than the average of their male counterparts, lesser needs due to the availability of other funds or different management skills.

In Morocco, young graduates intend to finance their projects through other sources of funding. For a proportion of 21% of respondents specify that they engage in entrepreneurship with their own funds and 52% with loans from family or friends and 57% count on the support of aid programs for entrepreneurship; this preference for these three types of financing is more reassuring for them; Only 31% who assume access to the bank loan. This distrust of accessing bank credit is linked to the lack of confidence that occurs in the process of applying for credit from financial institutions, the excessive cost of credit as well as the guarantees required, including within the framework of support programs for young entrepreneurs. Numerous studies have indicated that the willingness of young people to become entrepreneurs is constrained in large part by the inadequacy or absence of financial resources (Chinguta, 2002; Blanchflower and Oswald, 2001) [47] [48]. This confirms the hypothesis that financing is a handicap that young graduates face when creating their businesses.

Lack of knowledge of entrepreneurship support programs is cited by 21.1% of respondents as the

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third main obstacle to entrepreneurship. In particular the complexity of the steps to be taken and the multiplicity of interlocutors present in the process of business creation. Several programs have been put in place to promote entrepreneurial action, especially among young graduates of higher education, for example : “Young promoters” credits since 1987; Business Creation Foundation (FCE), since 1991; Innov Start, since 1999; Center for Young Leaders (CJD), since 2003; Self-employment support program (Moukawalati), since 2006. Other institutions and programs are specifically dedicated to women: Association of Women Business Leaders (AFEM), since 2000; The “Ilayki” guarantee instrument in 2013 and the “Women in Business” program in 2018. The concrete reality of entrepreneurship support programs calls into question the issue of administrative and fiscal simplification that these programs display. The apparent ease of the latter does not elude the obstacles that young graduates may encounter during the realization of their project idea and mainly when applying for funding. This confirms the hypothesis that the lack of knowledge of entrepreneurship support programs is an obstacle to the entrepreneurship of young graduates.

Regarding entrepreneurship education in higher education, several studies emphasize the role of the education system in promoting entrepreneurship, including Rasmussen and Sorheim (2006) [49] for whom entrepreneurship education in schools and universities can modify attitudes, change behaviors and beliefs of young students regarding entrepreneurship, and facilitate their assimilation and accessibility to the entrepreneurial phenomenon. We note that the vast majority of the respondents (94.7%) have advanced that they have pursued entrepreneurship modules in their training

process. However, these modules are insufficient to allow them to have entrepreneurial skills and attitudes in order to create their own business; this justifies the large number of students who prefer salaried employment as a career choice. This attitude shown by students contradicts with the result of Barakat et al. (2012) [50] "the higher education program helps young people to increase their interest in entrepreneurship and is consistent with what was confirmed by the study conducted by Menzies, Diochon and Gasse (2004) [51] who admitted that many university education and training programs do not sufficiently promote the development of entrepreneurial attitudes and skills, but merely prepare students in a general way for wage employment. (Potter, 2008) [52] also points out that regardless of their type of study, young women graduates' training generally does not allow them to start their own business. This also corroborates with the conclusions of Boudabbous (2011) [53] for whom, it is “to wonder if education and training can have any impact on entrepreneurial intention” the results we have reached reveal that this education factor is not likely to influence the intention to undertake. It is therefore necessary to ask why schools and universities should invest so much in learning about entrepreneurship, when the expected result is not to stimulate either entrepreneurial intention or the creation of a company itself. This leads us to reject the hypothesis that the nature of training and the fact of having entrepreneurship modules in higher education influence the decision to start a business.

VII. CONCLUSION

The development of entrepreneurship has become, over the past twenty years, an instrument of the public authorities in the direction of professional integration of the populations furthest from the

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labor market, such as women in particular. Boutillier and Uzunidis (2015) [54]. They specify that "all social categories whose professional integration can pose (or does pose) a problem have a solution: the creation of a business, which tends to become, in the minds of politicians, a completely acceptable salvation for populations that not only accumulate social handicaps (gender, age - young or old - lack of diplomas, etc.), but also individuals who, at the time of their departure from the labor market, were not able to find work.), but also individuals who on the contrary - due to their high level of qualification - have become too expensive and therefore unfit for business or public research" (Boutillier and Uzunidis, 2015, p. 29) [54]. With this development, entrepreneurial motivations have evolved. The purpose of this article was to understand the entrepreneurial motivations of young female graduates as well as the barriers that hinder their early career entrepreneurial plans. Based on a collection of data concerning the three profiles studied (ENCG, ISCAE/ FST, ENSAM, ENSA/ FSJES), the decision to start a business is at the crossroads of multiple motivations; indeed, combinations of push/pull factors can be retained. The first type of "Pull" nature is made up of young people who wish to be independent, who wish to take up a challenge, they find their realization in entrepreneurship. The second type of "Push" motivation is identified with the need for financial independence and the need to escape unemployment. Despite these motivations for entrepreneurship and according to the available data and those from our study, we note that entrepreneurship is still a very marginal professional choice among Moroccan students (32%). The latter seem, in fact, less attracted to entrepreneurial action (Benazzi K. & Benazzi L., 2016) [55]. This can be explained, in part, by

several obstacles that hinder the decision to undertake. Lack of experience, funding and lack of awareness of entrepreneurial support programs available to young project holders. In order to stimulate the entrepreneurial act in Morocco, banking institutions must make more efforts in financing youth projects. Regarding entrepreneurship support programs, higher education institutions must set up a monitoring unit dedicated to entrepreneurship; the idea is to communicate more on existing schemes and available aid; Also, it should be noted that entrepreneurship support programs would gain in legitimacy if young graduates were regularly referred to the relevant institutions very early in

the entrepreneurial process ; information is not sufficiently relayed to young graduates by the accompanying structures, notably information concerning access to financing, the functions of the stakeholders present in the chain of support for creation, and the legislation relating to business creation.

We also consider that future studies on women's entrepreneurship should take into account other factors to explain the obstacles to entrepreneurship for young women graduates. In particular, psychological and sociological factors that can affect the decision to start a business. We believe that the obstacles to women's entrepreneurship at the beginning of their careers do not lie solely in the actions of institutions, but also in a profound change in social perception linked to the place of women in society and the perception of women themselves linked to their skills and their legitimacy as entrepreneurs.

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[2] Piqué A. et Julteau T .Evolution de.....Bull.Soc.Géol.Fr..1996.25(2).p.56-78.

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