Environmental factors that encourage women to be entrepreneurs

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Abstract
Since the 1990's, all over the world, we are witnessing the participation of women in leadership in the fields of wealth, knowledge and power. Nowadays, women play an important role in the country's economy, and are part of a process of change with high added value. She has become an actor of development despite the challenges, especially the resistance of the society. In this perspective, the question that concerns us is to identify and understand the environmental factors that can encourage women to be entrepreneurs. Essentially, our research methodology is based on the study of the field through an internal vision. Its data is drawn from the semi-structured interviews we conducted with the different women interviewed. At the end of the empirical investigation, the results show that, the factors related to its family context and professional relationships are levers for women entrepreneurs in the Fez-Meknes region.

Key words: Women; leadership; entrepreneurship; women entrepreneurs; Fez-Meknes region.

Introduction
Given the scope of women's entrepreneurship at the international, national and regional levels, it is a major contributor to economic growth and poverty alleviation. Indeed, it is a major force in job creation for women and other individuals (Orhan and Scott, 2001). As such, it is considered a significant contributor to a country's economic development (Kreide, 2003).

In spite of the development of research in entrepreneurship, it is still noted that the factors related to the environment of the woman entrepreneur are little developed there. Indeed, the main research in women's entrepreneurship has been based on women's personal characteristics, their motivations and the characteristics of their businesses.

According to the latest HCP report (2021), the rate of businesses created/owned by Moroccan women has risen to 12.8%, after stagnating for several years at 10% (Oumerzoug, 2020). Nevertheless, this rate remains very low considering that the female population in Morocco constitutes more than 50% of the total population (HCP, 2020). In recent years, research (Belattaf and Nasroun, 2013; Jabraoui and Boulahoual, 2016) has emphasized the importance of factors related to women's environment in the act of entrepreneurship.

In doing so, the entrepreneurial environment appears as a factor that can act as antecedents to an individual's intention to start a business. Therefore, we seek to know how
the environment supports women in starting their own business. We therefore ask what environmental factors encourage this entrepreneurial activity.

Our research aims to determine the factors that may encourage women to enter the entrepreneurial world by understanding how these factors play an important role in the creation of women's businesses. Hence, the main question that arises is: How can factors related to a woman's environment encourage her to start a business?

From this question, a number of issues arise, including:

- What are the environmental factors that can encourage women to be entrepreneurs?
- How can family factors encourage a woman to be entrepreneurial?
- How can relational factors encourage a woman to be entrepreneurial?

1. Literature review

The creative process is not independent of the creator's own characteristics, but also of the context in which she evolves. This axis highlights the literature concerning the environmental factors that can encourage women to be entrepreneurs.

1.1. Factors related to her family environment

The family plays a primary role in the creation of businesses and has been sufficiently discussed in the literature (Aldrich and Cliff, 2003; Winn 2004; Brindley, 2005; Itaniand al., 2011; Alamand al., 2011; Le Loarne-Lemaire, 2013). It encourages and incentivizes the entrepreneur's project (Fayolle, 2004). Indeed, the majority of entrepreneurial models emphasize the importance of the role of the family circle in female entrepreneurship and focus on the impact of the family environment on the success or failure of the female entrepreneur.

As a result, the main factors related to her family context that we retain in our study: the support of the spouse (because our sample was based on women entrepreneurs who started their business and who are married) and the entrepreneurial model.

These can play a critical role in the decision to start a business. As confirmed by Brière and al, (2014, p.90) "the family occupies a central place in the lives of women entrepreneurs, whether it be their parents, their spouse or their children. Family support to start a business therefore seems crucial for women, including moral and financial support".

1.1.1. Spousal support

The literature demonstrates the importance of spousal support for women entrepreneurs. According to Le loarne-lemaire (2013), the spouse is the number one support for the female entrepreneur. Several studies (Winkler and Ireland, 2009) have confirmed the extreme importance of the latter in entrepreneurship. Some authors (Kirkwood, 2009) have shown that this support is more important for female entrepreneurs than for male entrepreneurs, which illustrates the tendency of women to create businesses with their husbands (Nelton, 1998).

Spousal support can be of several kinds: professional (contacts, advice), financial (providing start-up capital, guaranteeing a credit application, financing some investments), moral (presence, listening, encouragement especially in difficult moments), family (picking up the children from school, driving them to their leisure activities, helping them with their homework).

In most cases, the spouse makes financial investments in the wife's business (Le Loarne-Lemaire, 2013). In the same vein, Gundry and Welsch (1994) believe that the spouse is an undeniable stakeholder because he or she has real decision-making power over the investment of start-up capital, usually from family/couple savings. Davidsson and Honig (2003), in their qualitative study on the identification of social support parties for the new entrepreneur, emphasize the role of the spouse as a facilitator, or on the contrary, as a hindrance to the decision to start a business. Shabbir and Di Gregorio (1996) attempted to understand how structural factors influence the activity of women entrepreneurs in Pakistan and family support emerged as a factor in business success, that of the spouse in particular (Winkler and Ireland, 2009; Le Loarne-Lemaire, 2013).

In the Moroccan context, Bihasand al, (1997) point out that for Moroccan women, the spouse is the financial support for the launch of their project. This finding is supported by other studies, in particular Boussetta (2011); Gray and Finlez-Hervey (2005) and Constantinidis and al, (2017). Moreover, its role extends to other levels as well. The husband often occupies a central position in his wife's company. In addition to financing, in some cases he is directly involved in the day-to-day management of the business (Rachdi, 2016), which illustrates the family nature of women's business in Morocco (Bihasand al., 1997).

Therefore, the support of the spouse seems to be an encouraging factor for women who want to be entrepreneurs.

1.1.2. The entrepreneurial role model

Several studies have taken the existence of entrepreneurial role models within the family as factors that influence the decision to become entrepreneurs (Global Entrepreneurship Monitor, 2004). Some studies (Tounes, 2003) point out that the existence of potential entrepreneurial role models will encourage the creation of businesses. Therefore, Gasse and D'Amours (2000) reported in their research that 50% of respondents have close entrepreneurs. The study by Diochon and al, (2001) had the same results on emerging Canadian entrepreneurs, 46% of them reported that their parents were entrepreneurs or business owners.

Authors (Belcourt and al., 1991; Scott and Twomey, 1988) have been able to prove that there is a strong link between the role of relatives as models and an individual's preference for an independent career. In particular, Shapero and Sokol (1982) argue that the family, especially the father or mother, plays a very powerful role in developing an individual's desirability and feasibility for entrepreneurship. Hisrich and al (1991) affirm this relationship by mentioning that the family environment plays an important role since a large number of women entrepreneurs come from a father or a husband who is an entrepreneur. In addition, belonging to an entrepreneurial family can strongly reinforce an individual's entrepreneurial spirit. Therefore, Boussetta (2011) believes that the parents or the entrepreneur husband have some influence on the choice of the daughter or wife to start a business.

Regarding Moroccan women entrepreneurs, the family nature of their businesses may indicate that the family encourages the decision of women to become entrepreneurs, it means that these women decided to create their own business by following the example of close entrepreneurs (Jouad and al., 2019). However, research shows that many Moroccan women start their businesses as a result of a personal decision and not as a result of influence from those around them (Boussetta, 2011).
Therefore, in our sample, studying the role of the entrepreneurial example is essential for Moroccan women entrepreneurs in the Fez-Meknes region.

Figure 1: Factors related to her family context that encourage women to become entrepreneurs

1.2. Factors related to professional relations

In the literature, the environment linked to the professional relations of the entrepreneurs is also considered as a factor likely to encourage the launching of their activities and thus to participate in the entrepreneurial dynamics of their country. Indeed, the areas that make up this environment are mainly professional networks. A number of studies (Brush, 1992; Cadieux and al., 2002) have examined the importance of professional networks for women entrepreneurs.

A professional network has been cited as a source of competitive advantage for an entrepreneur (Miller and al., 2007). It can play a key role in the pre-, during- and post-start-up of a business and in its future development. With the scarcity of economic and business resources, networks have become the best strategies to acquire these resources. An effective network allows the entrepreneur to stay one step ahead of his competitors (Timmons and Spinnelli, 2003).

The literature on entrepreneurial networks is unified on the importance of strong ties in women's networking practices on both the Anglophone (Roomi, 2009) and Francophone (Borges and al., 2008) sides. As Aldrich's (1989) subject leader says: an entrepreneur, whether male or female, will not create and manage his business alone. He usually benefits from the support provided by the network he joins. Entrepreneurs who have succeeded in creating businesses have certainly managed to find market opportunities, but they have also benefited from the support of other parties (mentors, experienced entrepreneurs, etc.).

In other words, entrepreneurial success does not only depend on the entrepreneurs, but also on the accumulation of social capital and professional ties (Fafchamps and Minten, 1998). Fayolle (2003) believes that professional networks are a method of promotion and catalysis, which saves time and improves efficiency when dealing with complex situations and complicated methods and procedures. He emphasized that access to resources can sometimes be problematic and difficult and that integration into the network can be the central or even decisive factor in the process of obtaining these resources. As, Santoni and Barth (2014, p. 89) pointed out "An entrepreneur needs information, financial capital, skills, and labor to start their own business. They have some of these elements, but often by reaching out
to their contacts, i.e., their social networks, for support”. This perfectly justifies the old saying: "what you know is far less useful than the people you know" (Fayolle, 2003, p. 67).

Also, in the literature, some studies indicate that women have more difficulty than men in integrating professional networks. However, these networks are generally very important for developing the initial idea and running a business. Several authors (Kodithuwakku and Perera, 2003) believe that professional networks are integral to the success of small businesses. These networks allow entrepreneurs to build networks of acquaintances, helping them to save time, obtain better information, and quickly gain recognition (Fayolle, 2003). Compared to men, women are often at a disadvantage, usually due to the lack of professional associations to support women entrepreneurs (Treacy, 2003). In several studies, such as the UK study, women entrepreneurs report that the lack of support from business organizations and business development agencies had largely limited their business start-ups (Roomi and al., 2009). The importance of supporting entrepreneurs has prompted some women entrepreneurs to take the initiative and create their own business associations to support each other and advocate for their interests. For example, in India, women entrepreneurs have formed the Independent Women’s Association among themselves. This association supports and defends women entrepreneurs by exerting tremendous pressure on local authorities to promote the interests of its members.

In Morocco, some studies and reports on the professional networks of women entrepreneurs show that women at this level encounter certain difficulties. Indeed, the presence of women in these networks is much lower. Due to their family commitments, they do not have enough time and opportunities to develop the networking and lobbying activities that are essential to the creation of businesses (Economic, Social and Environmental Council, 2014; Boussetta, 2011; Rachdi, 2006). Moreover, the results of the research by Constantinidis and al, (2017, p. 52) emphasize that the creation of businesses by women in Morocco relies mainly on the close family and social network that form an informal network.

To this end, the professional network is a factor that can be decisive for the creation of activities by women entrepreneurs in our sample.

Figure 2: Factors related to professional relationships that encourage women entrepreneurs

![Diagram showing professional networks leading to the launch of women's businesses]

Source: Made by us

2. Methodology

The approach adopted in this work is essentially dictated by the objective of our research. Thus, we seek to understand how factors related to the woman's environment can encourage her to create a business. Understanding is often associated with the interpretivist paradigm. This paradigm develops an approach that takes into consideration the expectations, motivations, reasons, intentions and beliefs of the actors, and that puts much more emphasis on practices than on facts.

In fact, to formulate our research problem, we based ourselves on hybrid exploration, which relies on the existing literature to make sense of empirical observations by going back and forth between these empirical observations and theory (abductive approach).
In order to identify and understand these factors, we opted for the qualitative approach, which we felt was the most appropriate for our problem. As far as the empirical study is concerned, we first conducted open interviews with five women entrepreneurs with the objective of identifying the different perceptions of our research problem and trying to understand the responses given to this problem. Second, we conducted semi-structured interviews with 20 women entrepreneurs.

Essentially, our research methodology is based on the study of the field through an internal vision. Its data are drawn from the interviews we conducted with the different women interviewed.

3. Presentation and analysis of results

3.1. Factors related to the family environment

3.1.1. Spouse support

The testimonies of the women entrepreneurs in our sample agree on the importance of the role played by their spouse.

"I share the same mentality with my husband, because he is my companion and my support since university. I rely on him a lot because of his interpersonal skills, because he was the regional secretary of the faculty unions. He is the one who reviewed the conditions of entry into this sector. He helped me to collect the papers, and it was he who supervised the construction and maintenance of my school" (Najia, 60 years old, 4 children, private school).

"My husband is a great man, he did more than support me. He encouraged me two years before the creation of my company "by telling me to go ahead and do it, you have to do it". But the financial factor was very difficult. I was afraid I would be in a lot of debt. And as soon as I was able to get some money, my husband said, "Now you can start your business. My husband has been a great support, a huge support" (Latifa, 41 years old, 3 children, children's activities).

"He is behind the curtains, he does everything, for example: water, electricity, and he buys the materials and installs them. I say this is what I want to do and he does all the work" (Aziza, S, 59 years old, 2 children, Sports hall).

The support of the spouse seems to be indispensable for the majority of the women entrepreneurs interviewed. However, only one woman in our sample stated that she did not receive support from her spouse:

"My husband did not support me, he was against it because for him, I have worked a lot and I have invested too much, now I need to rest. I am like that, I am hyper active, I have to do something, I have to keep busy" (Ouafae, 60 years old, 3 children, perfumery).

These women receive support from their spouses first in the creation of their business and its development. As we have observed through our results, the spouse is the first recourse in case of problems or complications, whether professional or personal. Also, the spouse provides various aids (access to the market, childcare, advice and other aids of all kinds).

3.1.2. The role of the entrepreneurial role model

The results of our research diverge as to the role of an entrepreneurial example in the entourage of women entrepreneurs on their entrepreneurial activity.

Some of the women entrepreneurs interviewed stated that they did not have any entrepreneurs in their immediate environment. Thus, they consider that their decision to
become an entrepreneur is an individual one, emerging thanks to their personal convictions and motivations, as these women testify:

"Someone special I wanted to be like, no way, it was my will" (Ouafae, 60 years old, 3 children, perfumery).
"I am my own example, what I feel I do " (Sonia, 43 years old, 2 children, Interior design)
"All my achievements are due to my experiences and my life" (Wissal, 43 years old, 3 children, Florist).

On the other hand, others declare that they have a close family member or friend who is an entrepreneur. These women were influenced by their relatives in their decision to become entrepreneurs:

"Already I am the daughter of an entrepreneur, I worked a little with him when I was little. It helped me, it evolved in my head. In fact, I am the only one in the family who followed the same path as her father" (Amina, 54 years old, 1 child, latex toys).
"My mother, in my eyes, is a great mom because she was able to manage the house and her business. The truth for me is the example especially since we are a big family (I have many brothers), and she knew how to manage everything" (Kaoutar, 32 years old, 1 child, Web agency in computer science).
"My father (may God have mercy on him) was a merchant, and a grain entrepreneur. He is the one who brought up in me the sense of entrepreneurship" (Najia, 60 years old, 4 children, private teaching school).

Some women in our sample were impacted by other women entrepreneurs. For them, these women were the model to follow, which is why they decided to launch themselves into the world of entrepreneurship:

"It was the person who taught me sewing in Brussels, it was a school called the attic of Paris" (Aziza. B, 63 years old, 5 children, School of fashion design and traditional sewing).
"She was the female business owner I worked with. I saw how she made many sacrifices to make her salon work. So, I also said to myself once I acquire some experience, I will create my own salon, I said to myself I can also do that, I can also be a woman entrepreneur" (Laila, 40 years old, 2 children, hairdressing and beauty salon).

Other women were inspired by project ideas developed abroad:

"I had done training in France in dance, I had met a group in Lille. Extraordinary people who have a beautiful room with many students, I took a lot of ideas and I was inspired by these people and I said to myself why not do the same thing " (Aziza. S, 59 years old, 2 children, gym).
"I was inspired by a lot of people, the people I met in Thailand, when I started out of passion to share around meditation, around its benefits on people's well-being, I said to myself just to have a legal framework to be able to work in a legal way, okay, I'll create my own business" ( Sahar, 30 years old, 0 child, Wellness).

The conclusions that we can draw from the responses of the women interviewed suggest that the majority of the women entrepreneurs in our sample attach importance to the presence of an entrepreneurial role model. For them, the presence of an entrepreneur facilitates the idea of entrepreneurship, and allows them to embark on the entrepreneurial adventure and to benefit from the experiences and expertise of their role model.

3.2. Factors related to her professional relationships

Most of the women entrepreneurs in our sample, especially those who are affiliated with a professional network, say that their affiliation with a network adds a lot of value to them:
"So me, I was actually the president of the Association of Women Entrepreneurs in Morocco for two successive terms from 2010 to 2016. It is a women's business network present in Morocco where we can help each other; there is also another business network which is the business networking which is an international business network and there is also mentoring so these are business networks that allow us to have relationships with people even internationally, and to exchange our experiences and all that " (Oumnia, 45ans, 3 children, Building materials).

"It's when we recommend each other and we can work together. So I was part of a business network called BNI for the launch of my business which was really helpful. It helped me with referrals at the very beginning of my launch. To have a visibility within the city in which we are completely unknown " (Latifa, 41 years old, 3 children, Children's activities).

"Being part of a business network means having relationships that can be beneficial for you or for the other person by bringing recommendations. It's exchanges and it's very important to be socially integrated and to be integrated in a group, club, organization, like you've already attended the BNI network and other groups that get together in this sense of business that brings it all depends on which network you fall with. It's important, but you have to find the right network" (Sonia, 43, 2 children, interior design).

"It's very important to belong to an interesting network, because there are things you can't do alone. Already the fact of belonging to a network allows you to create a visibility, it creates a notoriety, you say to yourself, here I exist on the market and I have my say and I have my weight" (Hanane, 40, 3 children, Events Agency).

While two women in our sample state that their membership remains a formality and their involvement is very low. They mention two main reasons: lack of credibility and false promises.

"Personally, I don't see any value in it from my experience. What will make you successful is word of mouth and your real reputation and your work if you work you will get notoriety, if you don't work sooner or later you will fall. If you don't offer the right service, people will realize the quality of your work and advertising will have no effect" (Aziza. B, 63 years old, 5 children, School of fashion design and traditional sewing).

"According to my experience, I really risk to disappoint you because it is my personality, I cannot lie I am frank and I prefer to say it is a bluff because you are promised things but in fact you are left " (Ouafae, 60 years old, 3 children, perfumery).

The networks are considered by the majority of the women entrepreneurs interviewed in our sample as the main channels through which these women access different services. They contribute, as a sort of bridge between these women and certain stakeholders, in particular, the clients.

Thus, the women in our sample prefer to rely primarily on their personal relationships (friends and former employers and co-workers) and family to develop their contacts. They also adhere to a network known in the business world such as: the association of women entrepreneurs, the BNI and the Bouabate Fez association .... These networks remain, for many women, the shortest and safest way to approach the maximum of potential customers. It allows them to be recommended to clients via the members of these networks. Nevertheless, the affiliation to these networks requires a great credibility and reliability in terms of quality of the proposed services. Therefore, these women entrepreneurs must constantly maintain a high level of service offered.
4. Discussion of the results

Our results are in line with the contextual approach that states that the decision to start a business does not only depend on individual characteristics, but also, on environmental factors (family circle and professional relationship). In the same vein, these results converge with the findings of the empirical study by RetnoHapsari and Soeditianingrum (2018).

Indeed, the literature (e Loarne-Lemaire, 2013; Aït-Errays and Tourabi, 2018) largely emphasizes the importance of *spousal support* in the entrepreneur's success. Its positive role in female entrepreneurship in any entrepreneurial endeavor is widely emphasized (Winkler and Ireland, 2009). Davidsson and Honig (2003) indicate that the spouse can be a lever or a brake in the decision to create a business. Much research (Lebègue, 2011) supports this view. Kirkwood, (2009) in his qualitative study, in New Zealand, proposes a typology of support, ranging from the co-founder of the business to the non-supportive spouse. Le Loarne-Lemaire's (2013) study of Scandinavian women entrepreneurs and their spouses shows that women are very supportive of their spouses, however, this is not always the case for women. The author underlines that the support of the spouse plays a primordial role in terms of stress reduction for the entrepreneur and the reinforcement of his confidence, whether he is male or female. She adds that this support is only beneficial for the woman if it is unconditional and if: "her partner shares her vision of the respective places of men and women in society and, more specifically, in the family. When the woman entrepreneur does not perceive the support of her spouse, either the entrepreneurial initiative fails or the couple separates" (p.111). The same is true in the study by Constantinidis and al, (2017) on Moroccan women who conclude that the support of the spouse is essential for the creation of the entrepreneurial activity.

The existence of an *example-entrepreneur* in the entourage of women entrepreneurs can play a significant effect on the decision to create a business by the women we were able to interview. This role is attested to in the literature by a number of authors: Cooper, 1976; Global Entrepreneurship Monitor, 2004. Consequently, the presence of an entrepreneur in an individual's entourage is an important factor in stimulating entrepreneurship. This appears to be the case for the women entrepreneurs in our study, with the exception of four women who started their own businesses.

The OECD study (2014) confirms this finding among Moroccan women (but also other women in the MENA region) who lack confidence in their ability to start and manage a business and are afraid to take this risk. The presence of a close entrepreneur, a woman in particular, could further stimulate their entrepreneurial culture.

The role and *usefulness of business or professional networks* has been widely demonstrated in the literature (Geindre, 2013; Baron and Markmann, 2003). In the same sense, Lerner and al, (1997) have emphasized the importance of network affiliation, particularly to women's networks, the use of consultants and the existence of mentors in the performance of women entrepreneurs.

Indeed, being a member of a network allows access to new perspectives, sharing of experiences and exchanges with other members. Lerner and al (1997) concluded that women who choose to get involved in a network manage to develop very strong ties that will become very useful for their businesses. Our results corroborate these findings.

Nevertheless, Constantinidis and al (2017) report in their study that Moroccan women entrepreneurs are less numerous in business networks. They prefer to build their business networks from their personal and family contacts.

Conclusion

Our research shows that environmental factors are levers for women entrepreneurs in the Fez-Meknes region.
Like this work, the main specificities highlighted by the results of our research on a sample of 20 Moroccan women entrepreneurs in the Fez-Meknes region are related to their reality as women, wives and mothers. Concerning the articulation of life times, the desire to find a balance between private and professional life is very present among women.

The general trend among the women interviewed is their dependence on the family. These women rely heavily on family support: spouses, parents, and other relatives to launch their business. The spouse in particular is directly involved in his wife’s entrepreneurial activity. The women entrepreneurs in our sample also rely on the advice and recommendations of the entrepreneurial example.

In addition, the women entrepreneurs interviewed in the Fez-Meknes region put more emphasis on the quality of interpersonal relationships. These women try to build stable and sustainable relationships with different stakeholders through professional networks. Their main objective is to ensure the successful launch of their businesses.

Finally, all of the above-mentioned factors serve as a reference and example for future women entrepreneurs, which will help promote female entrepreneurship.

Références


