

## Support For Women Entrepreneurs in Morocco

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### **Abstract:**

*Women's entrepreneurship is a recent subject, taking momentum in today's society. In this regard it is important to understand the context in which women nowadays.*

*The objective of this intervention is to establish a review of literature on entrepreneurship, and present some organizations specialized in supporting these entrepreneurs especially women entrepreneurs,*

**Keywords:** *Entrepreneurship, women's entrepreneurship, support of entrepreneurs.*

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### **I. Introduction**

Women's entrepreneurship is a very new subject, taking momentum in today's society. In this regard it is important to understand the context in which women nowadays. We will in a first part a literature review on entrepreneurship and women entrepreneurs in particular, which is the centerpiece of our subject. In the second part we will put the item on supporting women entrepreneurs in Morocco.

Moroccan women are increasingly present in the political, economic and social life; national and local (political participation by the independence and develop the country, socioeconomic by their formal or informal work, reproduction and education).

The interest of this is related to its importance in the development and economic growth as a social through the creation of jobs, income and wealth it generates.

### **II. The Literature Review of women's entrepreneurship.**

Entrepreneurship is fairly recent. The latter was a great scientific interest, the firm is now a pillar of growth, development of the social and economic field, the fight against poverty, unemployment and the informal.

Entrepreneurship is multidisciplinary (Filion, 1997). Despite scientific studies increasingly focused on the term no definition unanimous. Filion (1997) defines the concept as "the practice field that studies entrepreneurs: their business, their characteristics, economic and social effects of their behavior and the supports that are made to them to facilitate the expression of entrepreneurial activities ". dix years later, OECD (2007) has defined the concept of entrepreneurship as " the result of all human action to undertake in order to generate value through the creation or development of economic activity and an identifier exploiting new products, new processes or new markets. "

Bruyat in 1993 to add an important element in the definition of entrepreneurship is the process aimed at analyzing the personal and environmental variables that promote or hinder entrepreneurship, the acts and entrepreneurial behavior (Tounes2002)<sup>1</sup> and those in a place called environment.

Women's entrepreneurship has emerged with the birth of gender theory<sup>2</sup> which states that the woman is a crucial stakeholder that impact the development and evolution of the Company.

The research and literature on female entrepreneurship have developed so very remarkable in recent years. Literature was basically concentrated on female entrepreneurship, however, male entrepreneurship remains an area completely fallow.

According to Barrett (1995) "the implicit view of what underlies the differences in how men and women approach entrepreneurship is influenced consciously or not, by various feminist philosophies." After twenty years, Constantinidis comes to distinguishing feminist thought currents led to the emergence of the knowledge of women's entrepreneurship.

- the radical approach (Lebegue, 2011) that blends a natural conception of gender in terms of psychology and emotion. which makes women less able to entrepreneurship than men.

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<sup>1</sup> Tounes, A., (2002), Contractor: the odyssey of a concept, IAE Rouen CREGO, Faculty of Law, Economics and Management, no.03-73, 1-22.

<sup>2</sup> According to the Guide to the institutionalization of the gender approach

- The approach of liberal feminism: based on the principle of equality of the sexes, and their ability to be rational and reasonable in their choices and succeed the activities of entrepreneurship.
- The approach of social feminism: based on the fact that female entrepreneurs have special features to the context of entrepreneurship. adopted as means rather than as obstacles.
- The social constructivist approach to feminism: This approach defends the masculine paradigm, staying on the same principle that social feminism.

For LAVOIE women entrepreneurs is "the woman who, alone or with a partner or partners, founded, purchased or accepted inherit a company that assumes the financial responsibilities, administrative and social and actively participates in its current management"<sup>3</sup>

### **INTERVENTION OF THE STATE IN PROMOTING WOMEN ENTREPRENEURSHIP**

Women's entrepreneurship is more recent in African countries Morocco .At the female entrepreneur is a relatively new profession, the number of women entrepreneurs remains in the order of 10%<sup>4</sup> or about 5000 women's enterprises according AFEM association of women entrepreneurs in Morocco's business 2005, Despite the measures and incentives by the state to snuff support for female business.

Female entrepreneurship has become an important part in the strategy of development and growth of the country. Approaches implementation fit into the context of improving and promoting the status of women in the workforce.

After independence the social and economic legislative orientations were towards the integration of Moroccan society in social and economic development. Strategic decisions are materialized by the choice of the liberal economy to ensure the state economic growth. The period 1960et 1970 is defined by the implementation of economic development plans to support the economy in the changes in the country. Nevertheless, the debt crisis and the imbalance in the balance of trade and payments in the 70s contributed to Morocco in the implementation of the structural adjustment program in 1983. The three-year plan (1965-1967) comes later to put the item on the private sector to increase investment and adopted economic liberalism.

For the period 1972 and 1982 the state intervention for export promotion and import substitution was the omnipresent and mobilizing the private sector by the promulgation of the Moroccanization label in 1973. The year 1983 was marked promulgation of the investment code that was replaced in 1995 by the "investment Charter". Despite the implementation of the structural adjustment plan, the growth of the Moroccan economy was low, which gave a second need reforms for 1994-2004 period in collaboration with international institutions, mainly the signing of the agreement free trade with the European Union and America and improved business climate, creating regional investment centers in 2002.

Morocco has experienced a stagnation in investment (22.4% of GDP in 1998)<sup>5</sup> due to the slowdown in the implementation of reforms in administrative procedures law, infrastructure, and also the financial sector.

For the decade of 2000, the development has accelerated and the imbalance has decreased. Also the delay before the 2000s was offset in large part. The year 2004 was marked by the signing of several agreements, including the Agadir Agreement and the agreement with Turkey

Morocco has recognized the improved business climate in many reforms and implementing agencies and organizations to support and promote business before, during and after creation in particular by establishing an Agency Investment Development Moroccan (MIDA), the National Committee Business Environment (CNEA) and the implementation of the Unique ATMs.

In terms of female entrepreneurship Morocco has implemented several measures, initiatives and programs to support, promote and my development of women as economic growth engine.

The year 1991 marked the creation of the Departure Area Association (ESPOD), which aims to encourage women's initiatives and those of young people for the creation and development of the company, promote and boost the value of the fundamental strength that represent women entrepreneurs or potential entrepreneurs.

In September 2000 the Association of Women Entrepreneurs of Morocco (AFEM) (independent association) was born. Two years later in 2002, Morocco to establish the ICC regional investment center. This acts as an intermediary between the contractor and state agencies in connection namely (CNSS, the Tribunal and OMPIC). in the same year ANPME (National Agency for the Promotion of Small and Medium Enterprise, founded in 2002) has just been born, his role is the promotion and development of SMEs by simplifying the maximum the process .l'ANPME has launched programs dedicated to women and men entrepreneurs: the program "Support for women's entrepreneurship", in partnership with the TaahilAlmokawalat program of the

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<sup>3</sup> A DIF "female entrepreneurship: the case of zilaya Oran, 2010, p17

<sup>4</sup> The AFEM The survey in 2006

<sup>5</sup> HCP REPORT ACCORDING

German Technical Cooperation, which aims to promote women's entrepreneurship and strengthening women entrepreneurs intervention capabilities or have entrepreneurial potential and Moukawalati program that aims to gradually reduce the unemployment rate and sustainability of established companies. Then is May 18, 2006 the UNDP in partnership with MEFA has launched a program for the promotion of female entrepreneurship in Morocco (2007-2011) with the publication of a Handbook on Gender Approach. In order to centralize and simplify administrative procedures to promote entrepreneurship and business creation,

Within the framework of cooperation with other agencies have cited the cooperation program between Morocco and APEFE in 2013-2016 on training to the development of female entrepreneurship in Morocco. Its objective is to support creative businesses by supporting capacity ANAPEC and AFEM by the establishment of a management training center in Casablanca. And implementation in Morocco since 2013 Center for Entrepreneurship and Executive Development (CEED) are ultimate goal is the support of entrepreneurs and the entrepreneurial project in Morocco.

The list is not exhaustive, due to the development and growth that knows the country in various fields.

The Moroccan population is marked by a fair presence of men (50.2% women). With a female participation rate of 19.4%<sup>6</sup> and an unemployment rate of 28.5%<sup>7</sup> while for men is respectively 54.1% and 12.2% .the presence of women in the labor sector has increased with a third party which explains over and taking initiatives by women in the integration of the employment sector and detachment from social barriers.

The statistical study developed by AFEM 2005 shows that over 50% of female firms operating in the service sector while the majority of companies are located in the region of Rabat and Casablanca, and returns to the dominance of small and medium SARL companies with 57%, 22% individual companies. And that 24% of companies have a workforce of less than 5 employees of which 92% are women's businesses;

The level of education plays an important role in the proper management and proper functioning of the company, all women entrepreneurs have a higher level of study is a master license or whose their age varies between 35 and 54 with a percentage of 65%. And women with little or no educated manager that micro and small enterprises specializing in trade and crafts.

The results of "Global Entrepreneurship Monitor" recorded in 2015 an entrepreneurial activity rate (APR) of 4.44% in Morocco with position 25 GMT on 62 countries.

The small and medium business confederation confirmed that 95% are SMEs, with 31% under exports and 40% of production<sup>8</sup>. They are distributed in different sectors.

**BOARDI:** Number of entrepreneurs by sex (2010-2013) Ministry of Industry, Investment, Trade and the Digital Economy

Year	sex Ruler	Number of Leader
2010	F	77
	M	2948
total 2010		3038
2011	F	77
	M	2834
total 2011		2938
2012	F	55
	M	2175
total 2012		2237
2013	F	50
	M	1734
total 2013		1787

According to the survey on the number of sex entrepreneurs noted that the number of male leaders representing over 2948, 2834, 2175, 1734 respectively for the years 2010.2011, 2012 and 2013.Tandis that for women the number is 77, 77, 55, 50 for the same years reflecting the presence of women in the life entrepreneurship is minimal, but it continues to increase.

<sup>6</sup> HCP Report MOROCCAN WOMAN IN FIGURES evolutionary trends of demographic and socio-professional characteristics, 2016.

<sup>7</sup> HCP Report MOROCCAN WOMAN IN FIGURES evolutionary trends of demographic and socio-professional characteristics, 2016.

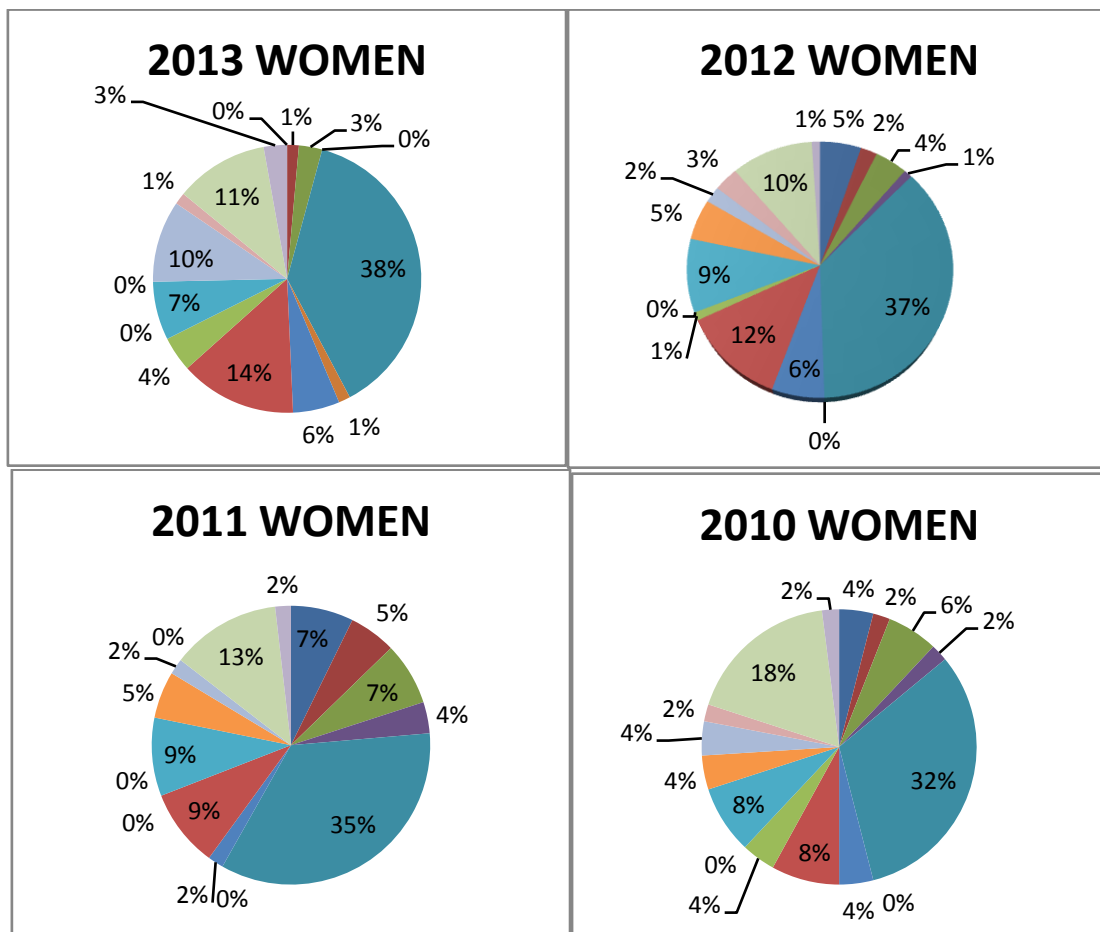
<sup>8</sup> CDVM SME financing in Morocco in May 2011.

**TABLE II:** Number of contractors by major sector and sex (2010-2013) Ministry of Industry, Investment, Trade and the Digital Economy

Year	sex Ruler	IND. FOOD PROCESSING	IND. CHEMICAL & PARCHIMIQUES	IND. ELECTRICAL & ELECTRONIC	IND. METAL MECHANICAL &	IND. TEXTILES & LEATHER	Grand total
2010	F	22	18	6	10	21	77
	M	759	969	78	615	527	2948
total 2010		788	990	84	627	549	3038
2011	F	19	26	5	15	32	97
	M	772	896	85	580	501	2834
total 2011		792	923	92	597	534	2938
2012	F	11	14	1	12	17	55
	M	560	648	61	464	442	2175
total 2012		572	664	62	477	462	2237
2013	F	12	10	3	5	20	50
	M	476	520	52	400	286	1734
total 2013		488	531	55	406	307	1787

Entrepreneurs are moving increasingly to the chemical industry sector and chemical para, women specialize in the textile and leather industry and the food industry, while male entrepreneurs are heading more to the chemical industry and para-chemical and the metal and mechanical industry.

However the graphs below show that female entrepreneurs focus more on the big Casablanca follow-Mekness-Tafilalt and Tangier-Tetouan during the years 2010, 2011, 2013 and 2014.





### III. Conclusion

The woman is an economic and social force for growth in the Moroccan context. The success of female entrepreneurship requires adaptation to changes occurring in the country and the world. Therefore measures should be implemented more and more focus on women entrepreneurship especially funding programs that is the major obstacle for entrepreneurs in general and women entrepreneurs in particular by AFEM and also the realization of gender approach and non-discrimination in different aspects.

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