

Female Entrepreneurship Through the Prism of Literature: Skills, Constraints, and Value Creation.

– **AUTHOR 1** : Lamyae MZAOURI,
– **AUTHOR 2** : Mohammed Larbi ARIBOU,

(1): Faculty of Legal, Economic and Social Sciences of Tangier.

(2): Faculty of Legal, Economic and Social Sciences of Tangier.



Conflict of interest: The author declares no conflict of interest.

To cite this article : MZAOURI .L & ARIBOU .M L (2025) « Female Entrepreneurship Through the Prism of Literature: Skills, Constraints, and Value Creation »,

IJAME : Volume 02, N° 16 | Pp: 081 – 093.

Submission date: September 2025

Publication date: October 2025



DOI : 10.5281/zenodo.17166036
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Abstract:

This research is part of a qualitative approach based on an exploratory literature review, aiming to better understand the specificities of female entrepreneurship, particularly in Morocco. Through the analysis of academic and institutional sources, the study highlights the unique trajectories of women entrepreneurs, often motivated by identity, social, and cultural issues. It identifies the key skills mobilized; such as autonomy, leadership, or emotional intelligence while highlighting the numerous structural constraints these women face, including gender norms, limited access to financing, and a lack of institutional recognition. The research further highlights the plural nature of value creation, moving beyond strictly economic considerations to also encompass social and environmental effects.

Lastly, the study recommends an integrative approach, engaging public, private, and associative actors to create a more inclusive entrepreneurial ecosystem. The limitations of the current literature necessitate future field research to better understand local realities.

Key words: Female entrepreneurship, entrepreneurial ecosystems, value creation, gender gap, socio-cultural factors.

Introduction

The economic role of women is increasing in significance, especially in driving more equitable and more sustainable growth. This is especially the case when social, cultural, and institutional barriers are still prevalent. Women entrepreneurs in Morocco exist in an occasionally rigid context, but they have an incredible spirit of innovation and high adaptability capacity. Over the past 20 years, the Global Entrepreneurship monitors (GEM) has consistently tracked the evolution of women's entrepreneurship.

This study tries to understand how their entrepreneurial talents contribute not only to the success of their enterprises but also to a more significant influence, especially in oppressed areas. Be it extremely real obstacles; gender biases, access to finance constraints, or administrative caps, there are several women who are building their own initiative spaces by tapping into diverse competencies: nimble resource management, innovative problem-solving, good networking, and a strong social touch.

Drawing upon previous research and an understanding of the Moroccan environment, this research examines how value is created at various levels by these entrepreneurs. It also invokes a redress of institutional assistance through attention to training, customization of public policies, and understanding women's individual contribution to innovation and progress.

Research context

Women entrepreneurship is now a primary force for economic and social development. In Morocco, women are still underrepresented in entrepreneurship, even though they have high entrepreneurial potential. Even though they are more and more present in the business world, they continue to confront structural and cultural obstacles that hinder their complete development in this activity.

This theoretical and exploratory research study seeks to gain a deeper understanding of how entrepreneurial competences allow women entrepreneurs to overcome these barriers, and to what degree they are able to create sustainable value, economic and social from their endeavors.

Research question

How do Moroccan women's entrepreneurial skills influence value creation in their businesses, and how do these skills evolve in the face of the socio-economic and cultural challenges they face?

1. Literature review

Entrepreneurship has long been considered a key driver of economic growth and social innovation. The traditional perspective sees entrepreneurs as agents of change, who in an environment of uncertainty are able to identify opportunities and assemble the resources to translate these opportunities into value. (Schumpeter, 1934; Kirzner, 1973). Von Hayek (1994) and Von Mises (2004) underlined the function of the entrepreneur as an intermediary between various market actors, in an environment of information asymmetry and economic flaws. Far from being a mere individual figure, the entrepreneur is a social function, one that is usually defined by the context in which it is placed.

1.1 Entrepreneurial skills: definition and dimensions

Entrepreneurial skills are a combination of knowledge, know-how, and social skills employed by an individual to recognize an opportunity, start a project, and guarantee the sustainability and development of his business. They are not technical or professional skills alone, but also include the capacity to innovate, resolve complex issues, make strategic choices, and mobilize the required resources in an uncertain context. This idea varies as per the socioeconomic environment, regional entrepreneurial spirit, and gender, especially for women entrepreneurs, whose individual background and issues determine the way these competencies grow and are articulated.

1.2 Difference between technical, managerial, social and personal skills

Entrepreneurial skills can be split into a number of complementary categories.

- Technical skills have to do with proficiency of the profession or activity sector, expert knowledge, and the capacity to translate this knowledge into the production of a good or service.
- Managerial skills include planning, human resource management, financial management, business strategy and operations management.
- Social skills, for their part, include communication, negotiation, networking and interpersonal relationship management, all crucial elements for developing partnerships, building customer loyalty or interacting with stakeholders.
- Personal skills refer to personality traits and individual attitudes such as perseverance, creativity, self-confidence, risk-taking and autonomy, which play a key role in the entrepreneur's ability to cope with uncertainties and stay the course in the face of adversity.

Each entrepreneur has his own skill, and that's what create the difference. Some individuals have strong personal skills, either it's self-confidence, autonomy etc. But he may lack managerial skills

or technical skills, that doesn't mean he is an unsuccessful entrepreneur, but he has potential in other skills. If we go out to some successful companies, we can find the owner is very successful but he has never been to school to learn about strategy management, but he is expert in it based on his experience in the field, and his strong willingness to learn.

1.3 The role of entrepreneurial skills in value creation

The scientific literature agrees that entrepreneurial skills are a central lever for value creation, both economically and socially. According to several studies (Man, Lau & Chan, 2002; Mitchelmore & Rowley, 2010), these skills directly influence business performance, innovation capacity, market differentiation, and impact on the local community. Among women entrepreneurs, these skills are often developed in a context marked by specific constraints as discrimination, limited access to resources, family obligations, which pushes them to develop specific adaptation strategies, such as versatility, resilience, and creativity in resource management. Value creation is therefore not limited to financial indicators: it also includes social dimensions such as local employment, women's empowerment, and positive societal impact, which take on particular importance in contexts such as Morocco.

Women have the necessary entrepreneurial skills such as: autonomy, sense of initiative, ability to adapt to the unexpected, risk management, resilience in the face of obstacles, and emotional intelligence.

2 Female entrepreneurship in Morocco: current situation

2.1 The place of women entrepreneurs in Morocco.

Female entrepreneurship in Morocco has experienced gradual growth over the past few decades, but still remains below its potential. According to data from the High Commission for Planning (HCP) and other recent institutional reports, women represent approximately 10 to 12% of business leaders in the country. Although their number has increased, this proportion remains relatively low compared to international standards, particularly in middle-income countries. Moreover, the majority of businesses run by women are located in the informal sector or in very small structures, often with limited capital and local scope.

These statistics demonstrate both the growing desire of Moroccan women to integrate into the economy through entrepreneurship, but also the numerous systemic obstacles they face.

“The entrepreneurial spirit among women is strong and growing, with younger generations leading the way. With access to the right financial tools, mentorship, and digital resources, women

entrepreneurs can unlock new business opportunities, drive innovation, and contribute significantly to economic development. At Mastercard, we are committed to navigating barriers and fostering an ecosystem where women-led businesses can thrive,” said Selin Bahadirli, executive vice president, Services, Eastern Europe, Middle East and Africa, Mastercard.

Based on GEM, Women of all ages start businesses in a similar pattern as men. As a matter of fact, 45% of both women and men starting businesses were aged 18-35, 44% were aged 35-54, and about 10% were aged 55-64. This age trend was significantly more prevalent in high-income countries (see Figure 18), where gender parity was common. In low-income countries, women entrepreneurs tend to be younger, with over 50% under the age of 35, similar to their male peers. The largest gender gap (W/M 1.08) was found among the oldest age group of entrepreneurs in middle-income countries, where senior entrepreneurship appears to be the most common for women (11.8%).

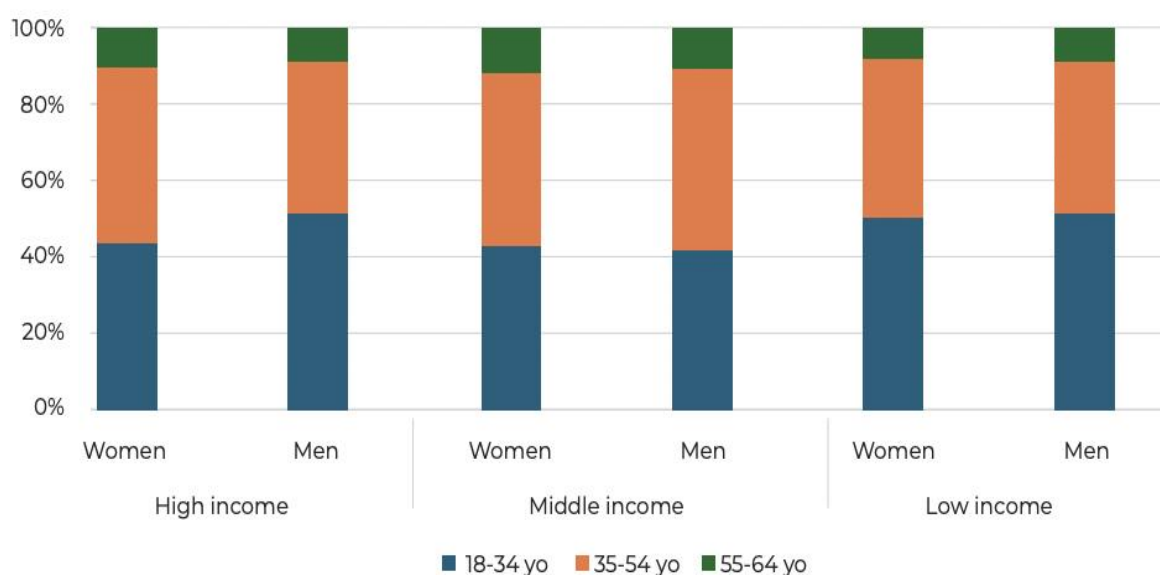


Figure 1: Age distribution of early-stage entrepreneurs by gender and national income, GEM 2023

2.2 Typology of sectors of activity invested by women

Moroccan women entrepreneurs are concentrated mainly in certain sectors of activity, often perceived as extensions of traditionally feminine roles. For example, services, retail trade, crafts, the restaurant industry, Fashion and cosmetics are the most commonly invested sectors. These fields are generally characterized by low barriers to entry but also by strong competition and limited profitability. More recently, some women are beginning to break into new technologies, processed agri-food, and sustainable tourism, notably through support programs and targeted

incubators. However, access to more technical or capital-intensive sectors, such as industry or financial services, remains marginal for women.

Based on GEM, Women start businesses for very similar reasons to men. In 2023, women were slightly more likely to report starting a business because jobs were scarce or to make a difference in the world. At the same time, women were slightly less likely to report starting a business to build wealth and to continue a family tradition than men. In spite of very small margins of difference, these findings reinforce stereotypes that women are not as capable of starting and growing profitable businesses as men and that men rarely struggle to start and grow businesses. In other words, the resulting stereotypes from these aggregate data patterns can be damaging to both women and men. It is important to acknowledge that, like men, many women start businesses to create wealth and to continue a family tradition, and that, like women, many men start businesses to make a difference in the world and due to job scarcity.

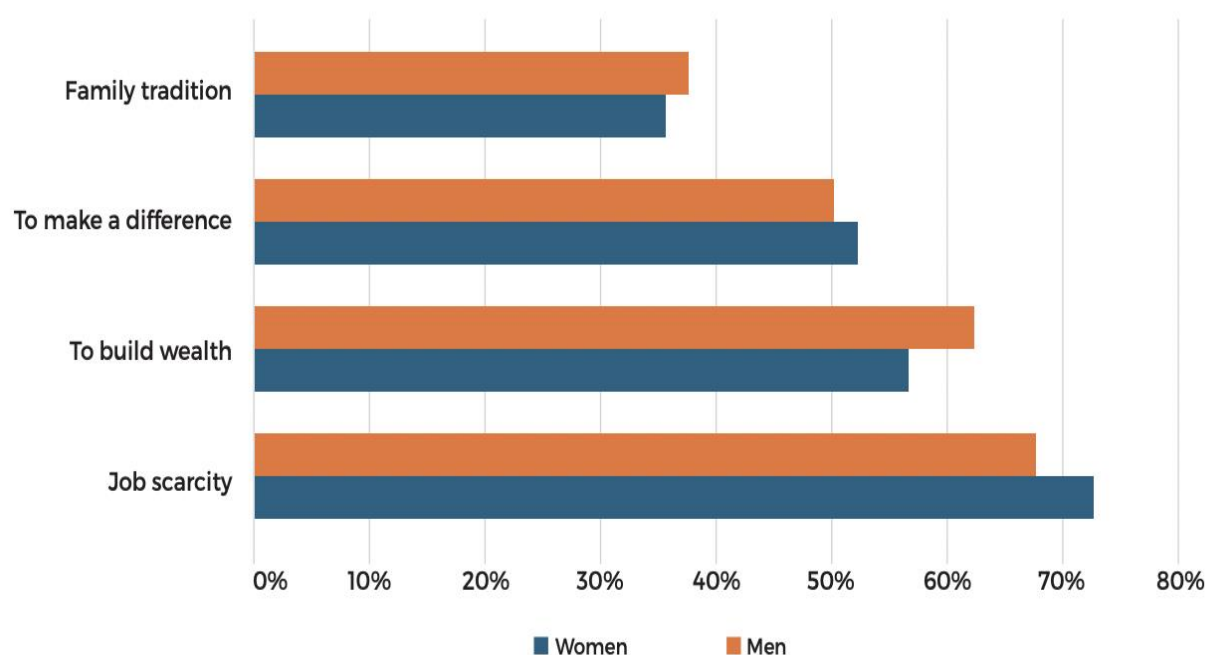


Figure 2 : Startup motivations by gender, GEM 2023

2.3 Obstacles and opportunities specific to the Moroccan context

The entrepreneurial journey of Moroccan women is often hindered by a combination of cultural, economic, legal, and institutional factors. Social norms and gender stereotypes remain a burden on the role of women as leaders or managers. Limited support from the family, household chores, and poor social recognition of entrepreneurial women restrict their capacity to give their projects the time they deserve.

Added to this are difficulties accessing financing, appropriate training, and professional networks, which are nevertheless essential to entrepreneurial development. However, the Moroccan context also offers growing opportunities: several public and private initiatives, such as the programs of the Central Guarantee Fund, the actions of Maroc PME, or the support systems provided by NGOs and incubation structures, aim to promote female entrepreneurship. These mechanisms, coupled with greater access to digital technology and education, provide interesting opportunities for consolidating the role of women in the Moroccan economy.

2.4 Evolution of skills in the face of socio-economic and cultural challenges.

Moroccan women entrepreneurs develop their skills in an environment marked by multiple structural, cultural, and economic constraints. Faced with obstacles such as gender discrimination, unequal access to financing, and the weight of social norms that place little value on women's economic autonomy, they are forced to demonstrate a great capacity for adaptation. Thus, faced with difficulties accessing credit, many develop skills in rigorous financial management, self-financing, or seeking alternative financing (crowdfunding, microcredit associations, etc.).

Similarly, social norms limiting women's mobility or public exposure push some to favor discreet and innovative strategies, such as using social media to promote their products or services. In short, these constraints do not systematically hinder entrepreneurial momentum: they shape it and require women to acquire resilient skills, sometimes informal but extremely effective on the ground.

3 Methodology

This research is favoring an in-depth understanding of the phenomena studied with a quantitative measurement. It is based on an exploratory literature review, designed as a theoretical analysis tool to structure reflection around the problem posed. Unlike a field study based on surveys or interviews, this approach relies exclusively on a critical and structured analysis of secondary sources from academic and institutional literature. The materials used include scientific works, articles published in specialized journals, reports from national and international organizations, such as the data from the Global Entrepreneurship Monitor (GEM) , as well as previous case studies on women's entrepreneurship, entrepreneurial skills and value creation, particularly in contexts similar to that of Morocco.

This methodological choice aims to identify, compare and synthesize the main theories, models and empirical results already produced by research in this field. It allows thus to mobilize existing theoretical frameworks to better understand the dynamics specific to Moroccan women

entrepreneurs, by highlighting the different dimensions of entrepreneurial skills, whether technical, managerial, social or personal, and their evolution in the face of socio-economic and cultural constraints specific to the local context.

This theoretical work is also intended as a starting point for future empirical research, by providing a foundation of knowledge and hypotheses that can be tested subsequently through field surveys or comparative studies, while enriching scientific reflection on the issues related to the construction and strengthening of entrepreneurial skills in emerging contexts.

4 Results

The literature reviewed highlights specific characteristics of female entrepreneurship, including a preference for low-capital-intensive sectors such as crafts, local retail, personal services, and activities related to the social and solidarity economy. This sectoral orientation often results from structural constraints, but also from personal choices related to balancing professional and family life. Furthermore, female entrepreneurship is distinguished by a more cautious approach to growth, with particular attention paid to the stability, sustainability, and local impact of the activity. The research also highlights a stronger commitment of women to meaningful projects, promoting social and environmental sustainability rather than the exclusive pursuit of profit.

4.1 Entrepreneurial skills as a lever for performance

Analysis of the sources reveals a consensus on the central role of certain entrepreneurial skills in the success of women entrepreneurs. Among the most cited are autonomy, a sense of initiative, the ability to adapt to the unexpected, risk management, resilience in the face of obstacles, and emotional intelligence, which facilitates team management and stakeholder relationships. However, the data also shows that these skills are not always valued or developed equitably.

All too frequently, access to incubators, mentoring, or continuing education is restricted for many women, especially rural or disadvantaged women. Such disproportionate access prevents them from realizing their full entrepreneurial potential.

Mohamed Benomar, Country Manager, North West Africa at Mastercard shared, “This research highlights the ambition and resilience of Moroccan women entrepreneurs. They are integral to the country’s economy, shaping the future of business, bringing creativity, resilience and innovation. While their ambition is clear, more investment in financial inclusion, business skills and digital tools can propel them even further. Mastercard is working closely with partners in Morocco to provide tailored financial solutions and digital infrastructure that help women-led businesses grow,

scale, and thrive.

4.2 Structural and socio-cultural constraints

One of the major contributions of the literature analyzed is the highlighting of the multifaceted obstacles that weigh on female entrepreneurship. Beyond traditional economic obstacles (access to financing, training, resources), women must contend with rigid social norms, an unequal distribution of domestic tasks, and sometimes even a form of social stigma when they aspire to economic independence. The lack of institutional support, the weight of gender stereotypes, as well as the low representation of women in professional networks or chambers of commerce are all limiting factors. These constraints call for structural and political responses to create a more equitable entrepreneurial environment.

4.3 Creating value beyond profit

A recurring trend observed in the literature is the holistic approach to value creation by women entrepreneurs. Contrary to a strictly financial view of performance, these women tend to favor a plural value: economic, of course, but also social, educational, and environmental. They are involved in local employment dynamics, support community initiatives, and often adopt responsible practices in resource management or employee treatment. This broader conception of the value created by the company deserves to be integrated into evaluation tools and entrepreneurship support policies, in order to better reflect the richness and diversity of women's contributions to the economic fabric.

5. Discussions

Although this research is not based on a specific field study in Morocco, the literature review identifies relevant parallels with similar contexts, particularly in North Africa and certain French-speaking sub-Saharan African countries. It emerges that the effectiveness of initiatives to support women's entrepreneurship depends largely on their anchoring in the local context: gender-sensitive public policies, tailored support, facilitated access to microcredit, and promotion of female success stories. In Morocco, several public and private programs have been implemented, but the literature still highlights a lack of coordination and monitoring. The experience of other countries shows that integrated policies, combining training, support, financing, and social recognition, are most likely to induce lasting change.

5.1 On the specificity of female trajectories

The qualitative approach adopted in this research reveals the complexity of women's entrepreneurial journeys, going beyond purely economic explanatory frameworks.

Women's entrepreneurship cannot be reduced to a simple income-generating activity: it is part of an identity, social, and cultural dynamic, where women seek to assert their autonomy, redefine their role in society, and sometimes escape a pattern of economic or family dependence. This entrepreneurial choice is often motivated by multiple logics: the quest for recognition, the need for flexibility to reconcile family and professional life, and the desire to meet a social need not covered by institutions. Thus, each trajectory is marked by trade-offs and adaptation strategies that reflect a great capacity for resilience in the face of structural constraints. This humanist and contextualized dimension of women's entrepreneurship requires a multidimensional reading, which integrates economic, but also sociological, psychological, and cultural variables.

5.2 On the need for an integrated approach

The analysis of the sources highlights that entrepreneurial skills, however essential they may be, are not enough to guarantee success if they are not accompanied by a favorable institutional, social and economic environment. Entrepreneurial effectiveness is thus based on a systemic approach, in which several factors must act in synergy: inclusive public policies, support systems adapted to the needs of a recurring trend observed in the literature is the holistic approach to value creation by women entrepreneurs. Contrary to a strictly financial view of performance, these women tend to favor a plural value: economic, of course, but also social, educational, and environmental. They are involved in local employment dynamics, support community initiatives, and often adopt responsible practices in resource management or employee treatment. This broader conception of the value created by the company deserves to be integrated into evaluation tools and entrepreneurship support policies, in order to better reflect the richness and diversity of women's contributions to the economic fabric.

Based on Mastercard report, to overcome these barriers, Moroccan women identified key support areas that would increase their confidence and ability to launch and scale successful businesses, including:

- More available funding options (38%) to reduce financial barriers
- Better training in business skills (34%) to build expertise
- More support for women's ideas in the workplace (32%) to foster confidence and innovation
- Better training in technology (25%) to improve digital business skills

Women business owners also place higher importance on expert financial guidance, with 41% seeing payment management support as crucial for business growth, compared to just 18% of men.

5.3 On the enrichment of the concept of value creation

One of the notable contributions of this research lies in the redefinition of the concept of value creation through the prism of female entrepreneurship. Whereas traditional models emphasize financial profitability and market share growth, the women entrepreneurs studied seem to adopt a broader and more inclusive vision. They build what some authors call a hybrid value, which articulates economic (income, employment), social (community cohesion, inclusion), educational (knowledge transmission, empowerment), and environmental (responsible resource management, sustainable innovation) dimensions. This approach challenges traditional performance indicators, often limited to financial results, and calls for the implementation of new metrics capable of making visible the full range of real contributions of women-led businesses. It also justifies differentiated support, oriented towards overall impact rather than profitability alone.

5.4 On the limits of existing literature

Despite the wealth of theoretical data mobilized, the literature consulted presents several limitations that deserve to be highlighted. On the one hand, it is often marked by a geographical and cultural bias, with an overrepresentation of studies conducted in Western countries or in contexts very different from that of Morocco. On the other hand, publications sometimes remain general and lack detailed empirical data on the realities experienced by Moroccan women entrepreneurs, particularly in rural areas or in informal sectors. This theoretical gap justifies the need for an extension through a field study, based on qualitative methods such as semi-structured interviews, participant observation or life stories. Such an approach would make it possible to better identify the representations, motivations, obstacles and levers specific to the Moroccan ecosystem, and to enrich the existing literature with a situated perspective.

6. Conclusion

This research, based on a qualitative approach and an exploratory literature review, aimed to better understand the specificities, dynamics, and challenges of female entrepreneurship, particularly in a context comparable to that of Morocco. By mobilizing a variety of secondary sources: scientific articles, institutional reports, case studies, and sectoral analyses. The study provided valuable insights into the trajectories of women entrepreneurs, the skills they use, the obstacles they encounter, and the forms of value generated by their activities.

Furthermore, research has highlighted the importance of certain key entrepreneurial skills as autonomy, leadership, adaptability, emotional intelligence which constitute real levers for success. Nevertheless, women's access to proper training, guidance, and support programs remains unequal and, in some cases, lacking, thereby undermining their development potential. Structural and sociocultural barriers have also appeared as ongoing hindrances to the development of female entrepreneurship: gender stereotypes, household responsibilities, limited access to funding, institutional invisibility, and inadequate integration into economic networks. They remind us that women's entrepreneurship is not just an issue of individual desire, but is within an ecosystem in which structural disadvantage still exists.

Another significant contribution of this work is the theory of value creation. Women business owners not only contribute to the economy, but also to the social fabric, local innovation capacity, and green growth. That requires a transformation of performance criteria, which now are too concerned with financial outcome alone, and greater acknowledgment of the overall output of their efforts. While not explicitly investigated through field research, it has much in common with other environments researched. Experience from a number of countries indicates that a successful policy to promote women's entrepreneurship is based on an integrated strategy, uniting training, financing, support, and awareness-raising. Such a strategy cannot be successful without real political will, collaboration between public and private actors, and active promotion of successful female role models.

The constraints of this research, notably the absence of fieldwork and the reliance only on secondary material require restraint in generalizing the findings. However, they open the way to future empirical research, which could rely on qualitative interviews or in-depth case studies to validate and enrich the hypotheses formulated here.

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