

## FEMALE ENTREPRENEURS IN MOROCCO: THE SELF STORY BEHIND THE RESILIENT ACTIONS

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### Abstract

According to Boris Cyrulnik (2016) resilience is the process through which a human being resumes his neo-development after a traumatic event. In fact, his 2016 research suggests that the manner of speaking modifies the functioning of the brain. Also, he argues that a decisive factor in reinforcing resilience is the "self story". He considered that when an injured person is surrounded and tries to tell a story to a person who makes him feel secure, he develops the representation of his misfortune. This is why it is also important to act on cultural narratives, so as to reintegrate the traumatized into their cultural context. Paul Ricoeur (1996) had also affirmed that the identity is only a story. He can assert himself by learning to tell his story and by comparing to the others. The inequality between the percentage of men and women entrepreneurs in Morocco, a question about the nature of the obstacles encountered by the latter arises. A survey conducted by the association of women entrepreneurs in Morocco (AFEM) and the CGEM of a sample of 579 women entrepreneurs shows the type of Moroccan women entrepreneurs but also the difficulties encountered by this category, they face administrative problems, followed by financial difficulties, training problems particularly for technical concepts, not to mention problems related to social constraints and the status of Moroccan women in general. Therefore, this research aims to understand how the "self story" reinforces the resilience among the female entrepreneurs who overcome such difficulties. This article aims to study the individual's resilience behavior of women entrepreneurs of small and medium sized businesses in Morocco during crisis situation. We will explore this general question through the life stories of ten Moroccan female entrepreneurs. This study uses qualitative methods for gathering and analyzes the data and provides an insight about the challenges the female entrepreneurs face in Morocco and the support system that reinforces their resilience regarding that.

**Keywords:** Psychological Resilience; emotional resilience; entrepreneurship; woman entrepreneur; SMEs.

**JEL Classification:** M10

### I. INTRODUCTION

In today's world, Entrepreneurship is widely believed to be the main driving force for economic development. However, in many countries, women entrepreneurs often confront unique challenges, especially in male-dominated cultures and industries. In Morocco, where gender inequality is still considered by many scholars and institutions to be prevalent, the challenges for women entrepreneurs can be very hard to face. Despite these barriers, many women in Morocco have shown an ability to successfully navigate the entrepreneurial landscape, build and develop thriving businesses.

This paper explores how a self-narrative contributes to the success of female entrepreneurs in Morocco. A qualitative research was conducted within a sample of female entrepreneurs from various sectors, the aim of such research is understanding how their self-narratives contribute to their success. The study focused on the narrative of women entrepreneurs in industries that are traditionally male-dominated, such as construction and engineering.

The self-narrative of a person can be defined as the personal story, those stories shape their identity, their belief system, and orient their actions.

## II. LITERATURE REVIEW

The entrepreneurship adventure is full of challenges, failures and setbacks, and it requires adaptation and resilience to change in order to succeed. Resilience in entrepreneurship refers to the ability to adapt to change, and to bounce back from setbacks. In recent years, there has been a focus on understanding the concept of entrepreneurial resilience, its importance, and its requirements.

Resilient entrepreneurs are more able to adapt, recover from setbacks, and build a positive attitude in the face of challenges. Research has shown that resilience does positively impact various outcomes of management such as corporate performance, entrepreneurial intention, and entrepreneurs success (Huang et al., 2021; Yang et al., 2021; Ebrahim & Alkhalidi, 2021). Moreover, Resilient entrepreneurs are more likely to create and sustain successful businesses, therefore boosting job creation, economic growth, and innovation. In the context of the COVID-19 pandemic, resilience has gained even more importance as the pandemic has posed significant challenges for entrepreneurs, and those who have been able to adapt have been more likely to thrive (Decker & Schiffer, 2021; Kuckertz et al., 2021). Individual factors and personality traits such as self-efficacy, optimism, and emotional stability are highly related to entrepreneurial resilience (Rauch & Frese, 2021). Self-efficacy refers to an individual's belief in their abilities regarding a specific task or a particular goal. Entrepreneurs with high levels of self-efficacy are highly likely to persevere. Optimism refers to the tendency to expect positive outcomes hence a positive outlook even while facing difficulties. Optimistic entrepreneurs are more likely learn from their failures and to persist with more Emotional stability. However, environmental factors impact the resilience as well, in fact, research has shown that access to valuable resources such as financial capital, information, and mentorship can reinforce the entrepreneur's resilience (Wu et al., 2021). Moreover, another environmental factor such as the support circle that includes family, friends, and business partners, can also provide emotional support and practical assistance that enhance the resilience (López-Fernández et al., 2021). In fact, Research has proved that social support can help entrepreneurs cope with the stress facing the uncertainty of entrepreneurship, it also enhances their self-efficacy, and provides them with a sense of belongingness (Wang et al., 2021; Zhang & Zhu, 2021). Furthermore, having a network of ties can provide access to information, resources, and opportunities, which can in turn enhance entrepreneurs resilience (Liu et al., 2021; Song & Yang, 2021). He & Wong (2021) Have shown that entrepreneurs who are more open to learning and have a better will to adapt are more able to cope with uncertainty and are more likely to succeed (He & Wong, 2021; Yang et al., 2021). One-way entrepreneurs can learn and adapt is through failure. In fact, entrepreneurs who view failure as a learning opportunity and who are willing to experiment and take calculated risks are more likely to develop resilience and succeed in the long run (Lehner & Bouncken, 2021; Tang et al., 2021).

A growth mindset, which is based on the belief that one's abilities and intelligence can be developed through dedication, would likely enhance an entrepreneur's resilience (Jiao et al., 2021). In addition, having a positive attitude can also help entrepreneurs develop resilience and bounce back from setbacks and persevere through hardships (Dumitru et al., 2021; Zhai et al., 2021).

Resilience is a critical factor for success in entrepreneurship, particularly when operating in challenging contexts, such as female entrepreneurs in the Arab world. While there is a growing number of researches on psychological resilience in various populations and contexts, including entrepreneurship, few studies have explored this specific construct within the context of female entrepreneurship in the Arab world.

Al-Tit et al. (2021) investigated the link between psychological resilience, work-family conflict, and career among female entrepreneurs in Saudi Arabia. The results suggest that resilience is an important factor for the success of female entrepreneurs in the Arab world, and that it may help them to navigate the challenges brought about by work-life balance. Similarly, a study by Alshareef et al. (2021) showed that resilience was a significant predictor of entrepreneurial intention and success among women in the Arab world.

Other studies have also highlighted the importance of resilience for women entrepreneurs. For example, Alkhalidi (2021) explored the experiences of female entrepreneurs in Jordan and found that resilience was a key factor determining their success facing the classical cultural barriers, such as discrimination and lack of support from community. However, the literature suggests that there are significant obstacles to resilience among female entrepreneurs in the Arab world, some of them are lack of access to financial resources, limited access to higher education and lack of training opportunities, added to that, they face cultural norms that discourage women from pursuing entrepreneurial activities (Kordestani et al., 2021; Yaseen et al., 2021).

Overall, the literature suggests that resilience is critical for the success of female entrepreneurs in the Arab world. However, Further research is still needed to better understand the factors that contribute to resilience among female entrepreneurs.

In another context, Cyrulnik (2016) presents the self-narrative as a story about one's life that provides meaning and coherence to his or her experiences, emotions and beliefs. This coherent self-narrative helps individuals to understand their past, make sense of their present, and envision their future. This can in turn promote a sense of identity and agency. Creating and maintaining a self-narrative can help individuals deal with traumatic events and promote their resilience capability. In fact, writing about traumatic experiences and creating a coherent

self-narrative could help survivors of domestic violence to cope with their experiences and develop their self-esteem (Kearney et al., 2015). Cyrulnik's (2016) work on resilience has a very strong relevance for entrepreneurship as entrepreneurs face daily challenges and uncertainties that require them to adapt to adversity. Developing a coherent self-narrative that can provide entrepreneurs with a sense of identity, purpose, and agency, can in fact help them navigate the hardships. According to a study conducted by Primi et al. (2019), entrepreneurs who have a clear sense of their self-narrative are more likely to feel authentic in their business pursuits.

Morocco has made subsequent efforts in promoting female entrepreneurship in recent years, which was reflected by an increase in the number of women-owned businesses. In fact, according to the Global Entrepreneurship Monitor (GEM) 2020/2021 report, women's Total Entrepreneurial Activity (TEA) in Morocco increased from 10.6% in 2019 to 14.3% in 2020. Yet, and despite these developments, female entrepreneurs in Morocco still face challenges, such as limited funding, cultural barriers, and gender-based discrimination.

Access to finance is a significant challenge, especially for female entrepreneurs in Morocco. According to the GEM report, only 16% of women entrepreneurs in Morocco reported having access to financing, compared to 25% of male entrepreneurs. This disparity is even more pronounced in rural areas.

A study by the United Nations Development Programme (UNDP) confirms those results and adds the challenge of balancing work and family responsibilities.

Despite these challenges, some female entrepreneurs in Morocco keep finding ways to succeed. A report by the World Bank shows that women-owned businesses in Morocco tend to be smaller in size and are more likely to operate in the informal sector, yet they are more likely to be profitable than male-owned businesses. Women-owned businesses are also more frequently sustainable and have a positive impact on their communities.

The Moroccan government and social institutions have introduced policies and programs in order to promote gender equality and women's empowerment, such as the National Strategy for the Advancement of Women and the National Initiative for Human Development. Additionally, organizations such as l'Association Marocaine des Femmes Chefs d'Entreprises (AMFCE) provide support, training, and networking for female entrepreneurs.

### III. METHODOLOGY

This research is based on a qualitative research design and uses one-to-one interviews to examine the self-narrative of female entrepreneurs in Morocco and how it facilitates coping with challenges and facing hardships. A comprehensive analysis of the self-narrative of female entrepreneurs is conducted using a narrative analysis approach along with a content analysis method. The participants are chosen based on their entrepreneurship experience in Morocco. Data collection involves recorded, transcribed one-to-one interviews. The analysis concentrates on identifying the themes in the narratives of the participants and how these themes relate to the participants' coping mechanisms when faced with challenges. The research adheres to ethical considerations, such as informed consent from the participants and respect of confidentiality.

To selected participants for this qualitative research, purposive sampling is employed. The selection criteria for participants are their entrepreneurship experience, willingness to share their experiences, and availability for interviews. The researchers reach out to potential participants through referrals, social media groups, and personal networks. After confirming eligibility, an interview is scheduled. The interviews are conducted face-to-face or via online platforms, based on the participants' preferences. With a sample size of 10 participants, this study can provide a detailed analysis of their experiences and perspectives. Confidentiality and privacy are maintained throughout the research and afterwards.

Several types of content analysis are utilized to analyze the data collected from the interviews with the 10 female entrepreneurs. Content analysis involves identifying and categorizing emerging themes and concepts from the data using AI based tools. Directed content analysis is used to validate existing theories or concepts, and in this study, it will confirm previous research findings on female entrepreneurship coping mechanisms. Summative content analysis allow to count the frequency of specific themes or concepts identified in the gathered data. The use of multiple types of content analysis ensures a thorough analysis of the data, helping to form a nuanced understanding of female entrepreneurs' experiences in Morocco.

### IV. ANALYSIS RESULTS

In this part, we examine the resilience of female entrepreneurs and how they have overcome obstacles to succeed in sectors that are traditionally male-dominated.

Women entrepreneurs in Morocco have shown a strong resilience in facing challenges such as gender discrimination, lack of recognition for their skills, and lack of support networks.

The collected testimonies show that the cultural identity is a key element of the resilience of women entrepreneurs. By using their cultural heritage as a source of motivation and sense making, the interviewed female entrepreneurs have overcome obstacles and established themselves in those traditionally male-dominated

professional environments. Additionally, training and collaboration with other entrepreneurs have been key elements of their success.

The interviewed female entrepreneurs have also emphasized the importance of stories highlighting transparency, honesty, and the quality of their work to maintain a good reputation. By being transparent in their business, they have gained the trust of their clients and peers, which has strengthened their position in their sector.

Finally, women entrepreneurs have also highlighted the importance of women's representation in traditionally male-dominated professional environments. By being recognized for their skills and hard work, they have contributed to changing attitudes and advancing gender equality in their sector.

A self narrative where the interviewed female entrepreneurs are playing an important role enriching and growing a family business has also been mentioned along with the idea of bringing more success to a founder fathers legacy.

Another self narrative that is highlighted involves the feeling that one is representing the female rebel in male-dominated industries.

Women entrepreneurs have demonstrated their resilience in traditionally male-dominated sectors by using their cultural identity, passion, determination, collaboration with other entrepreneurs, and transparency in their business. Despite the obstacles, their history of successes are a main source of legitimacy even in the eyes of the male collaborators.

## V. CONCLUSION

The findings of this qualitative research in Morocco on the role of self-narratives in the resilience among female entrepreneurs contribute to the already growing body of literature on women's entrepreneurship. Previous researches have highlighted the importance of self-identity in entrepreneurship, decision-making, risk-taking, and perseverance in the face of challenges (DeTienne & Chandler, 2004; Kraus et al., 2018).

The self-narratives identified in this study, include past successes during the years of studies, past successful projects, cultural understandings, the continuation of a founding father's legacy, and the feeling that one is representing the female rebel in male-dominated industries, provide further insight into the ways in which female entrepreneurs construct their identities and frame their experiences. These self-narratives and others, serve as empowering beliefs for female entrepreneurs, enabling them to face the challenges of their industries and achieve more success.

Moreover, the findings of this study might help drawing attention to the storytelling that female entrepreneurs do to gather support and reinforce their psychological ability to face hardships, particularly in countries where cultural and societal norms tend to limit women's participation in economic activities. The identification of cultural understandings and the continuation of a founding father's legacy as elements of self-narratives is particularly noteworthy in the Moroccan context for entrepreneurs who lead an inherited family business.

The findings of this research align with previous studies about identity construction and self-narratives in the success of female entrepreneurs in similar contexts (Carter et al., 2015; Díaz-García et al., 2015). This research adds to the literature by providing an understanding of the role played by self-narratives that are particularly empowering for female entrepreneurs in Morocco, and by insisting on the ways in which cultural heritage and familial connections can play a role in their success.

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