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Overcoming Structural Barricades: The role of Women Entrepreneurs in Morocco's Digital Economy

Surmonter les Obstacles Structurels : Le rôle des Femmes Entrepreneures dans l'Economie Numérique Marocaine

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Abstract:

In Morocco, women entrepreneurs are increasingly leveraging digital platforms to drive economic empowerment particularly for young women seeking independence, yet they face several significant barriers in Morocco's digital economy. In this paper we seek to give insights from recent studies, highlighting the motivations such as achieving work-life balance, pursuing personal dreams, and gaining economic independence, opportunities, and challenges for female digital entrepreneurs in Morocco.

Digital transformation, accelerated by the COVID-19 pandemic and the emergence of artificial intelligence (AI), has opened several paths for women to engage in E-commerce, fintech, service-oriented businesses and other activities, with platforms like social media enabling low- cost market access and sometimes free access to some platforms. However, cultural, technological, and financial barriers persist.

A barrier that seems critical is the lack of advanced digital literacy, particularly in rural areas, where limited internet access and insufficient training in technical concepts hinder effective utilization of digital tools. Several foundational studies reveal that women entrepreneurs often rely on basic platforms like phone calls and emails due to inadequate software tutorials and technical language barriers. This digital divide, compounded by socio-cultural norms and limited access to finance, restricts scalability and sustainability. Addressing these challenges requires targeted policy interventions including tailored ICT training or advanced digital literacy, improved digital infrastructure, and financial inclusion initiatives to empower Moroccan women entrepreneurs in the digital economy. For the methodological approach adopted in the elaboration of this paper, this research is first and foremost a Theoretical Research, so a qualitative documentary study is conducted to explore the alignment of several concepts related to the subject, and to dive deep into Morocco's digital Economy and entrepreneurship, synthesizing national reports (GEM, Digital Morocco 2030), policy papers, strategic plans, program reports, evaluation studies ,existing academic literature and other pertinent materials pertaining to Morocco's digital Economy and women entrepreneurs in Morocco. The analysis follows a multi-level framework to highlight the interplay between individual motivations and structural barriers.

Keywords: Women Entrepreneurs, Digital Literacy, Digital Economy.
JEL Classification: D04, O33
Paper type: Theoretical Research

Résumé :

Au Maroc, les femmes entrepreneurs utilisent de plus en plus les plateformes numériques pour favoriser l'autonomisation économique, en particulier celle des jeunes femmes en quête d'indépendance, mais elles se heurtent à plusieurs obstacles importants dans l'économie numérique. Dans la présentation suivante, nous cherchons à donner un aperçu des études récentes, en mettant en évidence les motivations telles que l'équilibre entre vie professionnelle et vie privée, la poursuite de rêves personnels et l'acquisition d'une indépendance économique, ainsi que les opportunités et les défis pour les femmes entrepreneurs numériques au Maroc.

La transformation numérique, accélérée par la pandémie de COVID-19 et l'émergence de l'intelligence artificielle (IA), a ouvert plusieurs voies aux femmes pour s'engager dans le commerce électronique, les technologies financières, les entreprises axées sur les services et d'autres activités, grâce à des plateformes telles que les réseaux sociaux qui permettent un accès peu coûteux au marché et parfois même gratuit à certaines plateformes. Cependant, des obstacles culturels, technologiques et financiers persistent.

L'un des obstacles les plus importants semble être le manque de compétences numériques avancées, en particulier dans les zones rurales, où l'accès limité à Internet et la formation insuffisante aux concepts techniques entravent l'utilisation efficace des outils numériques. Des études révèlent que les femmes entrepreneurs s'appuient souvent sur des plateformes basiques telles que les appels téléphoniques et les e-mails en raison de l'insuffisance des tutoriels logiciels et des barrières linguistiques techniques Cette fracture numérique, aggravée par les normes socioculturelles et l'accès limité au financement, limite l'évolutivité et la durabilité. Pour relever ces défis, il faut mettre en place des mesures politiques ciblées, notamment des formations sur mesure aux TIC ou peut-être des compétences numériques avancées, une infrastructure numérique améliorée et des initiatives d'inclusion financière afin de donner aux femmes entrepreneurs marocaines les moyens d'agir dans l'économie numérique. En ce qui concerne l'approche méthodologique adoptée dans l'élaboration de ce document, cette recherche est avant tout une recherche théorique. Une étude documentaire qualitative est donc menée afin d'explorer l'alignement de plusieurs concepts liés au sujet et d'approfondir l'économie numérique et l'entrepreneuriat au Maroc, en synthétisant les rapports nationaux (GEM, Maroc numérique 2030), les documents d'orientation, les plans stratégiques, les rapports de programme, les études d'évaluation et la littérature universitaire existante. L'analyse suit un cadre à plusieurs niveaux afin de mettre en évidence l'interaction entre les motivations individuelles et les obstacles structurels.

Mots clés : Femmes Entrepreneurs, Alphabétisation Numérique, Economie Numérique
Classification JEL : D04, O33
Type du Papier : Recherche Théorique

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1. Introduction

Digital technology is changing the face of the kingdom of Morocco. In the past few years, Digital Transformation has become an important matter that is now emerging as an Uncompromising factor in the success of several fields, private or public institutions, an economic system or a public administration not only in the Moroccan context but worldwide. However, when it comes to the economic aspect there has been a quantifiable expansion and a growing attention to digital entrepreneurship.

Morocco has made a substantial progress in implementing entrepreneurship in its population. For the past decades the nation employs diverse strategies, initiative and facilities to encourage men and women to establish their own businesses. Numeric Morocco 2013, Digital Morocco 2020, Digital Morocco 2030, are Holistic approaches geared toward transformation of Morocco's economy. However, digital revolution has transformed Morocco into one of Africa's most connected societies, According to Data Reportal's Digital 2026, Morocco report, more than 92% of the population or about 35.5 million people were online, marking a significant step toward full digital inclusion. This technological shift has initiated an entrepreneurial wave where young individuals' men and women are creating income sources, or ways of earning a living through digital channels, products, content creation, and online services instead of pursuing traditional career paths. For countless youth, the digital sphere represents the most attainable way to scalable success.

In addition to that, one of the priority strategic approaches launched by Morocco is encouraging women's entrepreneurship because of its expected contribution to the national economic growth. In countries in economic transition, women entrepreneurs represent an important economic lever insofar as they contribute to the employment of other women and act as role models (Friederike Welter et al. 2004). From the same perspective, in the Moroccan context 16.2% of businesses are run by women as mentioned by the OMTPME in 2021, who own very small enterprises (VSEs, 14.2%) or small and medium-sized enterprises (SMEs, 11.4%) (OMTPME, 2021). however, they are particularly concentrated in the services (17.3%) and trade (13.8%) sectors according to the HCP in 2019. Entrepreneurship plays an essential role in global economic growth (Faggio and Silva, 2014, Guzman and Kacperczyk, 2019).

Therefore, Digital entrepreneurship has become an Unwavering element that attract female entrepreneurs' attention. It is opening a world of opportunities for women across the country from rural to urban areas, women start realizing that digital instruments are not just for entertainment. It offers access to global markets, financial independence and creative freedom. In Morocco, with the development of information and communication technologies (ICT), women entrepreneurs are increasingly leveraging digital platforms to drive economic empowerment particularly for young women seeking economic independence, work-life balance, and pursuing personal dreams, yet they face several significant barriers in the digital economy. Women entrepreneurs have emerged as a vital engine of Morocco's digital economy, with their activity closely linked to broader economic growth and increasingly integrated into national policy agendas (Ajaj Bakioui, D., & Ferhane, D. 2018).

However, Moroccan women digital entrepreneurs successfully use multiple social media platforms for customer engagement (Hanafi, M. D., & Kably, H. (2025). Digital platforms create new opportunities for women to break through traditional barriers but introduce specific challenges that demand specific aware approaches for resolution. This paper aims to provide insights from recent studies, emphasizing the role of female digital entrepreneurs in Morocco's digital Economy**,** motivations, including the pursuit of personal aspirations, the attainment of work-life balance, and the acquisition of economic independence, opportunities and as well as challenges they face. The robust growth of female entrepreneurial activity has contributed to enhancing women's social status, reducing unemployment rates, and improving their overall societal quality of life (Dheer et al., 2019; Dana et al., 2022). However, significant disparities exist in female entrepreneurial activity levels among different countries (Radović Marković et al., 2021). The 2022 Global Entrepreneurship Monitor (GEM) report reveals that among the surveyed nations, only a few, such as the Dominican Republic, Kazakhstan, Morocco, and Spain, have higher female entrepreneurial activity levels than their male counterparts. Therefore, promoting female entrepreneurial activities has become an urgent concern for many countries. Moreover, and in order to highlight motivations, opportunities and challenges concerning women digital entrepreneurs in Morocco's Digital Economy, a qualitative documentary study is conducted to explore the alignment of several concepts related to the subject, and to dive deep into women digital entrepreneurship and Morocco's digital Economy, synthesizing national reports (GEM, Digital Morocco 2030), policy papers, strategic plans, program reports, evaluation studies and existing academic literature. The analysis follows a multi-level framework to highlight the interplay between motivations and structural barriers. This article situates the emergence of women digital entrepreneurs at the heart of Morocco's digital economy, exploring how they navigate a landscape defined by both rapid technological shift and enduring socio-cultural norms. The methodological promise of this work lies in its commitment to a nuanced, qualitative approach, bridging the gap between abstract digital policy and the lived realities of women who are redefining leadership within the Kingdom's tech ecosystem.

2. Literature Review

2.1. Digital Entrepreneurship

In the contemporary world, Digital technologies have a significant impact on how to imagine and create new jobs. These technologies are fostering a new generation of entrepreneurs who utilize digital tools and internet to execute the majority of processes involved in launching a new business venture. In this regard, digital technologies enable entrepreneurial activities (Elia & Margherita, 2020). Digital entrepreneurship is a new way of doing business that provides a suitable environment for economic growth and development and is formed through technological assets such as the Internet and information and communication technology and can provide numerous opportunities for entrepreneurial activities. provide through digitization (Le Dinh et al., 2018). Globally, digital technology, entrepreneurship, and innovation are transforming industries with new types of companies emerging to take advantage of them (Stone 2017)· However, digital entrepreneurship implies a radical transformation of economic paradigms, allowing new entrepreneurs to create a more sustainable, creative, and connected future (Lopes, J. M., Gomes, S., & Nogueira, E. 2025). According to (Liang, Y., Chen, R., Hong, H., Li, S., & Han, L. 2025), The rapid proliferation of digital technologies and the rise of platform-based economies have profoundly transformed the entrepreneurial landscape, leading to the emergence of digital entrepreneurship. Davidson and Vaast in 2010 provide a different definition of digital entrepreneurship, he defines the digital entrepreneurship as the pursuit of opportunities based on the use of digital media and other information and communication technologies. Digital entrepreneurs rely upon the characteristics of digital media and IT to pursue opportunities. In doing so, they exacerbate changes in the competitive landscape, as they attempt to seize the opportunities and thereby potentially further the creative destruction process of the digital economy (p. 2) Kraus, S., Palmer, C., Kailer, N., Kallinger, F. L., & Spitzer, J. (2019).According to the same authors, they clarified Based on recent studies, researchers have examined digital entrepreneurship as a systemic and process-oriented phenomenon, encompassing opportunity recognition, value creation, and venture scaling, all facilitated by digital affordances (Sahut et al., 2021; Kraus et al., 2019).

For the European commission (2025), Digital entrepreneurship is broadly defined as creating new ventures and transforming existing businesses by developing novel digital technologies and/or novel usage of such technologies. Digital Entrepreneurship is the combination of digital infrastructure and entrepreneurial agents within the context of both ecosystems. Sussan and Acs (2017). Furthermore, a foundational study defines digital entrepreneurship as the process of identifying and exploiting entrepreneurial opportunities through digital technologies, particularly internet-based tools and emerging media, to create and deliver new forms of value (Elnadi & Gheith, 2023).As digital entrepreneurship continues to evolve, it is essential to recognize its profound impact on economic structures, social dynamics, and the overall fabric of society (Paul et al., 2023). Digital entrepreneurship encompasses entrepreneurial opportunities that are created and pursued through the utilization of technological innovations (George et al., 2021). The concept of digital entrepreneurship is characterized by the integration of digital technologies into entrepreneurial activities, enabling individuals to identify and exploit opportunities in the digital landscape (Gomes & Lopes, 2023; Shen et al., 2018).

2.2.The fundamental distinction between Traditional and Digital Entrepreneurship

Literally, there is a substantial between Traditional and Digital Entrepreneurship. It seems necessary to conduct a comparative analysis of definitions in order to deduct the difference between those two terms. It seems that digital entrepreneurship is a guarantee for those who want to exploit the potential of new information and communication technologies. Web advances offer customers quick and easy access to new services, data and information, as well as efficiency benefits (Sawyer et al, 2003). According to Kollmann (2006), digital businesses create distinctive value for customers through what he terms 'e-value added.' His conceptualization of digital entrepreneurship centres on establishing new ventures that leverage innovative concepts and electronic network platforms to deliver products and services through entirely digital value creation processes. While traditional entrepreneurship has been extensively studied across various research frameworks (Jelonek, 2015), this established body of knowledge offers valuable insights for understanding entrepreneurship's evolution in the digital era and for identifying the distinctions and commonalities between conventional and digital entrepreneurial approaches. It serves as a crucial foundation for addressing the knowledge gap surrounding digital-age entrepreneurship and for analyzing both the differences and parallels between these entrepreneurial models. (Bensaid, W., & Azdimousa, H. 2021).

However, to synthetize Traditional and Digital Entrepreneurship represent two distinct strategies and methods to business creation and value generation, each one of them with unique characteristics and Management systems. Besides, traditional entrepreneurship typically involves establishing businesses based on physical products, services, or Land-based establishments, In-person outlets or operations, requiring significant upfront investment in infrastructure, inventory, and physical assets. In the hand, these initiatives often serve local or regional markets and rely on face-to-face customer and client relationships, established supply chains, and conventional business models with linear value creation processes. In contrast, and from the literature review the digital entrepreneurship leverages digital technologies as the cornerstone and the core foundation for business operations, creating value through online platforms, digital products, or technology enabled services. Digital initiatives benefit from lower startup costs, global market reach from inception, and flexible business models that can rapidly expand without proportional increases in physical resources.

Nonetheless, the fundamental differences extend beyond operational aspects to encompass varying skill requirements, risk profiles, and growth process. Traditional entrepreneurs need industry specific expertise, local market knowledge and investigation, and capabilities in managing physical operations, while digital entrepreneurs require digital literacy, data analysis skills, and understanding of online ecosystems and platform on going. Digital entrepreneurship offers advantages such as faster market validation, easier pivoting

capabilities, and access to large amounts of customer data for decision making, whereas traditional entrepreneurship provides more tangible customer relationships, established business practices, and less dependency on rapidly changing technologies.
However, the contemporary business environment Progressively demonstrates alignment between these two models, with traditional businesses adopting digital technologies and cutting-edge technology to enhance their operations, while digital Businesses create physical touchpoints to improve customer experience. This hybrid approach suggests that successful modern entrepreneurship often requires understanding and integrating elements from both traditional and digital domains, adapting to consumer expectations for seamless online and offline experiences while leveraging the unique advantages each approach offers. The following chart synthetizes the distinction between traditional and digital entrepreneurship.

2.3. Women Entrepreneurship Theories

In the past few years till now, the number of Female entrepreneurs has experienced a remarkable growth not only in the Moroccan context but all over the world. According to so many studies and examples, women can make a significant contribution to entrepreneurial activity (Noguera et al., 2013) and economic development (Kelley et al., 2017; Hechevarría et al., 2019) in terms of creating new jobs and increasing the gross domestic product(GDP) (Bahmani-Oskooee et al., 2013; Ayogu and Agu, 2015), with positive impacts on reducing poverty and social exclusion (Langowitz and Minniti, 2007; Rae, 2015). Cardella, G. M., Hernández-Sánchez, B. R., & Sánchez-García, J. C. (2020)
Nonetheless, according to the literature review there are numerous and bibliometric analysis on pay-per-click[1] as an instrument for digital entrepreneurship management using VOS viewer and SCOPUS data analysis tools by Mauro Rodriguez-Marin, José Manuel Saiz-Alvarez, and Lizette Huezo-Ponce. The principal theories applied in Women Entrepreneurship are feminist theory, institutional theory and plan behaviour theory:
***A- Feminist theory*:** it constitutes a sociological approach that shifts analysis from traditional male viewpoints to women's perspectives, revealing social issues and patterns that may otherwise be overlooked (Bianco, M. E., Lombe, M., & Bolis, M. (2017). Since early sociologists like Harriet Martineau, feminist sociology has examined power relations and gender inequalities. In entrepreneurship research, feminist theory encompasses liberal and social feminist approaches (Eddleston, K. A., & Powell, G. N. (2012), with entrepreneurial feminists functioning as change agents who use business skills to create equitable outcomes that enhance women's lives through innovative products, services, and processes (Orser, B., Elliott, C., & Leck, J. 2013).Women remain significantly underrepresented in entrepreneurship due to the field's historical association with masculine characteristics and male-dominated experiences (Hamilton, E. (2013). This gender disparity is evident in entrepreneurial intentions, where research demonstrates that gender significantly influences business aspirations, with perceptual factors playing a crucial role in explaining the different entrepreneurial motivations observed between men and women (Camelo-Ordaz, C., Diánez-González, J. P., & Ruiz-Navarro, J. (2016). Rather than criticizing existing male standards, feminist entrepreneurship theory promotes complementary women cantered norms that improve and highlight the necessity of understanding gender dynamics in business creation.
B- *Institutional approach:* it examines how rules, norms, and beliefs influence organizations and their members, recognizing that these institutional elements vary significantly across countries and cultures and directly impact entrepreneurial behavior (Bruton, G. D., Ahlstrom,

[1] Pay-per-click (PPC) is an online advertising model in which an advertiser pays a publisher every time an advertisement link is "clicked" on. Alternatively, PPC is known as the cost-per-click (CPC) model. The pay-per-click model is offered primarily by search engines (e.g., Google) and social networks (e.g., Facebook). Google Ads, Facebook Ads, and Twitter Ads are the most popular platforms for PPC advertising

D., & Li, H. L. (2010). Women's entrepreneurial career choices are fundamentally shaped by the socio-cultural structures of their respective societies (Roomi, M. A., Rehman, S., & Henry, C. (2018)**.** While certain entrepreneurial motivations, such as economic incentives, remain consistent across cultures, the institutional context creates distinct challenges and opportunities for women entrepreneurs in different regions.

Nevertheless, Cross cultural research demonstrates these institutional variations in practice. For instance, in Turkey, women entrepreneurs face personal obstacles that hinder their business success, whereas in Morocco, women entrepreneurs show improved performance despite similar barriers (Welsh, D. H. B., Kaciak, E., Memili, E., & Minialai, C. (2018). in addition to that and from an institutional perspective, women entrepreneurs often encounter systemic disadvantages, including limited access to borrowing facilities due to restrictions on social and economic autonomy, reproductive rights, and political participation. These institutional constraints highlight how societal structures can either facilitate or impede women's entrepreneurial development across different cultural contexts.

C- Theory of Planned Behavior (TPB): it focuses on motivational components that influence individual behavior, specifically examining the effort and motivation required to plan and execute actions. In the other hand, TPB comprises three core constructs attitude toward behavior, subjective norms, and perceived behavioral control that collectively predict behavioral intention (Forrester, J. K., & Neville, F. (2021). In women entrepreneurship research, TPB is consistently applied to understand and analyze entrepreneurial intention, demonstrating how these three motivational factors shape women's decisions to pursue entrepreneurial activities.

Additionally, there is a discussion that related to social entrepreneurship using institutional theory (Yunis, M. S., Hashim, H., & Anderson, A. R. 2018). it shows that institutional pressures pushed some women entrepreneurs toward self-actualization, resulting in it being a powerful entrepreneurial facilitator that they saw as a path out, towards emancipation and independence, and empowered them to confront deeply rooted societal norms.

Moreover, to provide a holistic understanding of the challenges and opportunities facing women in Morocco's digital economy, this study adopts an integrated multi-level framework. Rather than viewing these theories in isolation, we articulate them across three analytical levels so we can form a cohesive model adapted the Moroccan context:

- ***Micro-Level:*** *Individual Intentions (Theory of Planned Behavior - TPB)* The Theory of Planned Behavior (Ajzen, 1991) serves as the lens through which we analyze the internal motivations of Moroccan women. In the digital context, "Perceived Behavioral Control" is critical; it reflects how a Moroccan woman assesses her own digital literacy and her ability to navigate online business environments. This micro-level analysis explains why, despite structural barriers, individual agency and the desire for "self-fulfillment" and "autonomy" remain powerful drivers for entering the digital market.
- ***Meso-Level:*** *Social, Gender Norms and Representations (Feminist Theory)* Liberal and Social Feminist theories bridge the gap between the individual and the state. In Morocco, this level is essential for understanding "Subjective Norms." We use feminist critique to examine how traditional gender roles, which often relegate women to the private sphere conflict with the public, fast-paced nature of digital entrepreneurship. This explains the "Double Burden" (balancing domestic duties with a digital start-up) that is a specific hallmark of the Moroccan female experience.
- ***Macro-Level****: Regulatory and Strategic Environment (Institutional Theory)* Finally, Institutional Theory provides the structural context. It allows us to evaluate the "Formal Institutions" such as the Digital Morocco 2030 strategy and the *Moudawana* (Family Code) and informal Institutions such as the patriarchal cultural scripts that govern access to

finance. This level explains the "Structural Barricades" mentioned in this study's title, illustrating how national digital infrastructure projects can either mitigate or exacerbate existing gender inequalities.

Nonetheless, the articulation of these three theories reveals that a Moroccan woman's digital success is not solely dependent on her skills (Micro/TPB). It is conditioned by the support of her immediate social circle (Meso/Feminism) and the inclusivity of the national digital ecosystem (Macro/Institutional). By combining these perspectives, this study moves beyond a descriptive narrative to a critical analysis of how digital tools can become instruments of empowerment only when structural and normative barriers are simultaneously addressed.

However, while these theories provide a robust foundation, several limitations persist for their application in the Moroccan context:

- ***Rationality vs. Necessity*****:** TPB often assumes entrepreneurship is a choice-based rational plan. However, in Morocco, digital entrepreneurship is frequently a **necessity-driven strategy** for survival in a constrained labor market, a nuance often missed by standard TPB models.
- ***The Agency Paradox:*** Institutional theory can sometimes treat women as passive subjects of their environment. In reality, Moroccan women demonstrate significant **agency**, using "subversive" digital strategies to bypass formal institutional barriers (e.g., using informal social media commerce to avoid administrative hurdles).
- ***Cultural Specificity of Empowerment:*** Standard feminist frameworks often focus on secular liberation. In the MENA context, empowerment is increasingly framed through feminism and specifically Islamic Feminism, where women reclaim religious narratives to justify their professional autonomy a dimension that requires local contextualization.

Moreover, the multi-level framework proves particularly relevant to the Moroccan context for addressing two critical empirical sides. First, Morocco demonstrates a striking aspiration-action gap, women express high entrepreneurial intent, yet translate this into relatively few actual business ventures. Our framework illuminates this paradox by revealing that while individual aspirations at the micro level remain robust, macro-level institutional voids and meso-level social pressures systematically inhibit their conversion into entrepreneurial action.

Second, Morocco presents a digital paradox wherein substantial internet penetration and macro-level technological infrastructure coexist with persistently low female labor force participation. Rather than assuming that technical access automatically enables economic empowerment, our framework demonstrates why digital inclusion without institutional and social supports remains insufficient the barriers to women's economic participation are not merely infrastructural deficits but rather a complex interplay of institutional constraints and sociocultural pressures that digital tools alone cannot overcome. This analysis moves beyond simplistic technological determinism to reveal the multifaceted "barricades" that prevent digital opportunity from translating into tangible economic advancement.

3. Morocco's digital ecosystem: Motivations for women digital entrepreneurs

3.1. Digital Entrepreneurial Ecosystem (DEE)

Digital entrepreneurial ecosystem constitutes a combination of two ecosystems, Digital ecosystem and entrepreneurial ecosystem. First and foremost, Digital Ecosystem (DE), is a terminology that emerged in the early 2000s, is defined as "…a self-organizing, scalable and sustainable system composed of heterogeneous digital entities and their interrelations focusing on interactions among entities to increase system utility, gain benefits, and promote information sharing, inner and inter cooperation and system innovation" (Li et al. 2012, p. 119). Following Acs et al. (2014b p.:479), Entrepreneurial Ecosystems can be defined at the socioeconomic

level having properties of self-organization, scalability, and sustainability, composed of sub-systems and systems, as "…dynamic institutionally embedded interaction between entrepreneurial attitudes, abilities and aspirations, by individuals, which drives the allocation of resources through the creation and operation of new ventures."
The Digital Entrepreneurial Ecosystem (DEE) consists of entrepreneurs, as described by Schumpeter in 1911, who establish digital enterprises and create novel products and services for a global user base. The DEE represents a convergence of two existing bodies of literature: entrepreneurial ecosystems, which focus on the agency of entrepreneurs and the role of institutions, and digital ecosystems, which emphasize the importance of digital infrastructure and user engagement (L.H Barham, R. G.Y. Hijazine;2024).Sussan and Acs,2017; first proposed that the digital entrepreneurship ecosystem combines the characteristics of the entrepreneurial ecosystem and the digital ecosystem, and is a collection of digital infrastructure governance, digital users, digital entrepreneurship, and the digital market. Sussan and Acs (*Small Business Economics*, *49*(1), 55–73, 2017) proposed the "Digital Entrepreneurial Ecosystem" (DEE), a novel framework to guide our understanding of entrepreneurship in the digital age. Moreover, The DEE is conducive to carrying out collective collaboration, thereby overcoming the resource limitations of individual ventures and accelerating the creation of digital entrepreneurial ventures, which is conducive to the emergence of business model innovation (Du, W.; Pan, S.L.; Zhou, N.; Ouyang,2018., Li, W.; Du, W.; Yin, J,2017). Digital entrepreneurial ecosystem has become crucial to innovation, entrepreneurship research, and practice (Hechavarría and Ingram, 2019; del Olmo-García et al., 2023; Marquardt and Harima, 2024). Moreover, existing research has primarily focused on the causal relationship between entrepreneurial ecosystems and female entrepreneurial activity (Huang et al., 2022b),
By synthesizing the provided literature, we can define the ***Digital Entrepreneurial Ecosystem* (DEE)** through five distinct analytical dimensions that bridge the technical and the socioeconomic. ***Infrastructure*** is derived from the "digital entities" (Li et al., 2012) and "digital infrastructure governance" (Sussan & Acs, 2017) that provide the physical and regulatory backbone of the system. ***Human capital*** emerges from the "entrepreneurial attitudes, abilities, and aspirations" of individuals (Acs et al., 2014b) and the engagement of "digital users" who drive innovation. ***Public policies*** are represented by the "institutional embedding" and "governance" structures (Barham & Hijazine, 2024) that shape the digital market. **Financing** is encapsulated in the "allocation of resources" necessary for creating new ventures and the "collective collaboration" used to overcome "individual resource limitations" (Du et al., 2018). Finally, ***culture*** is reflected in the "self-organizing" nature of the ecosystem and the "inner and inter cooperation" (Li et al., 2012) that fosters information sharing, which is particularly critical when examining gendered dynamics like "female entrepreneurial activity" (Huang et al., 2022b).

3.2. State of play of Morocco's Digital Ecosystem

For years, Morocco has been working on the development of its digital economy by implementing numerous initiatives and strategies. However, Numeric Morocco 2013, Digital Morocco 2020, Digital Morocco 2030 was officially launched on September 25, 2024, are the Holistic approaches geared toward transformation of the digital economy. Nonetheless, The Digital Morocco 2030 focuses on two primary goals: digitizing public services and enhancing the digital economy to foster local digital solutions, create jobs, and add value. However, when it comes to economic goals, it aims to Create 240,000 jobs in the digital sector by 2030, contributing approximately 100 billion dirhams (about $10.36 billion) to the nation's GDP; one of its main goals is to boost its economy through investment in emerging technologies, aiming

for a 10% increase in GDP by 2030[2].In the other hand, one of the objectives of this strategies is to train 100 000 digital talents annually in the digital sector instead of 14 000 in 2022 through expanding educational services and capacity in training centres, schools and universities. Also, Foster the growth of the start-up ecosystem and transform Morocco into a centre of innovation and move from 113th to 50th place in the electronic and digital development index.
Besides, to support this vision, Morocco has implemented several laws and regulations , Public Services Charter (Law No. 54.19), Simplification of Administrative Procedures (Law No. 55.19), establishing new principles for the relationship between administration and users, Electronic Data Exchange (Law No. 53-05) supports secure legal data exchanges, Inter-administration Data Interoperability ensures smooth data sharing between institutions, Personal Data Protection (Law No. 09-08) safeguards individuals' personal information, Right of Access to Information (Law No. 31-13) promotes transparency, accountability, and participatory democracy, reinforcing public trust in administration.
From the same perspective and during the pandemic COVID-19, Moroccan government has launched a social initiative called "solodariTECH" for seeking start-ups development. During the pandemic startups have been armed with cutting edge technology, a high level of technology and innovation has been used in such a short period. In the same period, digital entrepreneurship has been expanded in the entire kingdom. The role of digital startups has become more crucial. They generated sustainable jobs, and they were based on distant transaction businesses (Boulesnam and al., 2021). An article of (Anaflous and Jamal.,2019) showed that Moroccan digital entrepreneurs are young high educated and graduated people with professional experiences and trainings.
Therefore, the reason why young entrepreneurs are motivated to digital entrepreneurship is the access facilities to the market, absence of several costs like manufacturing, storage and others. Additionally, During the margins of the National Conference on Artificial Intelligence, the United Nations Development Program (UNDP) and the Ministry of Digital Transition and Administration Reform in Morocco signed an agreement to strengthen cooperation to promote inclusive digital transformation in the Arab States and African regions. The new partnership will support countries in strengthening digital public services, advancing the responsible use of artificial intelligence (AI), and building institutional and regulatory systems that enable digital transformation and contribute to sustainable development across both regions.
"Morocco is demonstrating such a great leadership not only in advancing its national digital agenda but also towards helping to shape a collaborative, future-oriented digital ecosystem across the Arab States and African regions one that is inclusive, resilient, and capable of delivering real impact." said Marina Walter, Deputy Director of the Regional Bureau for Arab States, UNDP. Morocco has been a part of so many important strategies that enhance the performance of digital economy in Morocco, *"Digital Silk Road"* and China's Belt and Road Initiative are such a huge opportunity for Morocco's economy. Starting in 2015, Chinese officials began to trumpet the "Digital Silk Road" (DRS), an adjunct to BRI focused on internet connectivity, artificial intelligence, the digital economy, telecommunications, smart cities, and cloud computing. The launch of the DRS has been murky, and tangible figures are hard to come by. Nonetheless, reports indicate that China has signed DRS cooperation agreements with at least 16 countries one of the mentioned countries is the kingdom of Morocco. These countries are direct beneficiaries of DSR investments totaling $8.43 billion. Nonetheless, Morocco in moving towards developing digital economy and acceleration digital transformation and seek to boost its international cooperation's and investments especially in digitalization, artificial intelligence, smart cities, robotics, sustainable development and other sectors.

[2]In terms of GDP per capital, Morocco is ranked 156th out of 228 countries in the world and 14/54 countries in Africa (CIA, Citation2021)

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On September 22, 2025, Morocco unveiled the *Digital Morocco for Sustainable Development (D4SD)* initiative at the 8th UN General Assembly, in partnership with UNDP. The program aims to position Morocco as a digital hub between Africa and the Arab world, modernize administration, boost the digital economy, and promote inclusive sustainable development. A "Management 2.0" reform ensures data security and public service transparency[35].Thus, this hub, with an Arab African focus, marks a new stage in Morocco's drive to consolidate its digital leadership and position the Kingdom as a key player in digital transformation in support of sustainable development.
Besides, as part of the Digital Morocco 2030 strategy, the D4SD aims to accelerate technological innovation and promote projects aligned with the Sustainable Development Goals (SDGs), by providing a collaborative platform for public institutions, the private sector and international organizations.

3.3. Analytical Framework: Strengthening the Digital Ecosystem for Women's Empowerment

While the descriptive data indicates that Morocco possesses a high-performing digital infrastructure, a gender-blind ecosystem often leaves women in a state of "digital neutrality" accessing tools without achieving economic agency. To overcome this, the following framework identifies four critical pillars and fundamental principle within the *Digital Morocco 2030* strategy that must be mobilized to transition women from passive users to active digital leaders.
1. *From Connectivity to Productivity (Infrastructure)*: Morocco's leading internet penetration (92.2% in 2025) and high mobile broadband capability (84.9%) provide the *technical* foundation. However, to strengthen the ecosystem for women, the focus must shift from **access** to **usage quality**. Infrastructure must be leveraged to support "Cloud-based" micro-businesses, allowing women in rural areas to bypass physical mobility constraints. The medium Internet resilience score (41%) suggests a need for localized technical support to ensure business continuity for female-led digital ventures.
2. Institutional Mainstreaming (Policy & Governance): The *Digital Morocco 2030* strategy aims for 240,000 jobs and a 100 billion MAD GDP contribution. For this to be gender-inclusive, policy must address the "Illiteracy Barricade." Moreover, with a 38% female illiteracy rate in rural areas, e-Government and digital services must adopt "Voice-First" or "Icon-based" interfaces. Strategic governance must move beyond "technical advancement" to "affirmative digital action," ensuring a percentage of the projected 100 billion MAD impact is directly attributed to female-led start-ups.
3. Cognitive Empowerment (Human Capital & AI): Morocco's integration into the *Digital Cooperation Organization Generative AI Initiative* (2024) presents an opportunity to leapfrog traditional barriers. To prevent AI from widening the gender gap, the ecosystem must prioritize "Algorithmic Literacy" for women. This prevents neutral participation by equipping women to use Generative AI for marketing, coding, and scaling businesses, even with limited formal technical backgrounds.
4. Social Capital and Digital Engagement (Inclusion): Social media adoption (55.5% of the population) currently represents a "soft" engagement. The ecosystem must transform social media from a space of consumption into a space of digital social capital. By formalizing "Social Commerce" and integrating digital payment gateways into the platforms women already use (Instagram, WhatsApp), the ecosystem can move neutral users into the formal digital economy, increasing value-added outsourcing and regional competitiveness.

3.4. Women's Participation in Digital Entrepreneurial Ecosystem in Morocco: Current Statistics and Participation Rates

Digital entrepreneurial ecosystems have become essential for studying innovation and business development (Hechavarria and Ingram, 2019; del Olmo-García et al., 2023; Marquardt and Harima, 2024). When digital technology combines with business ecosystems, it creates stronger results than each would produce alone this idea forms the basis of digital entrepreneurial ecosystem theory (Elia et al., 2020; Kumar et al., 2024). This theory explains how online platforms help connect digital users with service providers, making transactions easier and cheaper while creating benefits for everyone involved (Song, 2019; Karaki, 2021). Sussan and Acs (2017) built a complete framework by combining two different research areas: entrepreneurial ecosystem studies that focus on organizations and institutions, and digital ecosystem research that examines technology infrastructure and online users.

In the Moroccan context, there is a remarkable difference between entrepreneurial aspirations and reality. While 74% of Moroccan women aspire to start their own business, only 27% currently identify as entrepreneurs. This reveals a significant gap, with 64% having yet to turn their aspirations into reality, a figure that rises to 74% among millennial women. Through the lens of the Theory of Planned Behaviour (TPB), this "aspiration-action gap" suggests that while individual attitudes toward entrepreneurship are high, perceived behavioral control is severely hindered. This 47-point deficit indicates that internal desire is being neutralized by external "barricades," where women do not feel they possess the necessary resources or social permission to act on their intentions.

Meanwhile, when it comes to the labor force participation context, Morocco, like other MENA countries, has among the lowest female participation rates in general, at between 20% and 30%, compared with 40% in Asia and 55% in Latin America and Sub-Saharan Africa. This broader context significantly impacts women's digital entrepreneurship participation. This low participation serves as a direct illustration of the informal constraints identified in Institutional Theory, patriarchal social scripts act as a limiting institutional norm that discourages women from entering the public labor market, even when digital tools offer the possibility of working from the private sphere.

Despite these challenges, there is a notable business confidence and growth outlook among female digital entrepreneurs in Morocco, with 82% of women business owners expecting revenue growth over the next five years. This optimism suggests potential for increased female participation in digital ventures. Nevertheless, while Morocco provides a remarkable digital infrastructure access with an internet penetration rate of 92.2% as of early 2025, translating this access into active digital business participation remains a challenge.

Morocco's start-up ecosystem grew 23.1% in 2025, ranking 88th globally and 6th in Africa with $95M in funding, indicating a growing digital entrepreneurial environment. However, a critical finding appears which is the "gendered data void": the absence of gender-disaggregated data in these funding figures is a significant result in itself. it confirms a "gender-blind" ecosystem where institutional growth is measured without accounting for the specific equity of that growth. This data insufficiency prevents a precise diagnosis of the "glass ceiling" in Moroccan tech-funding, providing a strong scientific justification for a future empirical research agenda based on field interviews and gender-specific platform analysis. Ultimately, the systemic barriers indicated by the 47-percentage point difference between aspirations and action demonstrate that improvements in social support and resource access are essential to specifically benefit women entrepreneurs.

3.5. Digital infrastructure supporting Female Entrepreneurship

The increasingly significant role of women in today’s political and socioeconomic arenas has led to an exponential growth in the number of female digital entrepreneurs and business leaders

in Morocco. the association of women business managers of Morocco "AFEM" has launched three programs including "She Learn," developed with European Bank for Reconstruction and Development (EBRD) support, offering an AI- powered digital learning platforms focusing on management, digital marketing, and new technologies. This directly addresses the digital skills gap that often prevents women from fully utilizing digital infrastructure. However, several International Technology Initiatives are launched in this context. Women in Tech Global officially launched in Casablanca in July 2024, marking a significant cornerstone for women in Morocco's technology sector. This provides access to global networks and resources through digital platforms.
For the Financial "Fintech" and Digital Inclusion Support side, the World Bank approved a third Development Policy Financing (DPF) of $450 million aimed at advancing financial and digital inclusion, creating infrastructure that enables women entrepreneurs to access digital financial services and online payment systems essential for digital businesses.
Therefore, Digital Morocco 2030 constitutes a strategy that emphasize digital commerce development, with encouraging consumer online shopping creating demand for custom online marketplace solutions and secure, user-friendly platforms. This infrastructure directly supports women entrepreneurs entering E-commerce and digital marketplace businesses.
However, these statistical sources present notable limitations and potential biases. GEM data, while globally standardized, often relies on self-reported perceptions which may be influenced by social desirability within the Moroccan cultural context. National reports frequently prioritize macroeconomic indicators and technical infrastructure coverage, often overlooking the qualitative nuances of how these tools are appropriated at the household level. Furthermore, private surveys often focus on formal, high-growth start-ups, potentially excluding the vast number of women operating in the informal digital "social commerce" sphere.
Eventually, the absence or insufficiency of gender-disaggregated data within these major reports must be interpreted as a significant research result in itself. The fact that large-scale digital initiatives and multi-million-dollar investments are often tracked without specific metrics for female participation or success rates confirms a "gender-blind" institutional framework. Crucially, this data void obscures the actual impact of digital transformation on women's economic autonomy and justifies a complementary empirical research agenda. Future studies must move beyond secondary data to incorporate field-based qualitative interviews and platform-specific audits to document the lived realities of Moroccan female entrepreneurs, ensuring that "technical inclusion" translates into genuine "socioeconomic empowerment."

3. Motivations, opportunities, challenges and barriers for female digital entrepreneur in Morocco's digital Economy

4.1. Motivations:

Several motivations drive Moroccan women toward digital entrepreneurship. Following the *Theory of Planned Behavior (TPB)*, these drivers can be structured around three cognitive pillars: attitudes, subjective norms, and perceived behavioral control.
Seeking Autonomy and Creative Self-Expression*:* In the Moroccan context, the internal evaluation of entrepreneurship is deeply tied to the search for economic autonomy and professional fulfillment. Women seek financial independence to avoid reliance on traditional employment structures, which often remain rigid or exclusionary. According to a study by the Moroccan Association of Women Entrepreneurs (AFEM) and the World Bank, financial security is a primary motivator, particularly in a landscape where female labor participation is low. Beyond finance, digital platforms serve as a vital stage for creative self-expression. As noted in research on Moroccan digital ecosystems (Hassan II University, 2022),

entrepreneurship in sectors like design, education, and technology allows women to build a professional identity and achieve self-fulfillment that extends beyond mere income generation.
Social Empowerment, Role Modeling and Subjective norms which refer to the perceived social pressure to perform a behavior. For Moroccan women, motivations are increasingly shaped by the desire for *social empowerment and role modeling*. While empirical data on the direct impact of "influencer role models" in Morocco is still emerging, analogies with broader *MENA contexts* (specifically Jordan and Egypt) suggest that seeing other women break stereotypes on digital platforms significantly lowers the perceived social "shame" or *Hshouma* associated with public business leadership (Global Entrepreneurship Monitor, MENA Regional Report). By showcasing their success, these women contribute to a shifting social expectation where female professional success is increasingly celebrated as a contribution to Morocco's broader economic development.
Flexibility and the "Home-Based" Advantage**:** Perceived behavioral control is the belief in one's ability to execute the behavior, often linked to the availability of resources and the ability to overcome obstacles. In Morocco, flexibility and work-life balance are the most critical factors strengthening this sense of control. Digital businesses allow for *"home-based ownership,"* which is essential in a society where women often carry a heavier share of domestic duties. Empirical findings from Digital Morocco 2030 initiatives indicate that the ability to manage schedules around family responsibilities allows women to bypass traditional physical mobility barriers. This flexibility acts as a "resource" that empowers women to believe they can successfully balance a digital start-up with traditional domestic roles, thereby increasing their entrepreneurial intention.
Furthermore, while the link between flexibility and digital work is well-documented in Moroccan national reports, specific empirical studies linking "creative self-expression" to long-term business sustainability in Morocco remain scarce. Much of the current understanding of "subjective norms" in the digital sphere is extrapolated from regional MENA trends, highlighting a clear need for localized field research to validate these psychological drivers within the specific Moroccan cultural fabric.

4.2.Opportunities

Morocco's digital ecosystem offers women numerous and unprecedented opportunities to innovate and expand beyond local markets toward national and international markets, but systemic barriers, fundings, cultural norms, and digital literacy gaps still brake and constrain their full potential.
Start-Up Ecosystem: Morocco's startup ecosystem offers an affordable and stable base for entrepreneurs and startups looking to target the North African market. With a young and talented population focused on technology and connectivity, Morocco has the potential to become a strong innovation hub in the region. The country saw its first $100 million startup valuation in 2022 that of e-commerce provider Chari. The Moroccan government through the new 2030 Digital Strategy will offer new incentives (tax and training incentives) and new flexible means of funding to encourage tech start-ups and assist them in strengthening their ecosystem. Financing remains the key challenge for Moroccan startups, who face limited venture capital (VC) options, high demand for collateral from risk-averse banks, and lengthy administrative approvals to secure funding from government entrepreneurship support programs.
Growing Digital Economy Sectors: Morocco offers a growing digital economy with opportunities for businesses in the following areas: cloud computing, AI, digital transformation, 5G and edge computing, cybersecurity solutions, e-commerce, fintech, Healthtech, climate Tech and AgriTech. These diverse sectors provide multiple entry points for female digital entrepreneurs.

E-commerce Revolution: During the COVID-19 pandemic, we have seen a rise of Moroccan entrepreneurs in E-commerce and drop shipping and a dramatic increase of motivational and educational content, indicating expanding opportunities in digital commerce that women can leverage.

Technology that Enabled Empowerment Programs: The Ministry of Industry, Trade, Investment and the Digital Economy and the World Bank held the Hackathon 'Empower Her', an initiative to support the economic empowerment of women in rural and peri-urban areas, showing government commitment to creating digital opportunities for women. A program that encourages women to master digital tools, developing an entrepreneurial mindset and fostering innovation to improve their economic situation

Digital Strategy 2030: The strategy aims to digitize public services and boost the digital economy, creating jobs and local solutions providing a supportive policy environment for female digital entrepreneurs.

Access to global markets and Networks: Through digital platforms, Moroccan women can sell products and services internationally, bypassing local market limitations and reaching diasporic overseas communities abroad. Female digital entrepreneurs in Morocco are gaining more access to global markets through government and private initiatives such as the "WE-Elevate" program and the "She's Next" program, which offer digital training, mentorship, funding, and access to e-commerce platforms and business communities. **WE-Elevate** Program, launched in collaboration with the Digital Cooperation Organization (DCO), this program offers digital resources, e-learning modules, mentorship, and privileged access to business platforms for women and youth-led small and medium-sized enterprises (SMEs). For **She's Next** (Empowered by Visa), his global initiative partners with local organizations like Société Générale Maroc and Techno Park to provide funding grants, training, and mentorship to women owned businesses.

From the same perspective, another captivating initiative has been launched **We-Fi** (Women Entrepreneurs Finance Initiative), constitutes a joint initiative of the World Bank Group, We-Fi supports women entrepreneurs by providing funding, advice, and improved access to finance and market opportunities through E-commerce development. Furthermore, Women in Tech Global Established in 2018 constitutes an engaging institution when it comes to access to global market and digital inclusion. It is an international organization focused on narrowing the gender gap in the technology industry, officially launched in Casablanca on July 15, marking a significant milestone for women in Morocco. Its mission centres around four core pillars: education, entrepreneurship and business, digital inclusion, and advocacy.

Fintech and alternative financing: Financial innovations driven by digital technology may be the key to unlocking women's full economic potential. Fintech startups are leading the way in providing women entrepreneurs accessible, affordable, and convenient financial services**.** Mobile banking, microcredit, and crowdfunding platforms are expanding access to capital, especially for women excluded from traditional banking. Fintech, at its core, is the fusion of finance and technology. It encompasses a diverse range of financial services and products delivered through innovative digital platforms and applications. While the Fintech movement has undoubtedly taken the world by storm, its influence in Morocco is particularly noteworthy. In addition to providing access to financial services, Fintech in Morocco is actively engaged in promoting financial literacy and education among women. These initiatives include online resources, webinars, and mobile apps that offer valuable information on budgeting, saving, and investing. By equipping women with the knowledge and skills needed to make informed financial decisions, Fintech is fostering a generation of financially empowered women (National financial inclusion strategy NFIS).

Moreover, the user-friendly platforms allow women to open bank accounts, conduct transactions, and save money conveniently, reducing their reliance on cash-based financial systems. Nevertheless, the NFIS constitutes a national partnership framework to "coordinate the efforts and to align the visions of the players in the financial ecosystem". The NFIS targets specific groups, including women and Very Small Enterprises (VSE). It includes gender indicators and targets as noted below. The gender component is addressed through the seven NFIS working groups for each of the strategic levers, except for financial education which is transversal.

Innovation hubs and incubators: Tech hubs in Casablanca, Rabat, and Marrakech (e.g., Technopark, Startup Maroc) provide training, mentorship, and networking opportunities. However, besides the efforts of the Moroccan government in implementing digital entrepreneurship among women, several organizations and foundations are supporting this vison, "Startup Growth Foundation" has been active in the Moroccan ecosystem since 2016 encouraging digital innovative entrepreneurship and working on the economic inclusion of women through digital empowerment.

For the incubators that has been launched by the association of women business managers of Morocco "AFEM", "She start" is one of the incubators that supports female digital entrepreneurs by providing training, listening to their needs, guiding them toward financing and helping them become innovative and more competitive. "She Impulse" is another program that aims to empower Moroccan women entrepreneurs, it addresses the urgent need to integrate Moroccan women into the Ecosystem of the kingdom, this initiative is based on 5 pillars; The first is eco-responsibility with "She Green", the second is "she learn", the third is "She Industrial" an initiative that encourage women to explore the industrial sector; the fourth Pillar is "She Start" and the last but not least "She impulse" .In order to not miss the digital transition by Moroccan female entrepreneurs , another initiative has been launched which is "She Digital", this program is also based on the strategic integration of digital technologies, in particular artificial intelligence, to modernize access to resources and strengthen the competitiveness of Moroccan women entrepreneurs on an international scale. This innovative approach aims to support and equip women digital entrepreneurs to meet the challenges of a globalized market.

In addition to that there is also a partnership agreement signed on December 2024 between the association of women business managers of Morocco "AFEM" and the Moroccan office of industrial and commercial property "OMPIC", which constitutes a real support and a factor that will contribute to raise awareness among women about the numerous tools for creating businesses by providing technical assistance and awareness programs on the protection of industrial and commercial property rights. Through these initiatives, the association of women business managers of Morocco "AFEM" aims to reach thousands of women throughout the Kingdom, with significant spin-offs in terms of job creation, the development of sustainable projects and economic development. For example, She Industrial plans to finance over than 180 industrial projects, while She Learn aims to support several hundred women through tailored, modular training courses.

Women Business Forum 2021, is another interesting initiative launched by Union for the Mediterranean (UFM) In partnership with CIHEAM and UNIDO focused on the digital transformation and how technology can be harnessed to empower women as entrepreneurs, traders, workers and professionals .The program is designed to both increase the awareness about digital transformation for women led SMEs in the Euro-Mediterranean region and provide tools, knowledge, and skills to engage into the digital transformation journey. The Women Business Forum, which serves as a regional platform to identify where digital inequalities remain gender-biased, brought together over 500 female entrepreneurs, business organizations, international organizations and business support schemes from the Euro-Mediterranean region.

Paradoxically, in Morocco despite being a low-income country, the motivation of women

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regarding TEA is more opportunity-driven than necessity-driven (Elam et al., 2019). Intriguingly, Morocco seems to follow the trend of efficiency-driven economies (GEM (Global Entrepreneurship Monitor), 2017). Moroccan women appear to be motivated by opportunity, aiming to secure their own employment (self-employed) in order to improve their situation and income or for the sake of independence. Furthermore, as asserted by El Ouazzani (2018: 46), in the Moroccan context, "opportunity entrepreneurship is more evident in the service sector", given the lower start-up cost and fewer entry barriers.

4.3.Challenges and Barriers for Women Entrepreneurs in Morocco's Digital Economy

Female entrepreneurs face barriers such as gender discrimination, limited social networks, and biases about their capabilities, which restrict funding sources and affect their confidence and decision-making (Cetindamar et al., 2012; Aloulou et al., 2024). The transition from entrepreneurial aspiration to sustainable digital growth in Morocco is fundamentally hindered at the micro-level by cognitive and skill-based constraints, which can be analysed through the Theory of Planned Behaviour (TPB). While individual attitudes toward entrepreneurship are high, "Perceived Behavioural Control" is severely undermined by a significant digital skills gap. According to the GEM Morocco report, the weak development of entrepreneurial education is a primary cause of low dynamics, often leaving women to rely on basic tools like phone calls or SMS due to a lack of training in specialized e-commerce software or technical language. This individual fragility is compounded by financial insecurity, as over 80% of Moroccan women entrepreneurs rely solely on personal savings, creating a "fear of failure" that prevents them from moving beyond necessity-driven micro-activities.

At the meso-level, Feminist Theory provides a critical lens to understand how socio-cultural "Subjective Norms" and gendered representations create invisible barricades. Even when technical infrastructure is present, the "Double Burden" of managing domestic responsibilities alongside a digital start-up limits a woman's ability to scale her business. A concrete manifestation of this is the "Safety and Mobility Barricade," where nearly 78% of women-owned small businesses in Morocco identify the inability to travel safely alone at night as a major logistical hurdle for physical networking or order fulfilment. Furthermore, digital platforms are rarely gender-neutral; social media algorithms often disadvantage women who lack the capital for paid advertising, while the absence of access to male-dominated professional networks further isolates female founders from high-value opportunities.

From a macro-perspective, Institutional Theory highlights the structural and legal obstacles that perpetuate regional and gender inequalities. The Moroccan business environment is often characterized by "Regulatory Intimidation," where over 40% of female entrepreneurs report that administrative "red tape" and complex taxation processes are highly challenging. These formal institutional barriers are most severe in rural areas, where 75% of municipalities remain without any physical financial access points. While national strategies like "Digital Morocco 2030" aim for high-tech leadership, the current "Institutional Void" in rural infrastructure means that women who represent 90% of the agricultural workforce are often excluded from the fintech revolution and digital formalization, reinforcing a systemic "Venture Capital Gap" where investors remain skeptical of female-led potential.

Nevertheless, the barriers to female digital entrepreneurship in Morocco are multifaceted and interdependent, requiring a dismantling of systemic barricades rather than mere technical access. As evidenced by the 23.1% growth in the Moroccan start-up ecosystem, success indicators such as increased profitability exist despite these hurdles, yet they remain concentrated among those with the social capital to navigate the "Micro-Meso-Macro" divide. More than that, to bridge the 47-percentage point gap between aspiration and action, institutional support must move beyond abstract promises of connectivity toward targeted ICT training and gender-disaggregated financial policies. Addressing these challenges is not only a matter of social justice but a prerequisite for Morocco's broader economic transformation, ensuring that digitalization serves as a genuine lever for empowerment rather than a tool for further exclusion.

4.4.Key Roles and Impacts of Women Entrepreneurs in Morocco's Digital Economy

Female digital entrepreneurs in Morocco's digital economy play a crucial role in driving economic growth and promoting gender equality by using digital tools to create, build and expand businesses, generate profits, access markets, diversify income sources, and preserve cultural heritage. However, digitalization offers several opportunities to overcome traditional and contemporary barriers to women's participation in the economy, fostering inclusive commerce and empowering women to achieve economic independence, though challenges like digital literacy and access to finance persist.

Moreover, the impact on Economic Empowerment is evidenced by the rise of "solopreneurship" facilitated by the gig economy. Digital platforms provide women with new pathways to earn income and build businesses, contributing significantly to economic development and wealth creation. While national data specifically isolating "digital income" for women is scarce, the World Bank (2023) notes that the digital economy could increase household consumption by up to 20% in the MENA region. In Morocco, the Amal Center and similar digital-social initiatives have shown that training women in digital management can lead to a 50% increase in their personal revenue within the first year of activity.

Regarding Market Access, technologies like E-commerce platforms allow female digital entrepreneurs, especially those in rural areas and traditional crafts, to reach wider customer bases, boost sales, and expand their reach globally. A prime example is the Anou platform, a community of over 600 artisans (mostly women) that has enabled weavers in the High Atlas to bypass exploitative middlemen. By selling directly to international markets through their digital interface, these artisans have seen their income increase by nearly 300% compared to local market prices.

The Preservation of Heritage is inextricably linked to these digital marketplaces. Platforms such as myTindy, Neolli, and Konoz Shop enable women artisans to showcase and sell their handcrafted items, preserving cultural heritage and traditional crafts while providing economic opportunities. However, a critical result of this analysis is the paucity of gender-disaggregated data concerning the exact number of female artisans who have successfully completed the digital transition. Current reports often aggregate "artisanal sales" without specifying the percentage of transactions driven by female-led digital storefronts, leaving a significant gap in our understanding of the digital "heritagization" process.

Nonetheless, Increased Employment through digital entrepreneurship creates jobs, both for the women entrepreneurs themselves and for others, helping to reduce unemployment and the gender gap in the workforce. While the Digital Morocco 2030 strategy aims to create 240,000 digital jobs, there is currently no formal mechanism to track how many of these roles are held or created by women. This leads to a crucial conclusion "the current lack" of precise data on income trends, intra-household decision-making power, and psychological autonomy justifies a rigorous future research agenda.

Table 1: Summarize of Key Roles and Impacts of women entrepreneurs in Morocco's digital economy

Economic Empowerment	Digital platforms provide women with new pathways to earn income and build businesses, contributing significantly to economic development and wealth creation.
Market Access	Technologies like E-commerce platforms allow female digital entrepreneurs, especially those in rural areas and traditional crafts, to reach wider customer bases, boost sales, and expand their reach globally

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Preservation of Heritage	Digital marketplaces, such as myTindy, Neolli, Konoz Shop, The Anou, enable women artisans to showcase and sell their handcrafted items, preserving cultural heritage and traditional crafts while providing economic opportunities
Increased Employment	Digital entrepreneurship creates jobs, both for the women entrepreneurs themselves and for others, helping to reduce unemployment and the gender gap in the workforce.

Authors' Elaboration

4. Conclusion

Female digital entrepreneurs in Morocco are driven by empowerment, creativity, and financial independence. Moreover, they benefit from digital platforms, fintech, and government initiatives, but still face systemic challenges like funding gaps, digital literacy issues, and cultural barriers. On the other hand, the Moroccan ecosystem is promising, but unlocking its full potential requires targeted policies and strategies, stronger support networks, and inclusive financing models. In this regard, our paper contributes to a better understanding of female digital entrepreneurship from a holistic perspective and advances the limited research regarding this matter. Nonetheless, Morocco's digital ecosystem is opening real paths for women to build income, identity, and influence but the promise isn't evenly accessible yet. Motivations like autonomy and creative expression are meeting tangible opportunities in social platforms, fintech, and urban innovation hubs. Still, funding gaps, skills disparities, and enduring social norms constrain scale and sustainability, especially outside major cities.

This article examined the motivations, opportunities and structural barriers that shape female digital entrepreneurship in Morocco. Our goal was to move beyond a binary view of empowerment versus barriers and offer a holistic analysis of the mechanisms through which women entrepreneurs navigate, circumvent and gradually transform an evolving digital ecosystem. Through this exploration, we sought to understand not only what enables or prevents women entrepreneurs from accessing digital technologies, but also how they mobilise them in creative and contextual ways.

Moreover, three central themes emerge from our analysis. First and foremost, multiple motivations are a fundamental driver of female entrepreneurial engagement. Beyond economic necessity alone, Moroccan women entrepreneurs are driven by aspirations for autonomy, creative expression and social recognition. These motivations are rooted in specific biographical trajectories and sociocultural contexts and cannot be reduced to a single model of "empowerment". Secondly, we document an original form of institutional hybridisation that differentiates the Moroccan case from analyses of mature digital ecosystems in Western contexts. Moroccan women entrepreneurs develop selective recourse strategies, they simultaneously mobilise global digital platforms (social networks, fintech services, e-commerce), emerging government initiatives (Morocco Digital 2030 Strategy, support funds for women entrepreneurs), and informal local structures (family networks, neighbourhood associations). This hybridisation is neither a simple transposition of Western models nor a reproduction of traditional hierarchies, but an original reconfiguration adapted to Moroccan realities. Thirdly, despite the opportunities offered by digital technology, structural barriers remain persistent and unevenly distributed. Limited access to formal financing, significant disparities in digital skills, social norms that are still restrictive with regard to women's autonomy, and geographical divides that concentrate resources in large urban centres are all challenges. Above all, these obstacles do not affect everyone equally, women in rural areas, those from less educated backgrounds, or those operating in certain economic sectors experience radically different trajectories from those of urban entrepreneurs.

However, our contribution to the international literature on female digital entrepreneurship is multifaceted. Qualitatively, we reveal how Moroccan women entrepreneurs use the same technological tools differently from entrepreneurs in Western contexts, due to distinct institutional, legal and cultural configurations. The role of the Moroccan Family Code, recent policies to support women entrepreneurs, and the architecture of local economic sectors the importance of tourism, crafts and agriculture create a context that cannot be reduced to common generalisations about digital entrepreneurship. On a theoretical level, we propose to move beyond the simplified dichotomy between individual agency and constraining structures by highlighting the practical negotiations through which women entrepreneurs partially transform institutions while adapting to them. This perspective enriches the literature on female entrepreneurship and digital innovation in the Global South by showing that institutional change is not a binary outcome (transformation vs. reproduction), but a continuous process of micro-resistance and creative adjustments.

Furthermore, on the political front, we document how national digital inclusion strategies do or do not address the realities experienced by women themselves, an issue that is too often absent from academic debates on digital Africa. Thus, a significant limitation of this study appears which is its reliance on secondary, often data, which frequently obscures the qualitative nuances of female participation in the informal or rural digital spheres. This "invisibility" in current statistics constitutes a finding in itself, reinforcing the urgent need for a shift from theoretical research toward a rigorous empirical agenda. Future research should prioritize field-based qualitative interviews and longitudinal platform audits to measure the impact of digital entrepreneurship on intra-household decision-making power and genuine financial sovereignty. Specific research questions must explore how social media algorithms may inherently bias against resource-strapped female solopreneurs and whether "technical connectivity" in rural regions is translating into measurable shifts in socioeconomic empowerment.

Finally, the policy implications of this research suggest that Morocco's digital transformation must move beyond technical infrastructure toward a more gender-intentional framework. Unlocking the full potential of female digital entrepreneurs requires not only the removal of administrative barriers but the active creation of enabling environments through geographically targeted upskilling, inclusive fintech solutions, and stronger mentorship networks. By addressing the data gaps and structural inequities, Morocco can ensure that its digital ecosystem becomes a sustainable lever for inclusive economic growth, where women's innovations can thrive and actively reshape the national economy.

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