

Gender and Entrepreneurship: Integrating Well-being Dimensions for Women Entrepreneurs in Morocco's Industrial Ecosystem

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Abstract:

This study examines gender disparities in entrepreneurship within Morocco's emerging economy, investigating how organisational culture, work-life balance, physical infrastructure, and career development affect women entrepreneurs' success. Building on recent research in women's workplace well-being in industrial contexts, this study extends theoretical frameworks to the entrepreneurial ecosystem through a multi-criteria decision-making approach.

A fuzzy TOPSIS methodology was employed to prioritise determinants across three dimensions: environmental factors, entrepreneurial capabilities, and individual characteristics. Data from 180 women entrepreneurs across four sectors (manufacturing 40%, technology 30%, services 20%, trade 10%) in Morocco's three major economic regions (Casablanca-Settat, Tangier-Tétouan-Al Hoceïma, Rabat-Salé-Kénitra) were analysed using linguistic weights and triangular fuzzy numbers.

Results reveal that career development and empowerment (closeness coefficient: 0.847), followed by organisational culture adaptation (0.723), are the most critical factors influencing women entrepreneurs' success. Gender-sensitive support systems and inclusive leadership significantly moderate entrepreneurial outcomes.

This study integrates gendered organisations theory with entrepreneurship research, offering systematic prioritisation of gender-specific barriers in Morocco's entrepreneurial landscape, with actionable implications for policymakers and support institutions.

This study employs a Multi-Criteria Decision-Making (MCDM) approach (Fuzzy TOPSIS), where the reported coefficients (e.g., 0.847; 0.723) represent ranking scores rather than statistical parameters.

Keywords: women's well-being, multi-criteria decision-making, emerging economies, entrepreneurial success, gender equality.

Classification JEL: O16, L26, J16, O15

Paper type: Empirical Research

1. Introduction

The intersection of gender and entrepreneurship has emerged as a critical area of scholarly inquiry, particularly in developing economies where women face unique challenges in establishing and sustaining entrepreneurial ventures (Brush et al., 2019; Dana, 2011). Morocco, with its rapidly expanding industrial sector and growing emphasis on economic diversification, presents a compelling context for examining how gender dynamics influence entrepreneurial success and women's overall well-being in business ventures (Dana and Ramadani, 2015).

Recent research on women's well-being in Morocco's industrial sectors has identified four fundamental dimensions influencing workplace experiences: organisational culture and gender dynamics, work-life balance and flexibility, physical work environment and occupational health, and career development and empowerment (Chandad and Abakouy, 2025). These dimensions, originally conceptualised for industrial employment contexts, provide a theoretical foundation for examining women's entrepreneurial experiences in emerging economies. This framework builds on established theories including Acker's (2015) gendered organisations theory, Clark's (2000) work-family border theory, and social cognitive career theory (Lent and Brown, 2023). Whilst these theories have been extensively applied to employment contexts, their application to entrepreneurial ecosystems in developing economies remains underexplored, particularly in North African contexts where cultural and institutional factors create unique challenges for women entrepreneurs (Dana, 2006; Ramadani et al., 2013).

While previous research by Chandad and Abakouy (2025) focused on women's well-being in salaried industrial contexts, this study extends the framework to women entrepreneurs. However, this transposition is not without limitations, as entrepreneurs operate under conditions of greater autonomy, financial risk, and institutional uncertainty.

The significance of this inquiry extends beyond academic interest. Morocco's Vision 2030 strategy emphasises entrepreneurship as a cornerstone of economic transformation, yet women remain underrepresented in entrepreneurial activities, particularly in industrial and technology-intensive sectors (OECD, 2020). Understanding the factors that influence women's well-being and success in entrepreneurial contexts is therefore crucial for policy development, support programme design, and the creation of more inclusive entrepreneurial ecosystems. Drawing on Dana's (2006) pioneering work on business values amongst the Imazighen and Ramadani et al.'s (2013) examination of women entrepreneurs in transitional economies, this study contributes to the growing body of literature on women's entrepreneurship in culturally complex environments where traditional values intersect with modern economic imperatives.

This study addresses three primary research questions: First, how do the theoretical frameworks of women's workplace well-being translate to entrepreneurial contexts in Morocco? Second, what are the critical determinants of success for women entrepreneurs when considered through the lens of well-being dimensions? Third, how can these insights inform the development of more supportive entrepreneurial ecosystems that promote both business success and personal well-being for women entrepreneurs?

The contribution of this research is threefold. Theoretically, it extends workplace well-being theories to entrepreneurial contexts, bridging industrial psychology and entrepreneurship literature whilst incorporating insights from gender theory and contextual embeddedness perspectives (Gaies et al., 2023; Ogundana et al., 2021). Methodologically, it applies advanced decision-making techniques to prioritise factors influencing women's entrepreneurial success. Practically, it provides evidence-based insights for policymakers, support organisations, and women entrepreneurs themselves to enhance both business outcomes and personal well-being. While previous research by Chandad and Abakouy (2025) focused on women's well-being in salaried industrial contexts, this study extends the framework to women entrepreneurs. However, this transposition is not without limitations. Unlike salaried employees, entrepreneurs

operate under conditions of higher autonomy, financial risk, and institutional uncertainty, which may alter the relative importance of well-being dimensions.

2. Literature Review

2.1. Gender Disparities in Entrepreneurship

The global entrepreneurship landscape continues to exhibit significant gender disparities, with women representing approximately 40% of entrepreneurs worldwide but facing disproportionate challenges in accessing resources, networks, and growth opportunities (Kelley et al., 2017). These disparities are particularly pronounced in developing economies and industrial sectors, where traditional gender roles intersect with structural barriers to create complex challenges for women entrepreneurs (Ramadani et al., 2013; Gaies et al., 2023).

Dana's (2006) seminal work on business values amongst the Imazighen in Morocco provides critical insights into how ethnic identity and cultural values shape entrepreneurial activity patterns. His ethnographic research revealed that in Morocco's multicultural society, occupational clustering and economic specialisation have traditionally occurred along cultural and gender lines, with women's entrepreneurial activities often confined to specific sectors and limited by societal norms. This historical perspective illuminates the deeply embedded structural barriers that continue to affect women entrepreneurs in contemporary Morocco.

Acker's (2015) theory of gendered organisations provides a crucial framework for understanding how organisational structures perpetuate gender inequalities. In entrepreneurial contexts, this theory illuminates how business ecosystems, support networks, and institutional frameworks may inadvertently favour masculine approaches to business development, potentially disadvantaging women entrepreneurs who may operate with different values, priorities, or methodologies (Ramadani et al., 2015). Recent empirical evidence from transitional economies demonstrates that women entrepreneurs face distinct challenges related to institutional voids, limited access to formal finance, and cultural expectations that restrict their mobility and business activities (Ramadani et al., 2013; Gaies et al., 2023).

Although Acker's theory of gendered organizations was originally developed in hierarchical salaried contexts, its application to entrepreneurial ecosystems requires adaptation, as these environments are less structured but still embedded in gendered institutional norms.

Heilman's (2018) work on gender stereotypes and workplace bias, also integrated into the Chandad and Abakouy framework, demonstrates how persistent stereotypes can undermine women's entrepreneurial efforts through reduced access to funding, limited networking opportunities, and decreased credibility with stakeholders. In Morocco's context, these challenges may be compounded by cultural expectations regarding women's roles in society and business. Dana's (2011) research on entrepreneurship in developing economies emphasises that understanding these cultural dynamics requires moving beyond Western-centric theoretical frameworks to embrace contextually grounded perspectives that acknowledge local institutional realities.

Recent research by Marlow and Martinez Dy (2018) suggests that gender disparities in entrepreneurship cannot be understood solely through individual-level factors but require examination of the broader institutional and cultural contexts that shape entrepreneurial opportunities. This perspective aligns with the holistic approach advocated by Chandad and Abakouy (2025) in their analysis of women's well-being in industrial settings, as well as Dana and Dana (2005), who emphasise the importance of contextual embeddedness in entrepreneurship research.

2.2. Theoretical Frameworks for Women's Entrepreneurial Well-being

The theoretical foundations for understanding women's entrepreneurial well-being draw from

multiple disciplines, integrating insights from organisational psychology, gender studies, and entrepreneurship research. Chandad and Abakouy (2025) provide a comprehensive synthesis of these frameworks, identifying key theories that illuminate the complex factors affecting women's workplace experiences. However, as Gaies et al. (2023) demonstrate in their panel analysis of OECD countries, macro-level determinants of self-employment exhibit gender-specific patterns that require nuanced theoretical frameworks capable of accounting for contextual variations.

Clark's (2000) work-family border theory offers particular relevance for women entrepreneurs who must navigate the permeable boundaries between business and personal life. Unlike traditional employees, entrepreneurs often lack clear separation between work and home environments, making the management of these borders especially critical for well-being and business success. In the Moroccan context, where family obligations and cultural expectations may place additional demands on women, this theoretical framework becomes particularly salient (Ramadani et al., 2017). Dana et al.'s (2021) study on women entrepreneurship in developing economies highlights how family structures and community networks can simultaneously serve as sources of support and constraint, creating complex dynamics that Western theories inadequately capture.

The social cognitive career theory proposed by Lent and Brown (2023), integrated into Chandad and Abakouy's framework, provides insights into how career self-efficacy beliefs influence women's entrepreneurial choices and persistence. This theory suggests that women's confidence in their ability to successfully navigate entrepreneurial challenges directly impacts their likelihood of pursuing and sustaining business ventures, particularly in non-traditional sectors. Agarwal et al.'s (2020) research on women entrepreneurs in India demonstrates similar patterns, where determination, education, and entrepreneurial resilience emerge as critical success factors that vary in importance across different stages of entrepreneurial experience.

Côté's (2012) work on gender-sensitive ergonomic approaches, whilst originally focused on ergonomic considerations, translates to entrepreneurial contexts through the recognition that business environments, tools, and processes may be designed with masculine defaults that disadvantage women entrepreneurs. This insight suggests the need for more inclusive approaches to entrepreneurial support and infrastructure development. Dana's (1997) typology of entrepreneurial motivations provides an additional lens for understanding how women entrepreneurs in different contexts are either 'pushed' into self-employment by necessity or 'pulled' by opportunity, with important implications for their well-being and business outcomes.

2.3. Dimensions of Women's Entrepreneurial Well-being

Building on the systematic analysis by Chandad and Abakouy (2025), four critical dimensions emerge as fundamental to women's entrepreneurial well-being and success. These dimensions, whilst originally conceptualised for industrial employment, demonstrate remarkable applicability to entrepreneurial contexts when properly adapted and contextualised to account for local institutional realities (Gaies et al., 2023).

Organisational Culture and Gender Dynamics: In entrepreneurial contexts, this dimension encompasses the broader business ecosystem culture, including attitudes of investors, customers, suppliers, and support organisations towards women entrepreneurs. The work of Nishii and Mayer (2019), as highlighted by Chandad and Abakouy, emphasises the importance of inclusive leadership and supportive environments for women's success and well-being. Dana's (2006) ethnographic research in Morocco revealed that traditional bazaar economies operate on relational rather than transactional principles, where personal relationships and community embeddedness significantly influence business success. For women entrepreneurs, navigating these gendered business cultures requires sophisticated adaptation strategies that balance cultural authenticity with modern business practices.

Simba et al.'s (2023) research on community financing in entrepreneurship demonstrates how women in developing economies create alternative support structures when formal institutions fail to provide gender-sensitive services. Their findings on the 'Ajo' scheme in Nigeria, a community financing mechanism based on solidarity, reciprocity, and trust illustrate how women entrepreneurs develop innovative solutions to circumvent gender biases in formal financial markets. Similar informal support mechanisms exist in Morocco, where women entrepreneurs often rely on family networks and community-based resources to overcome institutional barriers (Dana and Ramadani, 2015).

However, the transferability of these findings to the Moroccan context should be approached with caution, as cultural, institutional, and economic differences may significantly influence the relevance of these comparisons.

Work-Life Balance and Flexibility: For women entrepreneurs, the challenge of work-life balance takes on unique characteristics, as business ownership often blurs traditional boundaries between professional and personal spheres. The theoretical insights from Greenhaus and Powell (2006) and Kossek et al. (2018), integrated into Chandad and Abakouy's analysis, suggest that successful work-life integration requires both structural supports and cultural acceptance of flexible working arrangements. Rahman et al.'s (2022) study of rural women entrepreneurs in Bangladesh reveals how family support and societal acceptance significantly influence women's ability to maintain entrepreneurial activities alongside domestic responsibilities.

In contexts where women face strong cultural expectations regarding their primary roles as mothers and homemakers, entrepreneurship can paradoxically offer both greater flexibility and increased burdens (Ramadani et al., 2017). Dana et al.'s (2021) research demonstrates that women entrepreneurs in developing economies often choose entrepreneurship precisely because it offers the flexibility to balance multiple roles, even when this comes at the cost of business growth or profitability.

Physical Environment and Infrastructure: Whilst Chandad and Abakouy focus on occupational health in industrial settings, for women entrepreneurs, this dimension translates to access to appropriate business infrastructure, including physical spaces, technology, and support services that accommodate women's needs and preferences. Dana's (2006) observations of market structures in Morocco highlight how physical infrastructure from market locations to transportation systems can either facilitate or hinder women's entrepreneurial participation.

Recent research emphasises the importance of digital infrastructure in expanding opportunities for women entrepreneurs (Dana and Chhabra, 2023). However, access to digital technologies and skills training remains unevenly distributed, with women in rural and peri-urban areas facing particular disadvantages. The COVID-19 pandemic has highlighted both the potential and limitations of digital entrepreneurship for women in developing economies, where infrastructure gaps and digital literacy barriers persist.

Career Development and Empowerment: The entrepreneurial journey requires continuous learning, skill development, and network building. The insights from Ibarra et al. (2016) and Rodriguez et al. (2020), as synthesised by Chandad and Abakouy, highlight the importance of mentorship, professional networks, and intersectional approaches to supporting women's advancement. Agarwal et al.'s (2020) research demonstrates that the significance of different success factors varies according to entrepreneurial experience, with determination and basic education being crucial for nascent entrepreneurs, whilst established entrepreneurs prioritise experiential learning, social identity, and the provision of employment to others.

Gaies et al.'s (2023) macro-level analysis reveals that gender equality in nascent entrepreneurship can have differential impacts on male and female self-employment rates, suggesting that policies designed to promote women's entrepreneurship must account for complex ecosystem dynamics rather than assuming simple linear relationships. Their findings

indicate that whilst some factors (such as social perception of entrepreneurship and economic development) affect male and female entrepreneurs similarly, other factors (including unemployment rates and normative support for entrepreneurship) exhibit gender-specific impacts that require tailored policy responses.

2.4. The Moroccan Entrepreneurial Context

Morocco's entrepreneurial landscape has undergone significant transformation in recent decades, driven by government initiatives to diversify the economy and reduce dependence on traditional sectors (El Harbi et al., 2019). The country's strategic positioning between Europe and Africa, combined with significant infrastructure investments, has created new opportunities for entrepreneurial ventures, particularly in manufacturing, logistics, and technology sectors. However, this economic transformation has not automatically translated into increased opportunities for women entrepreneurs, who continue to face multiple, intersecting barriers rooted in institutional, cultural, and economic structures (Dana and Ramadani, 2015).

Dana's (2006) historical analysis of business values amongst Morocco's Imazighen population provides crucial context for understanding contemporary entrepreneurial dynamics. His research revealed that even in traditional bazaar economies, economic specialisation occurred along ethnic and gender lines, with specific occupational clusters dominated by particular groups. Whilst Morocco has modernised significantly since Dana's ethnographic fieldwork, many of these historical patterns persist in subtler forms, influencing who enters entrepreneurship, in which sectors, and with what resources and support (Gray and Finley-Hervey, 2005).

Women's participation in Morocco's entrepreneurial ecosystem remains constrained by multiple factors. Cultural expectations regarding women's roles, limited access to financial resources, and gaps in entrepreneurial education and support services create barriers that must be addressed through comprehensive, culturally sensitive approaches (Gray and Finley-Hervey, 2005). Gaies et al.'s (2023) research on self-employment determinants suggests that institutional factors including normative support for entrepreneurship, gender equality in nascent entrepreneurship, and economic development levels interact in complex ways to shape women's entrepreneurial opportunities and outcomes.

The automotive industry's growth in Morocco, as documented by Chandad and Abakouy (2025), provides valuable insights into how industrial development can create new opportunities for women whilst simultaneously presenting challenges related to gender integration and workplace well-being. These lessons extend to entrepreneurial contexts, where women may seek to establish businesses that serve or complement industrial development whilst navigating similar cultural and structural challenges. Ramadani et al.'s (2013) research in transitional economies demonstrates that women entrepreneurs often operate in the interstices of formal and informal economies, developing innovative strategies to overcome institutional voids and gender biases.

Recent policy initiatives, including the National Strategy for the Promotion of Women's Entrepreneurship 2020-2030, demonstrate governmental recognition of the need to address gender disparities in entrepreneurship. However, the effectiveness of these initiatives depends on their alignment with the well-being dimensions identified by theoretical research and their cultural appropriateness for the Moroccan context (Dana and Ramadani, 2015). International experience suggests that successful interventions must move beyond simple financial support to address the complex interplay of institutional, cultural, and social factors that shape women's entrepreneurial journeys (Ogundana et al., 2021; Simba et al., 2023).

2.5. Research Propositions / Hypotheses

H1: Career and empowerment-related dimensions are expected to rank highest in transitional

economies.

H2: Organizational culture significantly influences perceived well-being among women entrepreneurs.

H3: Work-life balance remains a critical but context-dependent factor.

H4: Infrastructure plays a secondary but enabling role.

2.6. Conceptual Model

Based on the theoretical foundations and research propositions developed in the previous sections, this study proposes a conceptual model that structures the key dimensions influencing women entrepreneurs' well-being within Morocco's industrial ecosystem.

The model integrates four core dimensions identified in the literature: (1) Career and empowerment, (2) Organizational culture, (3) Work-life balance, and (4) Infrastructure. These dimensions are considered as interrelated determinants that contribute to shaping the overall well-being of women entrepreneurs.

Career and empowerment reflect the ability of women entrepreneurs to access opportunities, develop skills, and achieve autonomy in their professional trajectories. Organizational culture captures the social and institutional environment, including support networks, inclusion practices, and gender norms. Work-life balance addresses the capacity to reconcile professional responsibilities with personal and family roles, which remains a critical issue in gendered contexts. Infrastructure refers to access to resources, financing, institutional support, and market conditions enabling entrepreneurial activity.

Unlike traditional causal models, this framework does not assume direct linear relationships between variables. Instead, it adopts a ranking-based logic consistent with the Multi-Criteria Decision-Making (MCDM) approach used in this study. The model therefore serves as a conceptual guide for structuring the prioritization of well-being dimensions rather than testing causal effects.

This approach allows for a nuanced understanding of how different dimensions interact and contribute to perceived well-being, particularly in contexts characterized by institutional transitions and socio-cultural constraints.

The conceptual model of the study is illustrated in Figure 1 below.

Figure 1. Conceptual Model of Women Entrepreneurs' Well-being



Source: Authors' own elaboration

3. Methodology

3.1. Research Design and Approach

This study employs a quantitative research design utilising the fuzzy TOPSIS (Technique for Order of Preference by Similarity to Ideal Solution) method to analyse and prioritise the determinants of women's entrepreneurial success within the well-being framework established

by Chandad and Abakouy (2025). The methodology is structured to provide robust, replicable findings that can inform both theory and practice, whilst acknowledging the contextual specificities of Morocco's entrepreneurial ecosystem (Dana, 2011; Dana and Ramadani, 2015). The research adopts a cross-sectional, descriptive-analytical approach designed to examine the relationships between well-being dimensions and entrepreneurial success amongst women entrepreneurs in Morocco. The study builds upon the theoretical foundations established by Chandad and Abakouy (2025) whilst adapting their industrial context insights to entrepreneurial settings. This adaptation is informed by Dana's (2006) ethnographic methodology, which emphasises the importance of contextual sensitivity and cultural embeddedness in understanding entrepreneurial phenomena in non-Western settings.

The fuzzy TOPSIS method was selected for its ability to handle uncertainty and subjective judgements inherent in entrepreneurial contexts. This approach allows for the incorporation of linguistic variables and fuzzy numbers to represent the often-ambiguous nature of success factors in entrepreneurship, making it particularly suitable for analysing complex, multi-dimensional phenomena such as women's entrepreneurial well-being (Gaies et al., 2023). The choice of this methodology aligns with recent calls in entrepreneurship research for methods that can accommodate the complexity and contextual variability of entrepreneurial processes, particularly in developing economies where institutional environments differ significantly from Western contexts (Dana and Dana, 2005; Bruton et al., 2021).

3.2. Population and Sampling

The target population consists of women entrepreneurs operating formal businesses in Morocco's industrial regions, including the Tangier-Tétouan-Al Hoceïma, Casablanca-Settat, and Rabat-Salé-Kénitra regions. These areas were selected due to their high concentration of industrial activity and entrepreneurial ventures, allowing for meaningful comparison with the industrial employment context studied by Chandad and Abakouy (2025). The selection of these regions is also consistent with Dana's (2006) observations regarding the geographic concentration of entrepreneurial activity in Morocco's major economic centres.

A stratified random sampling method was employed to ensure representation across different entrepreneurial sectors, business sizes, and geographic locations. The sample size of 180 women entrepreneurs was determined using power analysis calculations to ensure statistical significance with 95% confidence level and 5% margin of error, following the methodological rigour advocated by Dana and Dana (2005) for cross-cultural entrepreneurship research. The sample was stratified as follows:

- Manufacturing and industrial services: 72 entrepreneurs (40%)
- Technology and innovation : 54 entrepreneurs (30%)
- Services and consulting : 36 entrepreneurs (20%)
- Trade and logistics: 18 entrepreneurs (10%)

This stratification reflects both the sectoral distribution of women's entrepreneurship in Morocco and the recognition that entrepreneurial experiences and challenges may vary significantly across sectors (Ramadani et al., 2013). Inclusion criteria required participants to be women who owned or co-owned businesses registered in Morocco for at least two years, ensuring sufficient experience to evaluate the well-being dimensions meaningfully. This criterion aligns with research demonstrating that entrepreneurial experiences and priorities evolve over time, with different factors becoming salient at different stages of the entrepreneurial journey (Agarwal et al., 2020).

The sampling frame was constructed using three complementary sources to maximise representativeness whilst acknowledging the concentration of formal women-owned businesses in urban economic centres. First, we obtained listings from Morocco's *Registre du Commerce* (Commercial Registry) for the three target regions, filtering for businesses with at least one

female owner or co-owner registered for ≥ 2 years. Second, we accessed membership directories from regional Chambers of Commerce and Industry (CCIs) and women's business associations (Association des Femmes Cheffes d'Entreprise du Maroc, AFEM). Third, we employed snowball sampling to identify entrepreneurs not captured through formal registries, particularly in technology sectors where registration practices vary.

The final sampling frame comprised 847 eligible women entrepreneurs, from which 180 participants were selected through stratified random sampling (response rate: 21.2%). The sectoral distribution (40% manufacturing, 30% technology, 20% services, 10% trade) reflects both actual patterns in Morocco's formal women's entrepreneurship where manufacturing and technology sectors have expanded significantly due to government industrial development policies (El Harbi et al., 2019) and deliberate over-sampling of technology entrepreneurs to ensure adequate subsample sizes for sectoral comparisons. According to GEM (2021) data for Morocco, approximately 35% of formal women entrepreneurs operate in manufacturing/industrial services, 25% in technology/innovation, 30% in services, and 10% in trade/logistics, suggesting our sample broadly approximates the population with intentional technology sector augmentation.

The geographic concentration in three urban regions (Casablanca-Settat 45%, Tangier-Tétouan-Al Hoceïma 32%, Rabat-Salé-Kénitra 23%) accurately reflects the spatial distribution of Morocco's formal entrepreneurial activity, where approximately 78% of registered businesses operate in these metropolitan areas (Haut-Commissariat au Plan, 2023). This urban bias is inherent to formal entrepreneurship in Morocco rather than a sampling artefact. However, we acknowledge that this concentration limits generalisability to rural women entrepreneurs, who represent a substantial proportion of informal entrepreneurial activity (Dana, 2006). Future research should prioritise rural and informal entrepreneurship to complement these findings.

3.3. Data Collection

Primary data were collected through structured questionnaires administered via face-to-face interviews and online surveys between March and September 2024. The dual-mode approach was adopted to maximise response rates whilst accommodating the diverse circumstances and preferences of women entrepreneurs across different regions and sectors. This methodological decision reflects Dana's (2011) emphasis on flexibility and cultural sensitivity in data collection processes in developing economy contexts.

The questionnaire was developed based on validated scales adapted from the Global Entrepreneurship Monitor (GEM) database and the well-being dimensions identified by Chandad and Abakouy (2025). Additional items were incorporated based on insights from Dana's (2006) ethnographic research on Moroccan business values and Ramadani et al.'s (2013) work on women entrepreneurs in transitional economies. The instrument consisted of four main sections corresponding to the well-being dimensions:

1. **Organisational culture adaptation** (12 items): Measuring perceptions of gender dynamics in business ecosystems, support from business networks, and cultural acceptance of women entrepreneurs
2. **Work-life balance innovation** (10 items): Assessing flexibility in business operations, family support, and strategies for managing multiple roles
3. **Infrastructure accessibility** (8 items): Evaluating access to physical business spaces, technology, financial services, and transportation
4. **Career development empowerment** (15 items): Examining opportunities for skill development, mentorship, professional networks, and business growth

Each item was measured using a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). This scale was selected to provide sufficient granularity for the fuzzy

TOPSIS analysis whilst remaining comprehensible to respondents with varying levels of formal education.

To ensure cultural appropriateness and linguistic accuracy, the questionnaire underwent back-translation from English to Arabic and French, following the rigorous protocol recommended by Dana and Dana (2005) for cross-cultural research. The back-translation process involved independent bilingual experts who were not involved in the initial translation, ensuring equivalence of meaning rather than literal translation. Following back-translation, the instrument was pre-tested with 15 women entrepreneurs not included in the main sample. This pilot phase revealed the need for minor adjustments in wording to enhance clarity and cultural relevance, particularly for items related to work-life balance and family support, which carry specific cultural connotations in the Moroccan context (Gray and Finley-Hervey, 2005).

Ethical approval was obtained from the Research Ethics Committee, and all participants provided informed consent after receiving detailed information about the study's purpose, procedures, confidentiality measures, and their rights as participants. Particular attention was paid to ensuring that participation was entirely voluntary and that women entrepreneurs felt comfortable declining participation or withdrawing at any point without consequence, recognising the potentially sensitive nature of questions regarding gender dynamics and business challenges (Ramadani et al., 2015).

Fuzzy TOPSIS Implementation

The fuzzy TOPSIS method implementation followed seven structured steps to prioritise the well-being determinants, as outlined by Gaies et al. (2023) and adapted for the specific context of women's entrepreneurship in Morocco:

- **Step 1: Construction of the fuzzy decision matrix** incorporating linguistic variables from expert assessments and entrepreneur responses. Linguistic variables (such as "very important," "important," "moderately important") were converted to triangular fuzzy numbers to represent the inherent uncertainty and subjectivity in evaluating success factors.
- **Step 2: Normalisation of the decision matrix** using the linear scale transformation method to ensure comparability across different measurement scales. This step addresses the challenge of comparing factors measured on different scales and with different units.
- **Step 3: Calculation of weighted normalised fuzzy decision matrix** using triangular fuzzy numbers to represent the importance weights of each criterion. **Weights were determined through a modified Delphi method** involving an expert panel of 12 participants: four academic researchers specialising in gender entrepreneurship, four policymakers from Morocco's Ministry of Industry and Trade and entrepreneurship support agencies, and four experienced women entrepreneurs with at least 10 years of business operation (selected purposively to represent diverse sectors and geographic regions). **The weighting process involved three iterative rounds.** In Round 1, experts independently assigned linguistic importance ratings ("very important," "important," "moderately important," "less important," "not important") to each criterion based on their expertise and experience. These ratings were converted to triangular fuzzy numbers using the standard conversion scale: very important (0.75, 1, 1), important (0.50, 0.75, 1), moderately important (0.25, 0.50, 0.75), less important (0, 0.25, 0.50), not important (0, 0, 0.25). In Round 2, experts received anonymised aggregated results and revised their ratings considering collective judgement. Round 3 achieved consensus (coefficient of variation < 0.15 for all criteria). Final weights were calculated by defuzzifying the aggregated fuzzy ratings using the centroid method (Dana and Dumez, 2015). **The resulting criterion weights** (Table 2) assigned highest priority to mentorship access (w=0.18), skill development (w=0.17), inclusive business environment (w=0.15), work-life flexibility (w=0.14), with infrastructure dimensions receiving lower weights (w=0.08-0.12). Sensitivity analysis was

conducted using 1,000 Monte Carlo simulations with random $\pm 20\%$ perturbations applied to each criterion weight. The ranking of the four main dimensions (Career Development, Organisational Culture, Work-Life Balance, Infrastructure) remained stable across all simulated scenarios (rank concordance coefficient $\tau > 0.95$), confirming robustness of findings.

Table 2: Expert Panel-Derived Criterion Weights

Well-being Dimension	Sub-Criterion	Defuzzified Weight	Linguistic Consensus
Career Development & Empowerment	Mentorship access	0.18	Very Important
	Skill development opportunities	0.17	Very Important
	Leadership training	0.14	Important
	Professional networks	0.16	Very Important
Organisational Culture Adaptation	Inclusive business environment	0.15	Very Important
	Gender-sensitive support services	0.13	Important
	Stakeholder acceptance	0.11	Important
Work-Life Balance Innovation	Flexible business operations	0.14	Important
	Family-friendly practices	0.12	Important
	Work-home boundary management	0.10	Important
Infrastructure Accessibility	Digital infrastructure access	0.12	Important
	Physical workspace availability	0.10	Moderately Important
	Financial services access	0.11	Important
	Transportation accessibility	0.08	Moderately Important

Source: Authors' own elaboration

- **Step 4: Determination of fuzzy positive ideal solution (FPIS) and fuzzy negative ideal solution (FNIS)** for each well-being dimension. The FPIS represents the best possible performance across all criteria, whilst the FNIS represents the worst possible performance.
- **Step 5: Calculation of distances** from each alternative to both FPIS and FNIS using Euclidean distance measures adapted for fuzzy environments. This step quantifies how close each factor is to the ideal and anti-ideal solutions.
- **Step 6: Computation of closeness coefficients** for each determinant, providing a ranking score between 0 and 1. Higher closeness coefficients indicate factors that are closer to the ideal solution and thus more critical for women's entrepreneurial success.
- **Step 7: Ranking and interpretation of results** to identify priority areas for intervention and support. Results were validated through sensitivity analysis to ensure robustness across different weighting scenarios.

3.4. Data Analysis

Statistical analysis was conducted using SPSS version 28 and MATLAB for fuzzy TOPSIS calculations. Descriptive statistics provided sample characteristics and variable distributions. Reliability analysis using Cronbach's alpha confirmed internal consistency of the measurement scales ($\alpha > 0.80$ for all dimensions), exceeding the commonly accepted threshold of 0.70 (Nunnally and Bernstein, 1994).

The fuzzy TOPSIS analysis generated priority rankings and closeness coefficients for each well-being determinant. Additional analyses included:

- **Correlation analysis** to examine relationships between dimensions and identify potential multicollinearity issues
- **ANOVA** to test for differences across entrepreneur characteristics (age, education, sector, business size) and geographic regions
- **Post-hoc tests** (Tukey HSD) to identify specific group differences when ANOVA revealed significant effects
- **Sensitivity analysis** to assess the stability of rankings under different weighting schemes

These supplementary analyses align with the methodological rigour advocated by Gaies et al. (2023) in their panel analysis of self-employment determinants, ensuring that findings are robust and not artefacts of particular analytical choices.

3.5. Methodological Considerations and Limitations

Following Dana and Dana (2005), we acknowledge several methodological considerations. First, whilst the fuzzy TOPSIS method effectively handles uncertainty and subjective judgements, it requires careful specification of linguistic variables and fuzzy number conversions. We addressed this through iterative consultations with experts familiar with both the methodology and the Moroccan entrepreneurial context.

Second, the cross-sectional design limits causal inference. Whilst we can identify associations between well-being dimensions and entrepreneurial success, we cannot definitively establish causal relationships. Longitudinal research would be necessary to track how these relationships evolve over time and to establish temporal precedence.

Third, the focus on formal businesses may not capture the experiences of women engaged in informal entrepreneurial activities, which constitute a significant proportion of women's entrepreneurship in Morocco (Dana, 2006). Future research should extend this analysis to informal entrepreneurs to provide a more comprehensive understanding of women's entrepreneurial experiences.

Fourth, self-reported measures of success and well-being introduce potential social desirability bias. We attempted to mitigate this through assurances of confidentiality and by including reverse-coded items, but the possibility of bias cannot be entirely eliminated.

Finally, cultural factors may influence response patterns, particularly regarding sensitive topics such as work-life balance and gender discrimination. The involvement of local research assistants familiar with Moroccan culture and the back-translation process helped address this concern, but researchers should interpret findings with cultural nuance (Gray and Finley-Hervey, 2005; Ramadani et al., 2017).

4. Results and Discussion

These coefficients represent relative closeness scores within the TOPSIS framework, indicating ranking priority rather than statistical significance.

4.1. Sample Characteristics

The final sample of 180 women entrepreneurs demonstrated diverse characteristics representative of Morocco's entrepreneurial landscape. The average age was 37.2 years (SD = 8.4), with 68% holding university degrees and 32% having vocational or secondary education. Business experience ranged from 2 to 15 years, with an average of 5.8 years (SD = 3.2).

Geographically, 45% of participants operated in the Casablanca-Settat region, 32% in Tangier-Tétouan-Al Hoceïma, and 23% in Rabat-Salé-Kénitra. This distribution reflects the concentration of entrepreneurial activity in Morocco's major economic centres and aligns with the industrial development patterns documented by Chandad and Abakouy (2025). The geographic clustering mirrors Dana's (2006) ethnographic observations regarding occupational and entrepreneurial concentration along ethnic and regional lines in Morocco, where economic specialisation has historically occurred within specific geographic and cultural boundaries. These patterns suggest that whilst Morocco has undergone significant modernisation, historical tendencies toward regional economic differentiation persist in contemporary entrepreneurial ecosystems (Gray and Finley-Hervey, 2005).

4.2. Fuzzy TOPSIS Results

The fuzzy TOPSIS analysis revealed significant insights into the priority ranking of well-being determinants for women entrepreneurs in Morocco. Table 1 presents the closeness coefficients and rankings for the main well-being dimensions.

Table 1 Priority Ranking of Well-being Dimensions

Well-being Dimension	Closeness Coefficient	Rank	Priority Level
Career Development and Empowerment	0.847	1	Critical
Organisational Culture Adaptation	0.723	2	High
Work-Life Balance Innovation	0.689	3	High
Infrastructure Accessibility	0.542	4	Moderate

Note: Closeness coefficients range from 0 to 1, with values closer to 1 indicating greater criticality for women's entrepreneurial success. Coefficients above 0.70 indicate high priority dimensions requiring immediate policy attention.

Source: Authors' own elaboration

These coefficients represent relative closeness scores within the TOPSIS framework, indicating ranking priority rather than statistical significance.

The results demonstrate that career development and empowerment emerge as the most critical factor influencing women's entrepreneurial success and well-being, with a closeness coefficient of 0.847. This finding aligns with the theoretical insights from Lent and Brown (2023) and Ibarra et al. (2016), as integrated into Chandad and Abakouy's (2025) framework, emphasising the importance of self-efficacy and professional networks for women's career advancement. These findings resonate strongly with Gaies et al.'s (2023) macro-level analysis of OECD countries, which demonstrated that gender equality in nascent entrepreneurship and normative support for entrepreneurship significantly influence self-employment rates with gender-specific patterns. Whilst Dana et al.'s work examined macro-level institutional determinants, our micro-level findings confirm that individual women entrepreneurs prioritise capacity-building and empowerment mechanisms that enable them to navigate these broader institutional environments.

The primacy of career development resonates with Agarwal et al.'s (2020) research on women entrepreneurs in India, where determination, education, and entrepreneurial resilience emerged as critical success factors. Similarly, Ramadani et al.'s (2013) study of women entrepreneurs in Macedonia identified skills development and access to knowledge as fundamental to overcoming institutional voids in transitional economies. The Moroccan context shares characteristics with both settings combining emerging economy dynamics (India) with transitional institutional structures (Macedonia) suggesting that capacity-building represents a universal priority for women entrepreneurs operating in contexts characterised by institutional gaps and gender-based constraints.

4.3. Mechanistic Explanation

Career Development and Empowerment (CC = 0.847): The sub-factor analysis within this dimension reveals that access to mentorship and professional networks ranks highest (CC = 0.789), followed by skill development opportunities (CC = 0.756) and leadership training (CC = 0.734). These findings support Rodriguez et al.'s (2020) emphasis on intersectional approaches to women's advancement, as highlighted in Chandad and Abakouy's review. The overwhelming importance of mentorship and networks echoes Simba et al.'s (2023) findings on community financing in Nigeria, where the 'Ajo' scheme predicated on solidarity, reciprocity, and trust-enabled women entrepreneurs to circumvent formal financial market biases. Whilst Simba et al. focused on financial mechanisms, their emphasis on social capital and community embeddedness applies equally to non-financial support structures such as mentorship networks and professional associations.

In the Moroccan context, Dana's (2006) ethnographic research reveals that traditional bazaar economies operate on relational rather than transactional principles, where personal relationships and community embeddedness significantly influence business outcomes. Our findings suggest that women entrepreneurs require structured mechanisms to access these relational networks, which have historically been dominated by male kinship groups and ethnic affiliations. The high priority assigned to mentorship may reflect women's relative exclusion from informal business networks documented by Dana (2006) and Gray and Finley-Hervey (2005), necessitating formalised support structures to compensate for limited access to traditional relationship-based business systems.

Organisational Culture Adaptation (CC = 0.723): Within this dimension, inclusive business environment (CC = 0.701) and gender-sensitive support services (CC = 0.687) emerge as priority areas. This aligns with Acker's (2015) gendered organisations theory and Nishii and Mayer's (2019) work on inclusive leadership. The salience of organisational culture adaptation reflects Dana and Ramadani's (2015) observation that women entrepreneurs in developing economies must navigate complex cultural expectations whilst pursuing business growth, often developing innovative strategies to balance traditional values with modern business practices. Gaies et al.'s (2023) research on self-employment determinants identified normative support for entrepreneurship as a significant predictor, with gender-specific effects. Our findings provide micro-level confirmation of this macro pattern: women entrepreneurs in Morocco prioritise inclusive business environments precisely because broader normative attitudes toward women's entrepreneurship remain ambivalent. As Ramadani et al. (2013) documented in Macedonia, women entrepreneurs in contexts characterised by traditional gender norms must actively cultivate supportive microenvironments within their immediate business ecosystems to compensate for less supportive macro-cultural attitudes.

Work-Life Balance Innovation (CC = 0.689): The analysis reveals that flexible business operations (CC = 0.672) and family-friendly business practices (CC = 0.658) are key priorities. This finding resonates with Clark's (2000) work-family border theory and the insights from Greenhaus and Powell (2006) and Kossek et al. (2018), as synthesised by Chandad and Abakouy. The moderate-to-high priority assigned to work-life balance aligns with Dana et al.'s (2021) research demonstrating that women in developing economies often choose entrepreneurship precisely because it offers flexibility to manage multiple roles, even when this flexibility comes at the cost of business growth or profitability.

Ramadani et al.'s (2017) study of women entrepreneurs in the Balkans emphasised that family support and societal acceptance significantly influence women's ability to sustain entrepreneurial activities alongside domestic responsibilities. Similarly, Rahman et al.'s (2022) research on rural women entrepreneurs in Bangladesh revealed that work-life balance challenges intensify in contexts where women face strong cultural expectations regarding primary caregiving roles. Our findings suggest that Moroccan women entrepreneurs develop innovative approaches to work-life integration what we term "work-life balance innovation" creating flexible business models that accommodate family obligations without entirely sacrificing entrepreneurial ambitions. This innovation reflects what Dana (1997) characterised as "necessity entrepreneurship," where structural constraints paradoxically drive creative business solutions.

Infrastructure Accessibility (CC = 0.542): The moderate priority assigned to infrastructure accessibility warrants careful interpretation. Whilst physical and technological infrastructure remain important, they emerge as less critical than social and cultural factors for women's entrepreneurial success. These finding challenges traditional development approaches that prioritise tangible infrastructure over intangible support systems (Dana, 2011). However, it aligns with Dana and Chhabra's (2023) observation that digital infrastructure's impact depends critically on parallel investments in digital literacy and culturally appropriate technology

adoption strategies. Infrastructure, whilst necessary, proves insufficient without accompanying capacity-building and cultural adaptation mechanisms.

The relatively lower ranking of infrastructure may also reflect Morocco's substantial investments in physical and digital infrastructure over the past two decades, which have improved baseline accessibility across major economic centres (El Harbi et al., 2019). In contexts where basic infrastructure has reached threshold adequacy, human capital development and cultural adaptation assume greater importance. This interpretation aligns with Gaies et al.'s (2023) finding that economic development levels interact with other determinants in complex, non-linear ways to shape entrepreneurial outcomes.

4.4. Sectoral Analysis

Significant differences emerged across entrepreneurial sectors, with technology and innovation entrepreneurs reporting higher well-being scores across all dimensions ($F = 12.34, p < 0.001$). Manufacturing and industrial services entrepreneurs faced greater challenges in work-life balance ($M = 4.2, SD = 1.3$) compared to services and consulting ($M = 5.6, SD = 0.9, p < 0.01$). These sectoral differences reflect the gendered nature of different industries and the varying degrees of cultural acceptance for women's participation across sectors. Dana's (2006) research documented occupational clustering by ethnicity and gender in Morocco's traditional economy, with specific sectors dominated by particular groups. Our findings suggest that these historical patterns persist in modern entrepreneurial contexts, with technology sectors being relatively new and lacking entrenched gender norms offering more inclusive environments than traditional manufacturing sectors where masculine norms remain embedded in organisational cultures.

The sectoral variations mirror patterns identified by Ramadani et al. (2015) in their study of women entrepreneurs across the Balkans, where women in service sectors reported fewer gender-based obstacles than those in manufacturing or technology-intensive industries. However, our finding that technology entrepreneurs in Morocco report higher well-being diverges from the Balkan pattern, possibly reflecting Morocco's intentional policy focus on attracting women into technology sectors through targeted support programmes. This divergence underscores Dana's (2011) emphasis on contextual embeddedness: entrepreneurial patterns cannot be understood through universal models but must account for specific policy environments, cultural contexts, and historical trajectories.

The counterintuitive finding that technology entrepreneurs report significantly higher well-being than manufacturing entrepreneurs warrants deeper theoretical elaboration. This pattern diverges from Balkan contexts (Ramadani et al., 2015) where women in technology faced greater obstacles due to entrenched masculine norms in STEM fields. Three factors may explain Morocco's divergent pattern. First, Morocco's technology sector expansion is relatively recent (post-2010), coinciding with global discourse on gender diversity in tech, potentially creating "greenfield" conditions less encumbered by historical gender norms than established manufacturing sectors. Second, targeted government initiatives including the National Digital Development Strategy 2020 and specific tech entrepreneurship programmes for women (Morocco Digital 2020) may have successfully created more gender-inclusive ecosystems in technology compared to traditional manufacturing where policy attention has focused primarily on industrial growth rather than gender equity. Third, technology entrepreneurship's emphasis on knowledge work and digital platforms may offer greater work-life flexibility compared to manufacturing's requirements for physical production facilities, inventory management, and supply chain coordination, aligning better with women's work-life balance priorities documented in our findings ($CC=0.689$).

However, the 30% technology representation in our sample may reflect selection bias toward formally registered, growth-oriented technology ventures rather than the broader population of

women entrepreneurs, where technology participation rates are lower. Post-hoc sensitivity analysis excluding technology entrepreneurs (n=126 remaining) maintained the overall ranking of well-being dimensions, confirming that findings are not artefacts of technology over-representation.

This robustness check was conducted specifically to address potential concerns regarding the 30% technology sector representation (versus approximately 25% in the broader population of formal women entrepreneurs in Morocco). The analysis confirms that our findings reflect genuine well-being priorities rather than artefacts of sectoral composition.

The findings suggest that interventions must be tailored to specific sectoral contexts whilst addressing common well-being dimensions. Manufacturing entrepreneurs may require more intensive work-life balance support, whilst technology entrepreneurs might benefit most from advanced skill development and international networking opportunities. This sectoral specificity aligns with Gaies et al.'s (2023) call for differentiated policy approaches that account for heterogeneity within women's entrepreneurship rather than treating it as a monolithic category.

4.5. Cultural Context Analysis

The analysis reveals the crucial role of cultural adaptation in entrepreneurial success. Participants who reported higher levels of cultural sensitivity in their business approach demonstrated significantly higher well-being scores ($r = 0.67$, $p < 0.001$).

This strong positive correlation ($r=0.67$, $p<0.001$, $R^2=0.45$) indicates that cultural sensitivity explains approximately 45% of variance in entrepreneurial well-being, representing the strongest individual predictor identified in this study. To understand the mechanisms mediating this relationship, we conducted supplementary moderation analysis, which revealed that cultural sensitivity's impact on well-being is partially mediated by two pathways: (1) enhanced stakeholder acceptance ($\beta=0.34$, $p<0.01$), whereby culturally attuned entrepreneurs gain greater legitimacy and support from family members, community networks, and business partners; and (2) reduced role conflict ($\beta=0.29$, $p<0.01$), as entrepreneurs who successfully balance traditional and modern norms experience less psychological strain from competing expectations. These findings suggest that cultural sensitivity functions not merely as accommodation to constraints but as strategic cultural capital enabling entrepreneurs to mobilise resources while maintaining social cohesion.

This finding extends Chandad and Abakouy's (2025) emphasis on cultural considerations from industrial employment to entrepreneurial contexts.

Dana's (2006) ethnographic work provides crucial interpretive context for this finding. His research amongst the Imazighen revealed that business values are deeply embedded in cultural identity, with entrepreneurial activity patterns reflecting broader cultural norms regarding gender roles, kinship obligations, and community participation. Women entrepreneurs who successfully navigate these cultural expectations respecting traditional values whilst asserting modern business practices achieve higher well-being and success outcomes. This cultural dexterity represents what Gray and Finley-Hervey (2005) characterised as "discerning strategies," whereby Moroccan women entrepreneurs selectively adopt and adapt business practices to align with local cultural contexts whilst pursuing economic objectives.

Qualitative feedback from participants highlighted the importance of balancing traditional cultural values with modern business practices. Many entrepreneurs reported developing innovative approaches to maintain cultural authenticity whilst pursuing business growth, suggesting the need for culturally responsive entrepreneurial support programmes. These strategies echo Simba et al.'s (2023) findings on the Ajo scheme in Nigeria, where women developed culturally embedded financing mechanisms that drew on traditional communal solidarity practices whilst serving modern entrepreneurial needs. Similarly, Ramadani et al.'s

(2013) research in Macedonia documented how women entrepreneurs leveraged family networks and community ties to compensate for formal institutional deficiencies.

The strong correlation between cultural sensitivity and entrepreneurial well-being reinforces Dana and Dana's (2005) methodological argument that entrepreneurship research must embrace contextual embeddedness rather than impose universalistic frameworks. Support programmes designed according to Western models risk failure if they ignore local cultural logics. As Dana and Ramadani (2015) emphasise, effective entrepreneurship policy in developing economies requires deep cultural understanding and willingness to develop hybridised approaches that honour local values whilst facilitating economic modernisation.

4.6. Discussion and Findings

It should be noted that some interpretations are inferential and not directly derived from causal statistical testing.

The results provide strong empirical support for the theoretical framework established by Chandad and Abakouy (2025), demonstrating its applicability to entrepreneurial contexts. The prioritisation of career development and empowerment aligns with entrepreneurship literature emphasising the importance of human capital and social networks for venture success (Shane and Venkataraman, 2000). More specifically, our findings confirm Gaies et al.'s (2023) macro-level analysis at the micro-level: institutional factors such as normative support for entrepreneurship and gender equality in nascent entrepreneurship identified as significant determinants of self-employment rates manifest in individual entrepreneurs' prioritisation of empowerment and inclusive organisational cultures.

The high ranking of organisational culture adaptation reflects the persistent influence of gendered structures in business ecosystems, supporting Acker's (2015) theoretical insights. For women entrepreneurs in Morocco, navigating these cultural dynamics whilst maintaining business viability requires sophisticated adaptation strategies and supportive institutional frameworks. Dana's (2006) documentation of occupational clustering by ethnicity and gender in traditional Moroccan commerce reveals historical precedents for contemporary patterns. Whilst economic structures have modernised, underlying cultural logics regarding gender-appropriate economic activities persist, requiring women entrepreneurs to actively negotiate cultural acceptance whilst pursuing business objectives (Gray and Finley-Hervey, 2005).

Our findings contribute to ongoing debates regarding necessity versus opportunity entrepreneurship (Dana, 1997; Ramadani et al., 2015). The high importance assigned to work-life balance innovation suggests that many Moroccan women entrepreneurs are partly driven by necessity the need to balance family obligations with income generation. However, the primacy of career development and empowerment indicates that these same entrepreneurs harbour growth ambitions beyond mere survival, seeking professional fulfilment and business expansion. This duality echoes Ramadani et al.'s (2013) findings in Macedonia, where women entrepreneurs simultaneously responded to push factors (unemployment, economic necessity) and pull factors (autonomy, self-realisation), with the relative balance shifting across individual circumstances and sectoral contexts.

The moderate priority assigned to infrastructure accessibility suggests that whilst physical and technological infrastructure remain important, they are less critical than social and cultural factors for women's entrepreneurial success. These findings challenge traditional development paradigms that emphasise infrastructure investment as the primary lever for entrepreneurial growth (Dana, 2011). Our results suggest that once baseline infrastructure reaches threshold adequacy as it has in Morocco's major economic centres following substantial public investment the binding constraints shift to human capital, social capital, and cultural factors. This interpretation aligns with Dana and Chhabra's (2023) argument that digital infrastructure alone

cannot catalyse entrepreneurial transformation without parallel investments in digital literacy, culturally appropriate technology adoption strategies, and supportive regulatory frameworks. The absence of formal interaction testing between sector and well-being dimensions constitutes a limitation of this study.

Cross-national comparisons illuminate both universal patterns and contextual specificities. Career development emerges as a priority across diverse contexts from Agarwal et al.'s (2020) India to Ramadani et al.'s (2013) Macedonia to our Moroccan sample suggesting that human capital development represents a universal constraint for women entrepreneurs in developing and transitional economies. However, the specific mechanisms through which women access development opportunities vary considerably. Simba et al.'s (2023) documentation of the Ajo scheme in Nigeriaa community-based financing mechanism rooted in traditional solidarity practices illustrates how women entrepreneurs adapt available cultural resources to meet modern business needs. In Morocco, Dana's (2006) research suggests that similar adaptations occur, with women entrepreneurs leveraging kinship networks and community embeddedness to access business resources, albeit within constraints imposed by gendered occupational clustering.

The gendered dimensions of entrepreneurial ecosystems require explicit analytical attention (Brush et al., 2019; Marlow and Martinez Dy, 2018). Our findings demonstrate that women entrepreneurs do not simply face scaled-down versions of challenges confronting all entrepreneurs; rather, they navigate qualitatively distinct barriers rooted in gendered organisational structures, cultural expectations regarding women's roles, and systematic exclusion from male-dominated business networks. As Ramadani et al. (2015) argue in their analysis of women entrepreneurs across the Balkans, addressing these gender-specific barriers requires targeted interventions that go beyond gender-neutral entrepreneurship support to explicitly confront the gendered nature of entrepreneurial ecosystems.

Policy implications follow from this gender-sensitive analysis. Universal entrepreneurship support programmes risk perpetuating gender disparities if they fail to address the specific barriers women face. Gaies et al.'s (2023) finding that gender equality in nascent entrepreneurship exhibits differential impacts on male versus female self-employment rates underscores the need for differentiated policy approaches. Policymakers cannot assume that improvements in general entrepreneurial conditions will automatically benefit women and men equally; rather, explicit attention to gender-specific determinants proves necessary. Our findings suggest that in Morocco's context, priority should be accorded to mentorship programmes, professional networks for women entrepreneurs, gender-sensitive business support services, and cultural awareness initiatives that challenge stereotypes regarding women's entrepreneurial capabilities whilst respecting cultural values (Gray and Finley-Hervey, 2005; Dana and Ramadani, 2015).

Potential collinearity between dimensions suggests the need for future multivariate analysis.

5. Conclusion and future Research

This research makes several significant contributions to the intersection of gender studies and entrepreneurship research. Theoretically, it demonstrates the successful adaptation of workplace well-being frameworks to entrepreneurial contexts, bridging industrial psychology and entrepreneurship literature. The integration of Chandad and Abakouy's (2025) systematic review provides a robust theoretical foundation that extends beyond industrial employment to encompass the complex realities of women's entrepreneurial experiences. By synthesising gendered organisations theory (Acker, 2015), work-family border theory (Clark, 2000), and social cognitive career theory (Lent and Brown, 2023) with contextual embeddedness perspectives from entrepreneurship research (Dana, 2006, 2011; Dana and Dana, 2005), this

study develops a culturally grounded yet theoretically rigorous framework for analysing women's entrepreneurial well-being in developing economy contexts.

The study contributes to Gaies et al.'s (2023) call for gender-sensitive entrepreneurship research that recognises the differential impacts of macro-level determinants on male and female self-employment. Whilst Gaies et al. (2023) examined institutional-level patterns across OECD countries, our micro-level analysis in Morocco demonstrates how these macro patterns manifest in individual entrepreneurs' experiences and priorities. The convergence between macro-level findings (gender equality in nascent entrepreneurship and normative support as significant determinants) and our micro-level results (prioritisation of empowerment and inclusive organisational cultures) provides robust multi-level validation of gender-specific entrepreneurship dynamics.

Methodologically, the application of fuzzy TOPSIS to entrepreneurial well-being analysis offers a novel approach to prioritising success factors in uncertain, multi-dimensional contexts. This methodology addresses Dana and Dana's (2005) critique of overly simplistic quantitative approaches in entrepreneurship research by accommodating the inherent uncertainty and contextual variability of entrepreneurial phenomena. The fuzzy TOPSIS framework provides a replicable yet flexible methodology for examining similar questions in different cultural and economic contexts, balancing methodological rigour with contextual sensitivity.

Empirically, the study provides the first comprehensive analysis of women's entrepreneurial well-being in Morocco, offering evidence-based insights into the factors that most significantly influence success and sustainability of women-owned ventures in the region. Building on Dana's (2006) pioneering ethnographic work documenting business values amongst the Imazighen and Gray and Finley-Hervey's (2005) analysis of stereotypes and strategies, this research extends understanding of Moroccan women's entrepreneurship into contemporary industrial and technology sectors. The findings reveal both continuities persistent gendered occupational patterns and the salience of relational business cultures and transformations women's increasing presence in non-traditional sectors and the development of innovative cultural adaptation strategies.

The findings have important implications for multiple stakeholders in Morocco's entrepreneurial ecosystem, with specific, actionable recommendations tailored to Morocco's institutional context:

- ***For Policymakers:***

Morocco's National Strategy for the Promotion of Women's Entrepreneurship 2020-2030 Based on our findings prioritising career development (CC=0.847) and organisational culture adaptation (CC=0.723), we recommend the following specific provisions within Morocco's National Strategy framework:

1. Establish a National Women Entrepreneurs' Mentorship Programme: modelled on Chile's "Capital Semilla Emprende" but culturally adapted for Morocco. The programme should pair 5,000 nascent women entrepreneurs with established mentors over a 3-year pilot phase (Budget: 50 million MAD, approximately €4.6 million), facilitated through regional Chambers of Commerce. Unlike generic mentorship, pairs should be matched considering cultural compatibility and sector relevance, with mentors receiving cultural sensitivity training emphasising Dana's (2006) insights on relational business principles in Moroccan contexts.
2. Amend entrepreneurship support programme evaluation metrics within the Ministry of Industry and Trade to include gender- disaggregated success indicators and well-being dimensions identified in this research, moving beyond traditional metrics (survival rates, revenue growth) to encompass career development access, work-life balance satisfaction, and cultural integration. Current evaluation frameworks emphasise quantitative economic outcomes but ignore well-being determinants critical for sustainable women's entrepreneurship.

3. Create sector-specific intervention tracks acknowledging our finding of differential well-being across sectors. Manufacturing entrepreneurs require enhanced work-life balance support (flexible childcare co-located with industrial zones, family-friendly business practices incentives), whilst technology entrepreneurs would benefit more from international networking and advanced skills development (exchange programmes, tech accelerator access).

• **For Support Organisations and Incubators:**

4. Develop Morocco-specific adaptation of Nigeria's Ajo scheme (Simba et al., 2023) tailored to Moroccan cultural context. We recommend piloting "Tontines Entrepreneuriales" (entrepreneurial savings circles) in three regions, adapting traditional Moroccan collective savings practices (touiza, twiza) documented by Dana (2006) into structured microfinance mechanisms for women entrepreneurs. Key design elements: groups of 10-15 women entrepreneurs contributing monthly to revolving fund, governed by trust-based norms rather than formal contracts, embedded within existing community structures (women's cooperatives, professional associations). Pilot budget: 10 million MAD over 2 years.
5. Redesign incubator programme structures to incorporate cultural embeddedness principles. Rather than importing Western accelerator models emphasising aggressive growth and individual competition, develop "community-embedded incubation" combining business development services with cultural legitimisation activities engaging family members and community leaders in entrepreneurial journeys, hosting culturally resonant networking events (iftar gatherings during Ramadan, women-focused cultural celebrations), providing Arabic-language resources alongside French/English.
6. Establish peer learning networks organised by sector and geographic region, facilitating knowledge exchange among women entrepreneurs operating in similar contexts. Our findings on the primacy of mentorship and networks (CC=0.789) suggest peer learning may be more culturally appropriate and effective than hierarchical expert-driven training. Format: quarterly regional roundtables, online forums moderated by experienced entrepreneurs, sector-specific problem-solving sessions.

• **For Women Entrepreneurs:**

7. Prioritise strategic investments in professional development and networking over operational infrastructure, given our findings that career development (CC=0.847) substantially outweighs infrastructure (CC=0.542) in determining success and well-being. Specifically: join professional associations (AFEM, regional CCIs), actively seek mentorship relationships, invest 10-15% of time/resources in skill development even during resource-constrained early stages.
8. Develop sophisticated cultural navigation strategies recognising that cultural sensitivity strongly predicts well-being ($r=0.67$). This involves selectively leveraging cultural resources (family networks, community embeddedness) whilst challenging restrictive gender norms through business success, demonstrating what Gray and Finley-Hervey (2005) termed "discerning strategies." Practical tactics: engage family members as stakeholders early in entrepreneurial journey, frame business activities using culturally resonant language emphasising family welfare rather than individual ambition, build alliances with progressive community leaders who can provide social legitimisation.

• **For Financial Institutions:**

9. Develop gender-sensitive microfinance products incorporating flexibility for family responsibilities and recognising non-traditional collateral. Specific innovations:
 - (a) flexible repayment schedules accommodating seasonal business cycles and family obligations (school fees periods, Ramadan),
 - (b) group lending models similar to Ajo scheme leveraging social capital as collateral

substitute,

(c) family-inclusive loan assessment recognising family networks as assets rather than treating women entrepreneurs in isolation.

10. Segment women entrepreneurs by sector, growth stage, and business model rather than treating them as homogeneous category (Gaies et al., 2023). Technology entrepreneurs may require venture capital and equity financing linked to accelerator programmes, whilst manufacturing entrepreneurs benefit more from asset-based lending and equipment financing. Services entrepreneurs may need working capital facilities with revolving credit.
11. Train loan officers in gender-sensitive evaluation emphasising Dana's (2006) insights on relational business principles in Moroccan contexts. Current assessment frameworks developed for male-typical business patterns (aggressive growth, hierarchical organisations) systematically disadvantage women entrepreneurs operating through network-based, community-embedded models. These specific, actionable recommendations translate our research findings into concrete interventions tailored to Morocco's institutional context, moving beyond generic prescriptions to address the unique intersections of gender, culture, and entrepreneurship documented in this study.

Several limitations must be acknowledged. The cross-sectional design limits causal inference, and whilst we can identify associations between well-being dimensions and entrepreneurial success, we cannot definitively establish causal relationships. As Dana and Dana (2005) emphasise in their critique of overly deterministic entrepreneurship research, cross-sectional surveys capture snapshots of complex, dynamic processes, potentially missing temporal sequences and evolutionary patterns. Longitudinal research would be necessary to track how these relationships evolve over time and to establish temporal precedence between well-being determinants and entrepreneurial outcomes.

The focus on formal businesses may not capture the experiences of women engaged in informal entrepreneurial activities, which constitute a significant proportion of women's entrepreneurship in Morocco (Dana, 2006). Ramadani et al.'s (2013) research in transitional economies demonstrates that women entrepreneurs often operate simultaneously in formal and informal sectors, with porous boundaries between the two. Our exclusive focus on formally registered businesses may therefore miss important dynamics affecting the broader population of women entrepreneurs, particularly those in early stages of business development or those operating in sectors with high informality rates.

The geographic concentration in three regions, whilst representative of major economic centres, may not reflect experiences in rural or less developed areas. Dana's (2006) ethnographic research revealed significant regional and ethnic variation in business values and entrepreneurial patterns within Morocco. Our sample's urban concentration limits generalisability to rural contexts, where infrastructure constraints, cultural expectations, and market opportunities differ substantially from urban settings. Rahman et al.'s (2022) research on rural women entrepreneurs in Bangladesh highlights challenges including limited mobility, restricted access to markets and information, and stronger patriarchal controls that rural women entrepreneurs face in developing economies, challenges our urban-focused sample may underrepresent.

The study's reliance on self-reported measures of success and well-being introduces potential social desirability bias. Participants may have overstated their well-being or success to present socially favourable images, particularly regarding culturally sensitive topics such as work-life balance and experiences of gender discrimination. Whilst we attempted to mitigate this through confidentiality assurances and inclusion of reverse-coded items, the possibility of bias cannot be entirely eliminated. Future research might incorporate objective performance measures (revenue, employment growth, profitability) alongside subjective well-being assessments to triangulate findings and reduce reliance on self-reports (Gaies et al., 2023).

Cultural factors may have influenced response patterns, particularly regarding sensitive topics

such as work-life balance and gender discrimination. The involvement of local research assistants familiar with Moroccan culture and the back-translation process helped address this concern, but researchers should interpret findings with cultural nuance (Gray and Finley-Hervey, 2005; Ramadani et al., 2017). As Dana (2011) argues, entrepreneurship research in non-Western contexts must maintain reflexive awareness of how cultural assumptions both researchers' and participants' shape data collection, interpretation, and theory building.

Finally, the relatively small sample size within each sector (ranging from 18 to 72 entrepreneurs per sector) limits the statistical power of sectoral comparisons and the generalisability of sector-specific findings. Whilst overall sample size (N=180) provides adequate power for main analyses, subsample analyses should be interpreted cautiously. Future research with larger samples would enable more robust sectoral comparisons and examination of interaction effects between well-being dimensions and sectoral contexts.

Whilst our findings suggest multiple research avenues, three critical priorities warrant immediate scholarly attention given their theoretical significance and policy relevance:

- **Priority 1: Longitudinal Tracking of Entrepreneurial Well-being Trajectories.** Most critically, longitudinal research tracking women entrepreneurs over time would provide insights into how well-being dimensions evolve with business maturity and changing life circumstances. Such research could address key developmental questions: Do priorities shift as businesses mature from start-up to growth phases? How do life course events (marriage, childbirth, children's school transitions) affect entrepreneurial well-being and the relative importance of different dimensions? Agarwal et al.'s (2020) finding that success factor importance varies with entrepreneurial experience suggests that longitudinal designs could reveal important temporal patterns masked by cross-sectional approaches. A 5-year panel study tracking 300-500 women entrepreneurs across business lifecycle stages would significantly advance theoretical understanding whilst informing stage-appropriate policy interventions
- **Priority 2: Informal-Formal Entrepreneurship Nexus and Well-being** Our study's limitation to formal businesses excludes the substantial proportion (estimated 60-70% by Dana, 2006) of Moroccan women entrepreneurs operating informally or simultaneously across formal-informal boundaries. Research exploring the informal-formal nexus would address critical questions: How do women entrepreneurs navigate boundaries between formal and informal economic activities? What factors influence formalisation decisions? How do well-being dimensions differ between formal and informal women entrepreneurs? Such research would extend Ramadani et al.'s (2013) work on institutional voids and compensating strategies, examining how women create viable entrepreneurial opportunities within imperfect institutional environments characterised by gaps in both formal regulations and informal norms (Dana, 2011). Mixed-methods research combining surveys of 500+ entrepreneurs (formal/informal/hybrid) with ethnographic case studies would illuminate these dynamics.
- **Priority 3: Cultural Adaptation Mechanisms and Well-being Mediation** The strong correlation ($r=0.67$) between cultural sensitivity and entrepreneurial well-being demands deeper investigation of underlying mechanisms. Qualitative research employing ethnographic methods similar to Dana's (2006) pioneering work could reveal how women entrepreneurs navigate cultural expectations, construct entrepreneurial identities, develop cultural adaptation strategies, and leverage available resources in pursuit of business objectives. Specific questions include: What specific cultural navigation tactics prove most effective? How do entrepreneurs balance competing cultural demands? What role do family networks play as both constraints and enablers? In-depth ethnographic study of 30-40 women entrepreneurs across diverse cultural contexts (Arab, Amazigh, mixed) over 18-24 months would provide rich insights into the "black box" between cultural sensitivity and well-being outcomes.

Additional promising but secondary directions include: comparative studies examining similar questions in other North African or Middle Eastern contexts to enhance understanding of regional patterns; intervention studies testing programme effectiveness designed around identified priority dimensions; research on technology/digitalisation impacts on women's entrepreneurial experiences; examination of intersectional identities (class, education, ethnicity) and their influence on entrepreneurial journeys; and investigation of sustainability-oriented women's entrepreneurship. However, the three priorities above represent the most critical theoretical and empirical gaps emerging from this study.

This research demonstrates the value of integrating workplace well-being theories with entrepreneurship research to generate new insights into women's entrepreneurial experiences. The successful adaptation of Chandad and Abakouy's (2025) framework from industrial employment to entrepreneurial contexts suggests that well-being considerations transcend specific work arrangements and remain fundamental to women's professional success and personal satisfaction.

The convergence between employment-based and entrepreneurship-based well-being dimensions indicates that gendered structures, work-family conflicts, infrastructure constraints, and career development barriers represent pervasive features of women's economic participation across diverse organisational forms (Acker, 2015; Brush et al., 2019).

As Morocco continues to develop its entrepreneurial ecosystem and pursue economic diversification, attention to women's well-being dimensions will be crucial for realising the full potential of women's entrepreneurial contributions. The evidence presented here suggests that sustainable entrepreneurial success requires attention to both business fundamentals and the broader social and cultural factors that shape women's experiences in the business world. Dana's (2006, 2011) emphasis on contextual embeddedness and cultural sensitivity proves essential: effective entrepreneurship policy and support must be culturally grounded, contextually appropriate, and explicitly attentive to gender dynamics rather than imposing universalistic models derived from Western contexts.

The study contributes to broader debates regarding women's economic empowerment in developing economies (Dana and Ramadani, 2015; Ramadani et al., 2013, 2015, 2017). Women's entrepreneurship represents not merely an economic development strategy but a potential pathway for challenging gender inequalities and expanding women's agency. However, this potential remains contingent on addressing the structural, cultural, and institutional barriers documented in this research. Without explicit attention to career development, organisational culture adaptation, work-life balance innovation, and infrastructure accessibility, entrepreneurship promotion may simply reproduce existing gender inequalities in new organisational forms.

Ultimately, this research reinforces the necessity of gender-sensitive, culturally grounded, multi-dimensional approaches to entrepreneurship research and policy. As Gaies et al. (2023) demonstrate at the macro level and our research confirms at the micro level, gender dynamics in entrepreneurship cannot be understood through additive models that simply append gender as a variable to established frameworks. Rather, gender fundamentally structures entrepreneurial opportunities, processes, and outcomes, requiring theoretical frameworks and policy interventions that place gender analysis at their analytical core. The integration of Chandad and Abakouy's (2025) well-being framework with Dana's contextual embeddedness perspective (2006, 2011) and Acker's (2015) gendered organisations theory provides a productive synthesis for advancing gender-sensitive entrepreneurship research in developing economy contexts.

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