

Chapter 6

Navigating Norms and Institutions: How Moroccan Women Leverage Networks and Skills in Entrepreneurship

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ABSTRACT

This chapter investigates how Moroccan female entrepreneurs from different social-class backgrounds mobilize social and human capital to navigate the cultural and institutional barriers that shape their ventures. Anchored in the institution-based view, the authors employ a multiple-case qualitative design, by conducting life-story interviews with 13 Moroccan female entrepreneurs selected through stratified purposive sampling to represent combinations of social-capital width and human-capital depth. Results reveal that formal, pro-entrepreneurship policies are frequently undermined by implicit informal norms. We further identify two recurring strategic patterns: “resistant” women, who seek to establish legitimacy within their family circles through tangible performance and familial endorsements, and “adaptive”

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women, who regulate their interaction in public arenas, employing mechanisms such as tailored appearance, dual phone numbers, or bringing male companions, to mitigate entrenched gendered barriers.

INTRODUCTION

Female entrepreneurship in Morocco presents a landscape shaped by both promising opportunities and persistent challenges (Constandinitis et al., 2018). While female entrepreneurs are increasingly contributing to the Moroccan economy (Gray & Finley-Hervey, 2005), they still represent a relatively small segment of the entrepreneurial population. According to a recent report by the African Development Bank, the entrepreneurship rate among female in Morocco stands at 16.4%, comprising 3.9% established entrepreneurs and 12.5% potential entrepreneurs (EINA, 2023). Their motivations often stem from a desire to secure self-employment as a means to improve their living conditions and income or to gain independence (Naguib, 2022). However, their entrepreneurial activities are profoundly embedded in and constrained by the socio-cultural and institutional contexts in which they operate (Naguib, 2022; Constandinitis et al., 2018).

Previous research advocates the importance of social capital and human capital as a theoretical framework to better understand female entrepreneurship (Solano & Rooks, 2018; Junquera, 2011). Entrepreneurs are socially embedded actors who draw upon essential resources, including financial support, industry expertise, social networks, and trust to overcome the barriers they encounter (Neumeyer et al., 2019). Social capital refers to bonding ties that secure trust and emotional support, and access to new information and opportunities (Bourdieu, 1986; Coleman, 1988; Granovetter, 1973). Its value has been demonstrated in entrepreneurial settings, boosting startup creations, venture performance and problem-solving capacity (Doh & Zolnik, 2011; Xie et al., 2021; Zhao & Li, 2021). Human capital—the knowledge, skills and experience people accumulate (Becker, 1964)—equally influences phases of the entrepreneurial journey, sharpening opportunity recognition (Ucbasaran et al., 2008; Qian, 2017), and bolstering early survival (Baptista et al., 2014).

Yet access to both capitals is uneven. Social class may explain entrepreneurs' access to human and social capital (Anderson & Miller, 2003). Higher-class founders enjoy greater self-efficacy and mobility (Brändle & Kuckertz, 2023; Brändle et al., 2025), whereas lower-class peers rely on resilience and superior time-management skills to offset material constraints (Ge et al., 2022). In this context, gender functions as an institution that embeds norms and rules in family, work and public life (Lorber, 1994), restricting female's autonomy due to care obligations, restricted mobility and

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