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Socio-cultural barriers to female entrepreneurship in rural areas

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Abstract : This paper explores the socio-cultural barriers that hinder female entrepreneurship in rural Morocco, drawing on institutional and social role theories to understand how institutional and cultural factors influence women's economic choices. The study aims to provide an analysis of the constraints and opportunities in a context marked by rigid social norms and structural limitations, while suggesting ways to improve the empowerment of rural women. The data used in this study come from a sample of 272 women living in rural areas of Morocco. These women were selected to represent diverse profiles in terms of age, education level, and marital status, in order to capture the multiple dimensions of the entrepreneurial challenges they face. The study adopts an empirical approach based on an Ordered Probit model, appropriate for the ordinal nature of the dependent variable measuring the degree of entrepreneurial readiness. The results reveal that cultural expectations and social pressures constitute significant obstacles to female entrepreneurship in rural areas. Traditional roles and community norms have a strong negative effect on women's entrepreneurial engagement. Additionally, geographic mobility limitations restrict access to resources and opportunities, while access to social and economic networks is partially influential. On the other hand, increased access to financial and institutional resources emerges as an important factor promoting entrepreneurship. The study also highlights that education plays a positive role, while marital status, particularly for divorced women, is associated with a higher propensity to engage in entrepreneurial activities.

Keywords: Female Entrepreneurship, Rural Areas, Socio-Cultural Barriers, Resource Access, Morocco.
JEL Classification : J16, L26, O17, R58, Z13.

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1. Introduction

Rural female entrepreneurship represents a lever for economic and social development, particularly in contexts where resources are limited and women's empowerment can transform community dynamics. Yet, this entrepreneurship remains largely underexploited due to many deeply rooted sociocultural barriers that limit women's ability to fully engage in entrepreneurial initiatives. In Morocco, a country characterized by significant rurality and deeply ingrained cultural traditions, the challenges faced by rural women are particularly pronounced. They must navigate an environment where gender norms and traditional expectations continue to restrict their economic autonomy while dealing with structural constraints that limit their access to financial resources, infrastructure, and business networks.

This study focuses specifically on the Moroccan context to better understand the impact of sociocultural barriers on rural female entrepreneurship. It draws on North's (1990) institutional theory to analyze how formal institutions, such as laws and support policies, and informal institutions, like social norms and cultural beliefs, influence women's economic behaviors. In parallel, Eagly and Wood's (2012) social role theory is utilized to examine the effect of gendered expectations, which often confine women to domestic and family roles, preventing them from engaging in entrepreneurial activities.

Through an empirical analysis based on a sample of 272 Moroccan rural women, this paper seeks to identify and understand the key factors hindering their entrepreneurial engagement. It highlights social pressures, geographical limitations, restricted access to resources, and challenges related to risk perception. The objective is not only to present an overview of the existing obstacles but also to propose concrete solutions and recommendations to improve institutional support and promote inclusive public policies. By emphasizing the specificities of the Moroccan context, this study aspires to offer insights that can guide the design of programs and strategies aimed at removing barriers to female entrepreneurship and contributing significantly to the economic empowerment of rural women.

2. Literature review

Roomi and Parrot (2008) highlight that entrenched patriarchal traditions severely limit women's autonomy in accessing property and financial resources, keeping men at the center of decision-making. These patriarchal structures discourage women from developing entrepreneurial skills, while the lack of support networks and mentorship exacerbates the disadvantages they face. Anthopoulou (2009) emphasizes the sociocultural expectations weighing on rural women, who must juggle domestic responsibilities with managing their entrepreneurial activities. These sociocultural pressures impose constraints that hinder their full engagement in entrepreneurship, thus impeding their economic development. Gołębiowski and Russel (2017) deepen the analysis by mentioning cultural norms and gender stereotypes as persistent barriers to female entrepreneurship. The lack of community support and the image of the female entrepreneur as a disruptor of traditional roles further isolate these women and limit their economic opportunities.

Similarly, Kostadinov (2013) focuses on the specific challenges faced by rural women, particularly the persistence of gender stereotypes and the burden of family responsibilities. The author emphasizes the need for tailored support policies, such as training, expanded access to information resources, and mentorship initiatives to mitigate structural obstacles. Low and Weiler (2015) recognize the essential role of female entrepreneurs in rural economies, despite significant challenges such as geographical isolation and scarce resources. They note that, although these women develop businesses adapted to their community's needs, their growth remains hindered by cultural and structural constraints. Sawicka (2007) also describes social expectations that assign women domestic roles, making entrepreneurship

difficult. She notes that stress and family responsibilities are major obstacles for women, who struggle to maintain viable economic activities. Conroy et al. (2021) describe how gender norms severely limit women's mobility and access to resources, and family responsibilities make running a business particularly complex. Faced with these challenges, rural women often prioritize flexibility over growth, influencing the economic sustainability of their businesses.

Örensson and Dalborg (2017) corroborate these observations, highlighting that women entrepreneurs strive to better balance work and family, often driven by independence and passion. They adapt their practices to meet social expectations while contributing innovation to local development. Bock (2004) adds that the pressure to simultaneously manage domestic tasks and businesses exacerbates gender stereotypes. This dual burden restricts women's access to essential resources and compromises their economic autonomy, affecting the viability of their entrepreneurial projects. Bui, Kuan, and Chu (2018) analyze dynamics in patriarchal societies where domestic perceptions of women and restrictive cultural expectations limit entrepreneurial opportunities. Women must navigate between cultural norms and business management, relying on social support to persist despite institutional barriers. Hasan (2020) explores the cultural norms imposed by men, exacerbated by restrictive interpretations of religion. These norms create taboos that constrain women, particularly their mobility and access to education, severely restricting their entrepreneurial capacities. Nazir (2005) describes traditional practices in the Middle East, often reinforced by binding laws that require male permissions for economic activities. These restrictions sustain inequalities and hinder women's entrepreneurial initiatives, limiting their economic autonomy.

Mohsen (2007) explains that women entrepreneurs in Arab countries must overcome significant sociocultural barriers, such as exclusion from male-dominated informal networks and a societal attitude that views business management as a masculine activity. This negative perception, combined with discrimination, complicates their access to funding and entrepreneurial opportunities, reducing their ability to succeed. Carranza, Dhakal, and Love (2018) add that these constraints are particularly severe in rural areas, where rigid social norms, gender roles, and family pressures restrict women's entrepreneurial development. These authors emphasize the importance of a holistic approach that considers personal preferences, family responsibilities, and financial discrimination. Parlinska and Sawicka (2004) address the difficulties women face in rural areas due to cultural norms that favor their role as domestic caretakers. This context leads to an underutilization of their potential in rural development and limits their access to economic opportunities. According to them, institutional and family barriers hinder their active participation in the labor market. Sanders and Nee (1996) describe another aspect: family social capital. They explain that living with relatives can reduce living expenses and increase household income. While family support is beneficial for the business, it can also create additional obligations for women. Finally, Klyver and Grant (2010) highlight differences in participation in business networks. Women create relationships based on cooperation and mutual support, which is important in male-dominated environments. Although these female networks are often smaller, their quality and solidarity make them valuable resources for entrepreneurial support.

3. Methodology

3.1. Hypotheses and Empirical Model

Institutional theory, developed by North (1990), emphasizes the importance of both formal and informal institutions in shaping economic and social behaviors. According to North, formal institutions, such as laws and policies, alongside informal institutions, such as social norms and cultural beliefs, influence the opportunities and limitations individuals face within a given context. These institutions set

the rules of the economic game, shaping access to resources, markets, and networks. Applying this theory to rural women's entrepreneurship reveals several implications:

- **Social Pressures and Cultural Norms:** Informal institutions in rural areas often reinforce restrictive gender norms that limit women's economic autonomy. These norms can discourage female entrepreneurial initiatives by imposing expectations that prioritize domestic and family roles.
- **Access to Resources and Institutional Support:** Formal institutions, such as policies supporting entrepreneurship, can play an important role in facilitating women's access to financial resources and entrepreneurial support. However, if these policies are not tailored to the realities of rural women, they may not have the desired impact.
- **Access to Economic and Social Networks:** Social institutions in rural areas influence women's access to economic networks. Limited connectivity with key actors restricts their ability to establish partnerships or access critical information and entrepreneurial opportunities.

Social role theory, as explained by Eagly and Wood (2012), argues that individuals' behaviors and expectations are determined by the roles society assigns them based on gender. For women, these roles are often centered around the domestic and family sphere, which not only shapes their self-perception but also the opportunities available to them. These expectations are not merely harmless cultural preferences; they actively shape women's economic opportunities by limiting their access to resources, networks, and markets necessary for entrepreneurial success. Women, socialized to be attentive to family responsibilities, face structural challenges that affect their economic decisions. In rural areas, these constraints are even more pronounced due to the importance of tradition and increased social pressure. Rural women often have to balance demanding household duties with limited entrepreneurial efforts, reducing their potential for economic growth and autonomy. The perception of women's roles as primarily domestic continues to restrict their active market participation, deeply influencing their career choices and reducing opportunities to engage in activities that could improve their economic well-being and that of their communities. This has several implications for rural women's entrepreneurship:

- **Traditional Roles of Women:** Directly related to social role theory, this highlights the domestic and family expectations imposed on women. In rural areas, these expectations translate into increased responsibility for household tasks and family care, reducing the time and energy available for entrepreneurial initiatives.
- **Social and Geographical Mobility:** Women's freedom of movement is restricted by gender roles, limiting their ability to travel to access resources, markets, or professional networks. This constraint is particularly pronounced in rural areas, where distance from economic centers and limited infrastructure access increase entrepreneurial challenges.
- **Perception of Risk and Entrepreneurial Failure:** Gendered socialization affects how women perceive and take risks. In rural areas, social norms teach women to prioritize safety and avoid perceived risky situations, impacting their willingness to engage in entrepreneurship. This risk aversion, shaped by cultural expectations, can discourage entrepreneurial initiatives and stifle innovation.

These two theories help analyze and understand the interaction between individual, social, and institutional factors in women's entrepreneurship, highlighting how social norms and institutions shape

opportunities and barriers for rural women. From this, the following research hypotheses can be developed:

- ***H1: The traditional role of women has a negative effect on female entrepreneurial engagement.***
- ***H2: Social pressures and adherence to community norms reduce the likelihood of entrepreneurship.***
- ***H3: Limited social and geographical mobility negatively impacts entrepreneurial engagement.***
- ***H4: Increased access to social and economic networks fosters female entrepreneurship.***
- ***H5: A negative perception of risk and entrepreneurial failure discourages female entrepreneurship.***
- ***H6: Better access to financial and institutional resources increases entrepreneurial engagement.***

After determining the research hypotheses, it is possible to construct the empirical model that will serve as the foundation for empirically testing these hypotheses. The mathematical formulation of the model is given as follows:

$$ENTR = \beta 0 + \beta 1 * TRAD + \beta 2 * NORM + \beta 3 * MOBI + \beta 4 * NETW + \beta 5 * RISK + \beta 6 * RESO + \gamma 1 * AGE + \gamma 2 * EDUC + \gamma 3 * DIVR + \varepsilon$$

This empirical model is developed to analyze the degree of readiness to engage in an entrepreneurial activity (ENTR) and is based on several explanatory and control variables, each representing key concepts related to female entrepreneurship in rural areas. The main explanatory variables are as follows: the traditional role of women (TRAD - Traditional Role), which captures the impact of domestic and family expectations; social pressure and conformity to community norms (NORM - Norms and Social Pressure), which measure the influence of imposed social norms; social and geographical mobility (MOBI - Mobility), which evaluates women's movement limitations; access to social and economic networks (NETW - Networks), which represents opportunities to connect with professional resources; risk perception and entrepreneurial failure (RISK - Risk Perception), which examines risk aversion influenced by gendered socialization; and access to financial and institutional resources (RESO - Resources Access), which quantifies the opportunities to obtain economic and institutional support.

Each of the main explanatory variables, along with the dependent variable (ENTR), is measured using six items on a Likert scale ranging from 1 to 7. To obtain a composite variable that globally represents the concept, the average of the item scores is calculated for each variable. In addition to the main explanatory variables, control variables are included to refine the analysis: age (AGE - Age), measured in years; education level (EDUC - Education Level), also measured in years of study; and marital status (DIVR - Divorce Status), a binary variable indicating whether the person is divorced or not.

3.2. Justification for using the Ordered Probit

The use of the Ordered Probit model in our study is justified by the ordinal nature of the dependent variable, representing the degree of readiness for entrepreneurship. This model is suitable for variables whose levels have an implicit order, thus allowing the estimation of the probability of each level of entrepreneurial engagement. Furthermore, the use of this model is consistent with institutional theory, which highlights the influence of social norms and institutions on economic behaviors. In this context, variables like social pressures (NORM) and access to resources (RESO) act as institutional factors likely to modulate different levels of entrepreneurial engagement. Similarly, social role theory

emphasizes the weight of cultural expectations on female behaviors, particularly domestic roles (TRAD) and mobility restrictions (MOBI), thus justifying the use of an ordered model to capture the effects of these barriers on entrepreneurial engagement. Finally, the inclusion of control variables such as age, education level, and marital status helps to better understand the influence of individual characteristics on the level of engagement.

3.3. Sample presentation

The sample for this study consists of 272 women from rural areas, selected to explore how different factors influence female entrepreneurial engagement in a context marked by social norms and structural limitations. The profiles of the participants vary according to several explanatory variables, including age, education level, and marital status (divorced or not). This diversity allows for examining the effect of each variable on entrepreneurial behaviors in rural areas, integrating dimensions such as social pressures, cultural expectations, social and geographical mobility, access to financial and institutional resources, and social networks. Age and education level help capture generational variations and differences in access to entrepreneurial knowledge. By incorporating these various factors, this study aims to better understand the barriers and opportunities encountered by rural women in their entrepreneurial journey, based on a wide range of sociocultural and economic determinants.

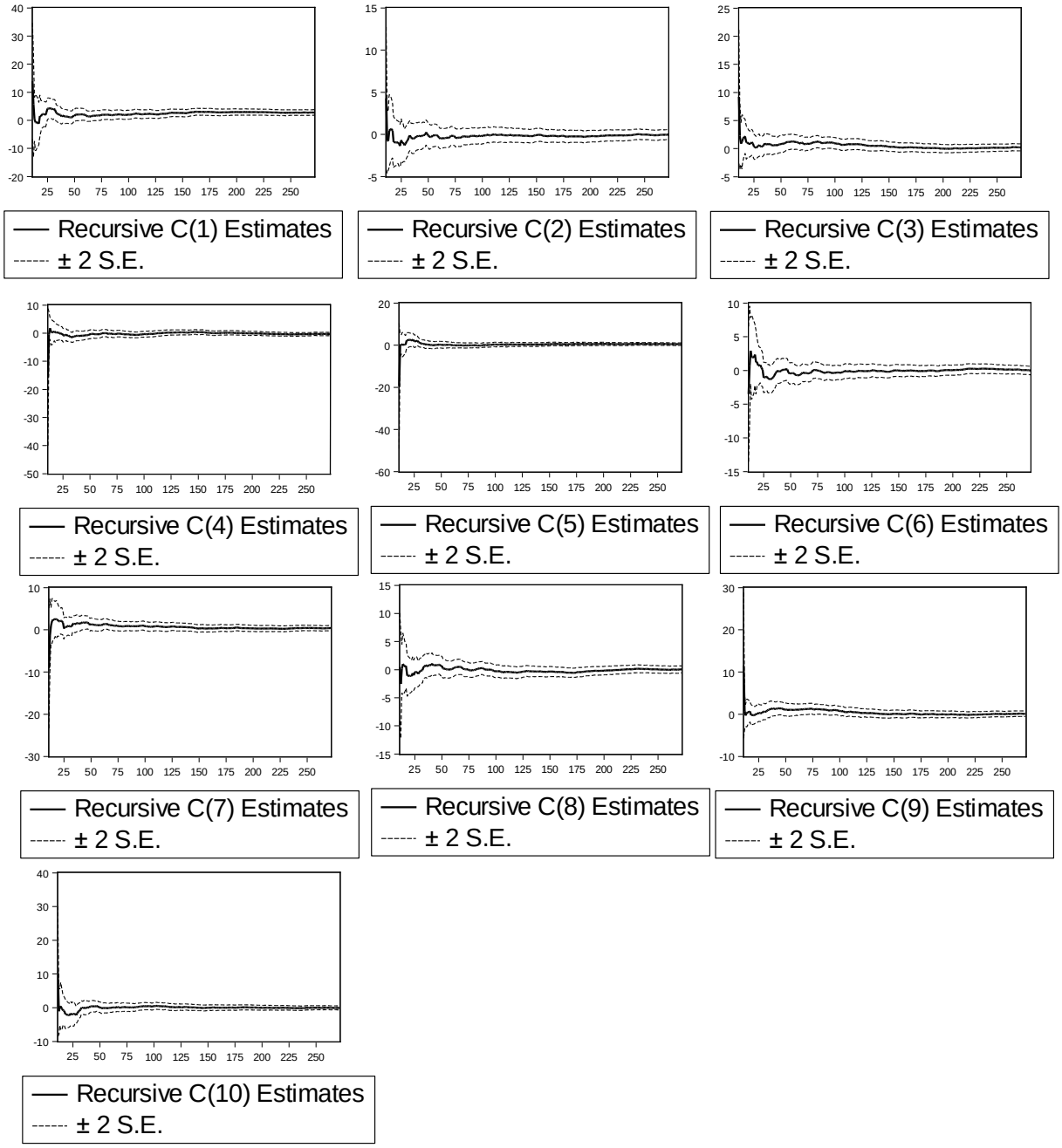
4. Results

4.1. Robustness analysis

In the context of an Ordered Probit model, correct specification is particularly important to ensure reliable estimates of the probabilities associated with each level of the dependent variable. A misspecification in the model can distort the interpretation of the effects of explanatory variables on the different categories of the ordinal variable, leading to errors in analyzing the impact of the determinants studied.

The use of recursive coefficients in this context allows for testing the stability of each coefficient's estimates over observations, providing a dynamic verification of the robustness of the results. Unlike the Ramsey test, which generally indicates if there are specification problems, recursive coefficients enable the precise observation of how each coefficient evolves, thereby providing detailed information on the stability of the relationship between each explanatory variable and the ordinal dependent variable.

Figure 1: Specification test: recursive coefficients



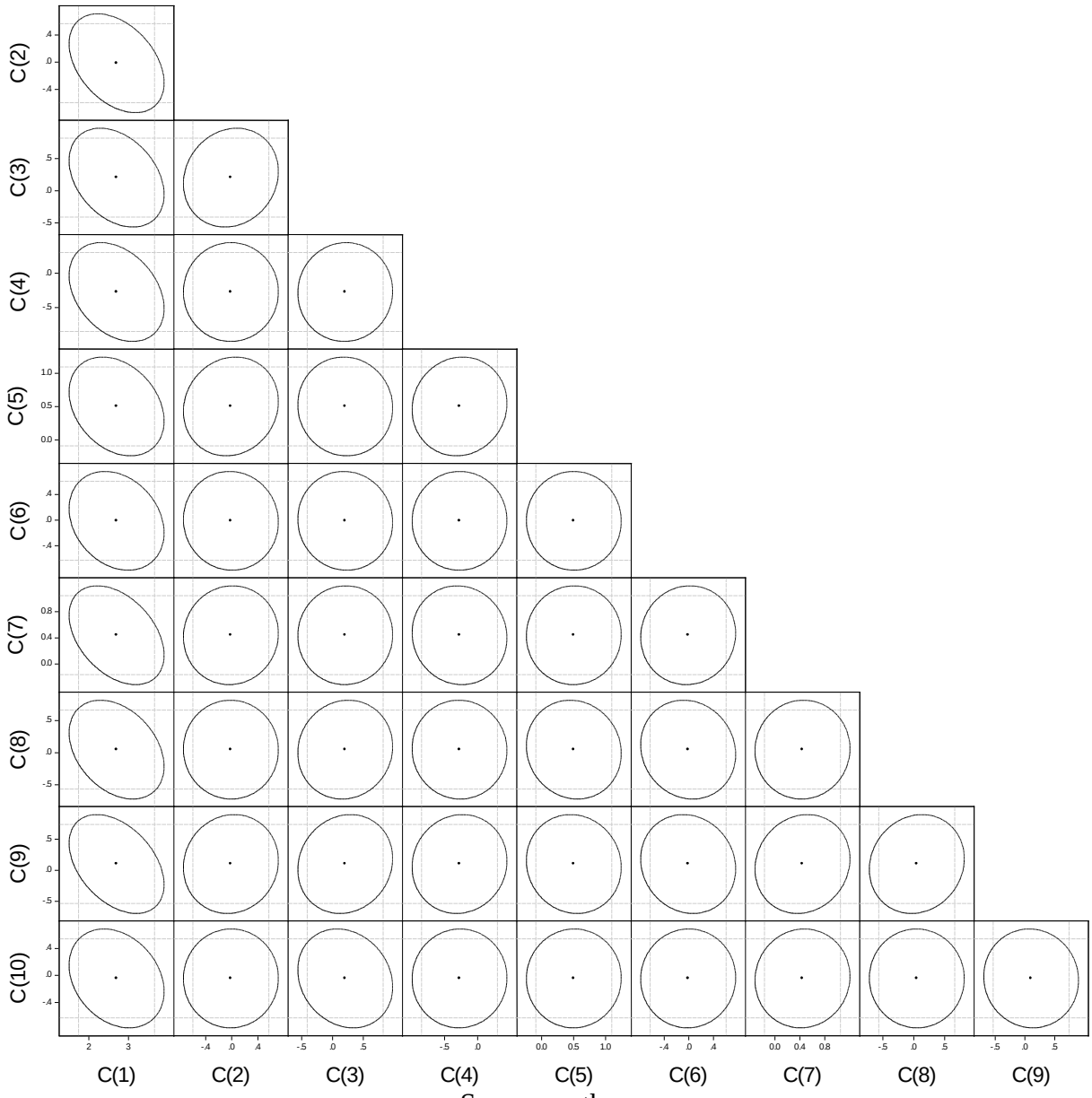
Source: authors

Figure 1 shows the evolution of the recursive estimates of the coefficients. We observe that each coefficient tends to converge to a stable value after initial fluctuations. This convergence indicates the stability of the estimates, which is important in an Ordered Probit model where instabilities could imply that certain variables influence the categories of the dependent variable differently across observations. The initial fluctuations reflect the model's adjustment to new data, but the rapid stabilization of the coefficients suggests that the model is well-specified for this context and that the effects of the explanatory variables on the probability of each level of the ordinal variable are consistent and reliable.

In our Ordered Probit model, VIFs (Variance Inflation Factors) are not applicable due to the nonlinear nature of the model. VIFs are designed for linear regression models and measure the variance inflation of the coefficients caused by collinearity in a linear context. However, in an Ordered Probit

model, where the relationships between the explanatory variables and the dependent variable are nonlinear, VIFs cannot be appropriately calculated.

Figure 2: Collinearity assessment using confidence ellipses



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To address this limitation, we use confidence ellipses, which provide a visual representation of the relationships between pairs of coefficients and allow us to assess collinearity in this type of model. In the figure, each ellipse corresponds to a pair of coefficients (C1 to C10) and reveals the potential correlation between these variables. The ellipses appear almost circular, suggesting low collinearity among the explanatory variables; a more elongated ellipse would have indicated a stronger correlation. In the absence of VIFs, this visual approach provides a clear and intuitive indication of collinearity in the Ordered Probit model, while accounting for its nonlinear nature.

In the context of an Ordered Probit model, the White test is more suitable for detecting heteroscedasticity, as it does not rely on linearity assumptions and can be applied to nonlinear models. Heteroscedasticity, if present, would indicate that the variance of the errors is not constant, potentially affecting the reliability of the estimates. The analysis of the White test results, as shown in Table 1,

indicates that the hypothesis of homoscedasticity cannot be rejected. The p-values associated with the three test indicators (F-statistic, ObsR-squared, and Scaled explained SS) are all above the usual significance threshold (0.05). Specifically, the p-value associated with the F-statistic is 0.6615, and the p-value associated with the Chi-squared ObsR-squared is 0.6299. Similarly, the p-value for the Scaled explained SS reaches 1.0000, confirming the absence of heteroscedasticity in the model's residuals.

Table 1: Heteroskedasticity Test: White Test

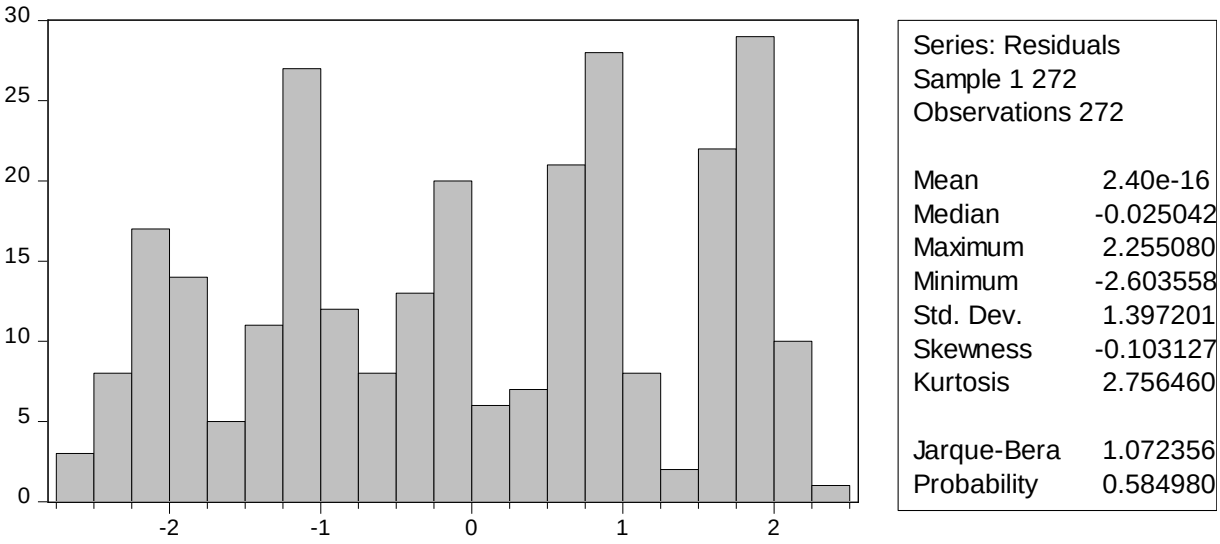
Mesure	Statistic	Probability
F-statistic	0.904752	Prob. F(54,217): 0.6615
Obs*R-squared	49.98560	Prob. Chi-Square(54): 0.6299
Scaled explained SS	17.54146	Prob. Chi-Square(54): 1.0000

Source: authors

These results suggest that the errors of the Ordered Probit model are homogeneous, meaning that the variance of the errors is constant. This reinforces the robustness of the estimates obtained with this model, as the absence of heteroscedasticity implies that the estimated coefficients and their confidence intervals are reliable and not biased by non-constant variance in the errors.

The analysis of residual normality, illustrated in Figure 3, is based on the residuals histogram and the results of the Jarque-Bera test. The histogram shows a generally symmetrical distribution around zero, although a few minor asymmetries are visible. The residual values are distributed between approximately -2.6 and 2.2, indicating reasonable variation without the presence of marked extreme values.

Figure 3: Residuals distribution and Jarque-Bera normality test



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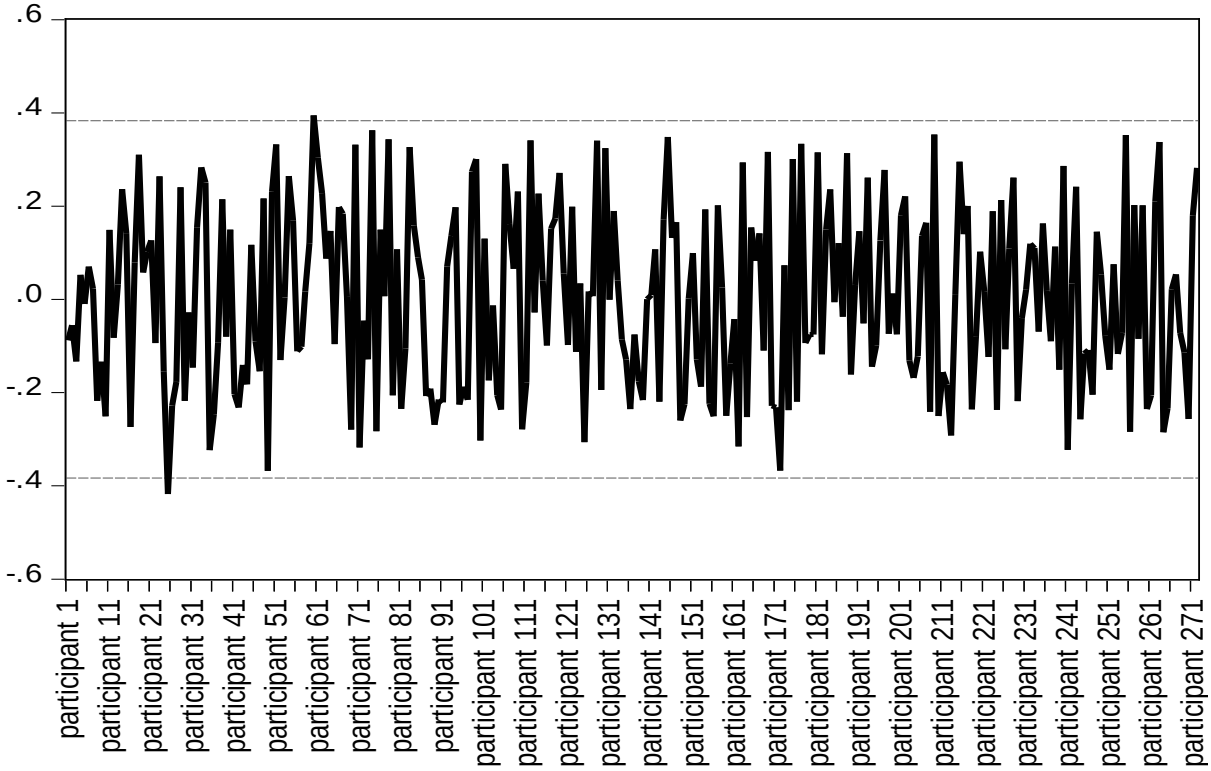
The normality statistics confirm this visual observation. The skewness is -0.103127, close to zero, suggesting an almost symmetrical distribution. The kurtosis is 2.756460, near 3, which is typical of a normal distribution. The Jarque-Bera test, with a statistic of 1.072356 and an associated probability of 0.584980, does not reject the hypothesis of normality of the residuals, as the probability is well above the 0.05 threshold. The analysis of the Ordered Probit model's stability using influence statistics, presented in Figure 4 (DFFITS), identifies individual observations with a disproportionate impact on the model's estimates. The DFFITS (Difference in Fits) measures the influence of each observation on the model's predictions. Generally, DFFITS values beyond a certain threshold (often ±2 for larger samples) indicate potentially influential points that could affect the model's stability.

Figure 4: DFFITS: Assessing for model stability



Source: authors

In this figure, the DFFITS values mostly fall within a narrow band, without any extreme values significantly exceeding the thresholds of ±0.5. This suggests that no observation exerts excessive influence on the results of the Ordered Probit model. The distribution of DFFITS is relatively homogeneous, indicating overall good stability of the model. Thus, the absence of marked influential points implies that the model is robust and that its estimates are not significantly biased by a few isolated observations. This result enhances the model's reliability and confirms that the Ordered Probit estimates remain stable despite individual variations in the data.

4.2. Ordered Probit model results

The study on sociocultural barriers to female entrepreneurship in rural areas uses an Ordered Probit model, chosen because of the ordinal nature of the dependent variable, which measures the degree of readiness for entrepreneurship. This model is particularly relevant for evaluating the probability of each level of entrepreneurial engagement based on various explanatory variables related to institutional and sociocultural constraints, such as the traditional role of women, social pressures, and access to resources. The choice of the Ordered Probit model is based on its ability to capture the gradual effect of barriers and supports on the engagement levels, thus respecting the implicit order of the dependent variable.

In parallel, the robustness analysis is deepened through several tests: the White test assesses heteroscedasticity, confirming the homoscedasticity of the errors for increased reliability of the estimates, while the confidence ellipses visualize collinearity among the variables. The use of recursive coefficients reinforces the stability of the results, showing that the estimates converge to stable values, thereby validating the model's specification. Finally, the analysis of DFFITS reveals no major influential points, underscoring the robustness of the Ordered Probit model in this study context. The following table summarizes the obtained results:

Table 2: results of the Ordered Probit model

Dependent Variable: ENTR				
Method: ML - Ordered Probit (Newton-Raphson / Marquardt steps)				
Sample: 1 272				
Included observations: 272				
Number of ordered indicator values: 5				
Convergence achieved after 3 iterations				
Coefficient covariance computed using observed Hessian				
Variable	Coefficient	Std. Error	z-Statistic	Prob.
c	***-1.023396	0.283341	-3.611889	0.0004
TRAD	***-0.581025	0.219928	-2.641886	0.0087
NORM	***-0.642832	0.233135	-2.757338	0.0062
MOBI	**-0.450622	0.216733	-2.079156	0.0385
NETW	*-0.403677	0.224447	-1.798541	0.0732
RISK	0.246524	0.232577	1.059967	0.2901
RESO	**0.543407	0.230701	**2.355461	0.0192
AGE	-0.303589	0.231466	-1.311591	0.1908
EDUC	*0.411785	0.241094	1.707985	0.0888
DIVR	**0.517630	0.221130	2.340841	0.0200

Source: authors; ***Significant at 1%; **Significant at 5%; *Significant at 10%.

Table 2 presents the results of the Ordered Probit model for the analysis of entrepreneurial intention and preparation among rural women (ENTR). The coefficient for the variable "Traditional Role of Women" (TRAD) is negative and significant at the 1% level, with a p-value of 0.0087. This validates hypothesis H1, indicating that traditional domestic expectations reduce entrepreneurial engagement, showing that gendered social norms limit women's economic initiatives. The variable "Norms and Social Pressure" (NORM) also has a negative coefficient, significant at the 1% level, with a p-value of 0.0062, confirming hypothesis H2. This result highlights the restrictive impact of social pressures and conformity to norms on female entrepreneurship.

For "Social and Geographical Mobility" (MOBI), the coefficient is negative and significant at the 5% level, with a p-value of 0.0385, validating hypothesis H3. This suggests that geographical mobility limitations restrict women's access to entrepreneurial resources, negatively affecting their ability to undertake business ventures. The coefficient for the variable "Access to Networks" (NETW) is negative and significant at the 10% level, with a p-value of 0.0732, partially supporting hypothesis H4. This indicates that obstacles to integration into economic and social networks may hinder entrepreneurship, although the effect is not strongly pronounced.

The variable "Risk Perception" (RISK) is not significant, with a p-value of 0.2901, leading to the rejection of hypothesis H5. This implies that risk perception does not have a decisive impact on entrepreneurial adoption in this context. In contrast, the variable "Access to Resources" (RESO) has a positive and significant coefficient at the 5% level, with a p-value of 0.0192, confirming hypothesis H6. This underscores the importance of increased access to resources in encouraging female entrepreneurship, indicating that institutional and financial support is important.

The control variables show varied results. Age (AGE) has a negative coefficient but is not significant, with a p-value of 0.1908, suggesting that age does not have a decisive influence on entrepreneurship in this model. Education level (EDUC) is positive and significant at the 10% level, with a p-value of 0.0888, indicating that education promotes entrepreneurial engagement. Finally, marital status (DIVR) is significant at the 5% level, with a p-value of 0.0200, showing that divorced

women are more likely to engage in entrepreneurial activities, possibly due to increased economic motivations to meet their needs.

5. Discussion

The analysis results reveal several factors that significantly influence the entrepreneurial intention and preparation of rural women in Morocco. First, it is essential to highlight the role of traditional domestic expectations, which place considerable pressure on women, limiting their ability to engage in economic initiatives. These expectations, deeply rooted in culture and restrictive social practices, deter women from exploring entrepreneurial opportunities, emphasizing the need for policies that challenge these cultural norms and promote a more inclusive and equitable environment. Social pressures and conformity to established norms are also major obstacles. These factors make it even more difficult for women to break free from traditional patterns, hindering their ability to assert themselves as entrepreneurs. This underscores the importance of designing awareness programs to combat gender stereotypes and promote equal economic opportunities.

Regarding social and geographical mobility, geographical limitations restrict women's access to entrepreneurial opportunities and resources, such as training, markets, or professional contacts. This highlights the need to improve infrastructure, promote connectivity, and develop digital solutions to expand the horizons of rural women. Such initiatives would not only address physical constraints but also offer new economic perspectives. Access to economic and social networks also plays an important role in promoting female entrepreneurship. Although obstacles persist, integration into support networks, such as professional associations or mentoring platforms, could facilitate the acquisition of essential knowledge and resources for success in the business world. Public policies should therefore focus on creating support networks, providing rural women with opportunities to connect with other entrepreneurs and benefit from new opportunities.

Moreover, the result concerning access to resources highlights that adequate resources, such as financing, training, and access to technology, are fundamental elements to support female entrepreneurship. Financial support, institutional backing, and professional training programs tailored to the specific needs of rural women could significantly enhance their entrepreneurial engagement. The control variables provide additional interesting insights. For instance, age does not seem to have a major effect on the propensity to engage in entrepreneurship, suggesting that female entrepreneurship is influenced more by structural and social factors than by individual maturity. However, the level of education has a positive impact, indicating that access to education can strengthen entrepreneurial engagement. This underscores the importance of improving educational access for rural women, particularly through educational programs focused on entrepreneurial skills and economic empowerment. Finally, marital status shows that divorced women are more likely to engage in entrepreneurial activities, possibly driven by the need to support themselves and their families. This suggests that targeted initiatives for women in economically vulnerable situations could promote their independence and active participation in the economic fabric. Policies should therefore consider the diversity of women's life paths and offer specific support to address the challenges they face.

6. Conclusion

This paper explores the sociocultural obstacles hindering female entrepreneurship in rural Morocco, drawing on institutional and social role theories to analyze the dynamics. Institutional theory emphasizes the influence of formal institutions, such as public policies, and informal institutions, such as social norms, on economic behavior. It shows how these structures define the rules of the game, shaping access to resources and economic opportunities. Complementarily, social role theory explains

that gendered expectations imposed on women limit their entrepreneurial ambitions, often confining them to domestic responsibilities. The analysis demonstrates that deeply entrenched social pressures and cultural expectations are significant barriers to the economic autonomy of Moroccan women. These norms create a restrictive environment where entrepreneurial initiatives are discouraged. Geographic mobility constraints exacerbate these challenges, limiting women's access to markets, training, and networks essential for entrepreneurial development. The difficulty in accessing resources and infrastructure further reinforces these obstacles, highlighting the importance of improving public policies to foster a more supportive environment for female entrepreneurship.

On the other hand, access to institutional support and professional networks emerges as a determining factor. Networking and mentorship opportunities can greatly facilitate women's entrepreneurial journeys by providing essential resources. However, the study reveals that risk perception, often influenced by gendered roles, does not play as decisive a role as might be assumed. This challenges the notion that risk aversion is a major obstacle and underscores the need to consider other structural factors. The results also show that education is a key asset for women, helping them better navigate the entrepreneurial environment and overcome existing barriers. Empowerment policies must therefore be centered on promoting education and professional training. Additionally, the diversity of life paths, especially for women in economically vulnerable situations, must be taken into account to adapt support to their specific needs. Thus, the necessity of inclusive public policies, improved infrastructure, and support programs that aim to transform restrictive social norms and provide rural Moroccan women with the necessary resources to undertake entrepreneurship is emphasized. These measures would help lift sociocultural barriers and promote a more equitable and sustainable entrepreneurial environment for women.

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