

Explanatory Investigation of Female Entrepreneurship as a Gender Approach: Case of the Tunisian Microenterprises

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Abstract

Women entrepreneurs are facing many problems and obstacles that significantly stand in their way and make it difficult for them to achieve their goals. Our survey was conducted using a sample of 60 women entrepreneurs. Through this research, we could build up a picture of female entrepreneurship in Tunisia. Our work focuses on the effect of some variables, such as access to financing and networking, entrepreneurship training, reconciliation between family and professional life and the gender approach, on the success of women entrepreneurs. We show the importance of integrating gender in entrepreneurship to better position women entrepreneurs for success.

Keywords: Woman entrepreneur, gender issues, access to finance and to network, entrepreneurship training, reconciliation between family and professional life. Entrepreneuriat, conciliation entre vie familiale et vie professionnelle.

Introduction

The creative potential of women entrepreneurship is a hidden source of economic growth and new jobs which should be promoted.

Women entrepreneurs everywhere are still a distinct minority in business and often face specific obstacles in the creation and development of their business. Research shows that they come across some difficulties when creating and sustaining a business (and William Fay, 1993). These obstacles are due to their lack of specific training and experience, their inability to reconcile between their private and professional life as well as to their limited access to funds and to network, ... etc. Carrier et al (2006).

Tunisia is one of the countries that pay much attention to female entrepreneurship. This is what can be observed through a lot of research (Zouiten, Denieuil, (2003) and Zghal (2014)).

Despite efforts made by Tunisia to facilitate women's access to entrepreneurship (Child care, Education, Training, Support, Media, Financial Information), this part of the society is less inclined to create businesses than male entrepreneurs. In fact, the number of women entrepreneurs in 2007 was 18000 .

Some studies show that the gender approach is an effective way to explain the problems faced by women entrepreneurs (Constantinidis, 2010).

The objective of this research is to try to integrate the gender approach in entrepreneurship so as to raise the chances of successful women entrepreneurs.

More particularly, it is to study the impact of the problems specific to women entrepreneurs and the gender approach on their success.

Our problem consists in studying the specificities of the Tunisian women's entrepreneurship, more precisely, and identifying the origins of the problems that women face.

Our research problem can be summarized in three fundamental questions

A central Question is: What are the success factors of female entrepreneurship?

Two specific questions arise

What are the women entrepreneur-specific problems and causes?

What is the integration modality of the gender approach in entrepreneurship?

This article consists of two main sections. The first presents the general theoretical framework in which our problem takes place. It includes two sub-sections: the first deals with a conceptual analysis of female entrepreneurship on three levels respectively dealing with general considerations both at company and individual level. We focus specifically on the problems women entrepreneurs are facing. The second sub-section is an attempt to examine the relationship between the gender approach and women's entrepreneurship.

The second section is an empirical one in which we explain the success factors of Tunisian women entrepreneurs. It consists of two sub-sections; the first focuses on the research methodology based on a conceptual model aiming to increase the chances of successful female entrepreneurship. The second includes the representations, the interpretations and the results of the descriptive statistics and the investigated causality.

Theoretical Framework

Literature review of women entrepreneurship

Amedodji and Aanouni (2003) grouped the authors' contributions devoted to female entrepreneurship in three levels of analysis which dealt with general considerations both at the company and at individual level.

First analysis level: General considerations

All the studies under this level of analysis deal mainly with general considerations in that they are intended to draw conclusions that can be applied to the whole phenomenon of female entrepreneurship.

Interest in the field of female entrepreneurship

Compared to the number of books available on entrepreneurship in general, the writings dealing with the specific problem of female entrepreneurship are relatively scarce.

In fact, Bruyart (1993) refers to more than 8,000 books on entrepreneurship, whereas Carter, Anderson and Shaw could not identify for their literature analysis on female entrepreneurship conducted in 2001 only 400 scientific articles on women's entrepreneurship.

Therefore, we can say that, despite the researchers' growing interest in the field of female entrepreneurship, this topic remains a little or under-analyzed and with the same principle it is a promising line of research.

Definition of women entrepreneurs

By referring to studies conducted in the Northern countries, we could foresee that the concept had undergone several definitions. Lavoie (1988, p.3) considers a woman entrepreneur is the one who is a business owner and leader, a business executive and owner or woman manager:

“The woman who founds or purchases, alone or with a partner, or agrees to inherit a business that assumes the financial, administrative and social responsibilities and who takes part in its daily current management. She is someone who takes financial risks to create or acquire a business that he manages in an innovative and creative way by developing new products and winning new markets. “

Availability of statistical data

Quantitative studies, which use as a basis statistical data analysis, are often approximate. Actually, regional or even national databases are inadequate to conduct studies on female entrepreneurship because their information is rarely disaggregated by gender.

Second level of analysis: Considerations regarding the company

The authors are primarily concerned with two types of problems: the identification of the characteristics of businesses held by women and the analysis of their performance.

Characteristics of firms held by women entrepreneurs

The authors who were interested in businesses held by women entrepreneurs helped identify the following characteristics:

The companies held by women have been underrepresented in non-traditional areas, such as goods manufacturing, however, they have traditionally been concentrated in the service and small distribution sectors (Bates, 2002).

Businesses held by women most often design their production to households but rarely to companies or to the public sector (Bates, 2002).

A significant number of businesses created by women entrepreneurs are held in joint ownership with a spouse who shares with his wife the company management (Carter, Anderson and Shaw, 2001).

Companies created by women entrepreneurs are undercapitalized. Women start their businesses with only 1/3 of the capital used by men to create their company (Carter, Anderson and Shaw, 2001).

Companies owned by women are generally young (Bates, 2002).

The performance of the businesses held by women

The authors who were interested in this analysis aspect used both quantitative and qualitative criteria for the measurement of performance.

Among these authors' studies, we can mention those which used quantitative measures, such as revenue, employment and growth, (Fischer et al, 1993; Cliff, 1998; Fasci and Valdez, 1998), and reached the conclusion that women entrepreneurs are not efficient.

Rosa et al (1996) claim that the results of the studies dealing with business performance, in terms of gender, should be carefully treated since there are several factors, such as industry, professional experience, global strategy, firm's age and the presence of co-owners, which may, according to the

data processing methodology, lead to significantly different results.

Third analysis level: individual considerations

At this level of analysis, the authors approach female entrepreneurship issue in terms of individual entrepreneur.

Women entrepreneurs' profile

Regarding this theme, the various studies showed that women entrepreneurs are generally young (Ratté 1999 Légaré, 2000; Zouiten 2004; Arasti, 2008).

Moreover, women entrepreneurs are often less skilled, have a little experience in business management and / or in the industrial sector in which they operate, and lack skills on the financial and managerial level (Ratté 1999; Boden et Nucci, 2000; OCDE, 2000; Danmanville et Hurel, 2001; Orhan et Don Scott, 2001; Robb et Wolken, 2002; St-Cyr, 2002; Zouiten, 2004).

Regarding the family status of women entrepreneurs, Arasti (2008) pointed out that these women are usually married and often have children. This can be explained by the sociocultural context that encourages early marriage and therefore having children.

Challenges faced by women entrepreneurs

The problems that women entrepreneurs confront are centered on access to credit, information, training and the reconciliation between family and professional life.

Financing access problems

In terms of funding, women facing funding access problems are brought to invest small amounts at the startup and mainly rely on personal savings, credit cards or informal loans from their environment rather than on bank loans (Ratté, 1999; Légaré, 2000; OCDE, 2000 ; St-Cyr, 2002; Rachdi, 2006; Zouiten, 2004). (Rachdi 2006; Zouiten, 2004) have raised the question of the existence of a different funding policy depending on whether the loan applicant entrepreneur is a man or a woman. In a study conducted in New Zealand, Fay and Williams (1993) found that women face discrimination in the granting of credit but this is not necessarily the fault of the bankers.

Several studies underlined the fact that it is harder for a woman to grow and improve the financial situation of her company (Zouiten, 2004). In fact, according to Marlow (1997), only 17% of the women in the sample resort to banking help before launching a business. The author, therefore, deduces that women have fewer problems and less funding cash flow problems since they often use their own funds.

However, the authors believe that women entrepreneurs have more difficulties in accessing funding, and explain this by the lack of credibility from which they suffer when dealing with their banker.

This lack of credibility was raised by Hisrich and Brush (1986) who attempted to explain women's difficulty to access their business startup capital. According to these authors, women entrepreneurs generally lack expertise in the field of management, have rarely held positions of responsibility in the financial field and rarely offer branded products, which can cause difficulties in negotiating with their banker.

More recently, other studies have mentioned the problem of lack of credibility in relation to the market and showed that women think that their credibility depends, in part, on their gender (Marlow, 1997). Over half of the women in the sample (28 women entrepreneurs) mentioned that they notice that their credibility is called into question when, for example, customers or potential suppliers address them as secretaries or wives of the owners, which put barriers for them to establish the authority of the current owner.

(Rachdi 2006; Zouiten, 2004) discussed the existence of a different funding policy, as whether the applicant entrepreneur is a man or a woman. In a study conducted in New Zealand, Fay and Williams (1993) found out that women face discrimination in the credit granting, however, this is not necessarily the fault of the bankers.

These ideas are based on two hypotheses; an initial hypothesis which shows that being female reduces the chances of access to funding and therefore, minimizes the chances of success of the entrepreneurial project, and a sub-hypothesis which shows that the less strict the credit standards are, the

higher the opportunity for the entrepreneurial project to succeed.

Network access problems

In terms of participation in relational networks, several authors, in particular (Ratté, 1999; Légaré 2000 Arasti; 2008; Zouiten 2004; Cornet and Constantinidis, 2003) emphasize the lack of information and low participation of independent women and/or entrepreneurs when they could find useful information and take advantage of many opportunities for funding.

For some authors, such as (Cromie and Birley, 1992), the lack of network was identified as a major impediment to the career path of women business leaders as executives.

Cromie and Birley, (1992), state that the problem of network access lies in the lack of information. This includes information related to the business setting-up. Women should be informed about all the possibilities available to them to become entrepreneurs, such as (accessibility to information related to the appropriate technology, the target market, the paperwork, training projects, credits ...). Information usually reaches women through their husbands who are mostly opposed to their careers. Therefore, the following hypothesis is formulated: Odds limited access of women entrepreneurs in information network reduces women's entrepreneurs success.

Training Problems

Women entrepreneurs follow some additional training (either in their activity sector or in business management) and rarely resort to entrepreneurial aid organizations, mainly due to the lack of information on the existing aid structures (Cornet and Constantinidis, 2003).

At the time or a little after the project is launched, the lack of training can also be an obstacle to the activity creation and a hinder after the launch. The lack of specific training in some industries or the training mismatch with the project developed by women is also raised. Alaye (1991) provides a review of literature on women's entrepreneurship in Africa. She mentions that the first study on women's entrepreneurship in Africa (Nigeria) was conducted by Watts (1984).

Watts reports that the main problem is the lack of both training and capital. The second company launched by Rothschild (1985) in Sierra Leone, which focused on women's contribution to economic development, had highlighted the existence of an institutional bias caused by a false image of women entrepreneurs

The most important hypothesis on training problems shows that poor training of women entrepreneurs reduces the chances of their project success. This hypothesis consists of two sub-hypotheses which show that, the more women entrepreneurs are highly educated and having a wide professional experience, the greater the chances of their project success will be.

Reconciliation of professional and family life

Since women practically assume the full responsibility of the household, of the children's education and of the care for the elderly, Cornet and Constantindis, (2003) noticed the following problems:

In general, women have less time to devote regularly to their business.

Women have very few possibilities regarding the location of their business (household proximity), and the choice of the industry (activities easily compatible with homemaking).

Their mobility is restricted since their businesses should be located near their homes. Corollary of this bottleneck: limited access to basic products and outlets.

Women often use their company's cash to finance household expenses.

The purpose of the hypothesis is to show that the reconciliation of family and professional life increases the opportunities of success of women's entrepreneurial project. The sub-hypotheses indicate that the marital status and the number of children women entrepreneurs have a greater impact on the entrepreneurial project.

The gender approach and women's entrepreneurship

The gender approach

The gender approach is defined by B'chir et al (2008) as follows:

"The "gender approach" leads to consider the different opportunities available for men and women, the roles socially assigned to them and the relationships between them. Gender is closely related to all aspects of the individual's daily and private economic and social life as well as to those of the society which assigns to each of them (men and women) specific roles."(P. 46)

The social scientists and those of developmental use two different terms to make a clear distinction between men and women: the biologically determined differences and those socially constructed. In the first case, it is the word "sex" and in the second the term "gender".

If both terms are related to the differences between men and women, the "sex" and "gender" concepts have different connotations: gender marks men and women's biological characteristics (permanent and unchanging) which are common for all the societies and cultures. On the other hand, gender refers to the features which were built throughout the history of social relations, and finds its full meaning, on the socio-cultural sphere, in its relativity and dynamic dimension (Rahmouni; Fourati, 2008).

After giving the theory and definition of the gender approach in general, we will be interested in understanding the analysis idea which integrates the gender after reading, in terms of gender, the female entrepreneurship presented in the next section.

A reading in terms of female entrepreneurship gender

There are four important concepts that should be used to understand the idea of an analysis that integrates gender (Kergoat, 2000; Gadrey; 2001; Laufer et al, 2003) :

- Male and female stereotypes;
- Gendered roles (principle of separation);
- Inequality between men and women;
- The feminine and masculine hierarchy.

An analysis of female entrepreneurship gender focuses, in fact, on the social constructions associated with men and women, which means looking for specificities associated with either sex and to identify the obstacles and the specific challenges for women in business creation. Gender explains women entrepreneurs-specific problems.

Empirical framework

We formulate our empirical section using the model proposed by Amedodji and Aanouni (2003). In this empirical part, we will try to examine the impact level on the relationship between the company and the environment and on women entrepreneurs regarding their success, and emphasize the possibility of integrating gender in entrepreneurship.

Research methodological framework

The research conceptual model

Our research proposes to build and explain the relationship between the integration degree of the gender approach and the success chances of the micro-enterprises run by Tunisian women. It is actually an explanatory research by using a hypothetico-deductive model.

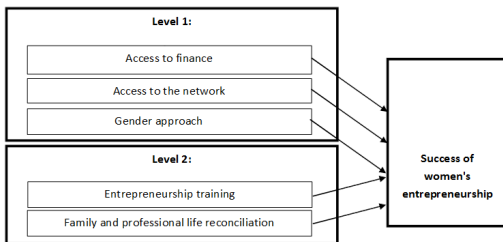


Figure 1. Structure of the framework

This model is based on two types of variables:

Identification and measurement of the studied variables

Table Measurement indicators of the analysis variables

Variables		Indicators	Authors
Analysis Level 1: Company/Environment	Access to funding	- Resorting to the bank - Credit granting criteria	- Thompson, 1996 - Lightstone, 1997 - Cie, 1998
	Access to international network	- Market Information - Information on starting a business	- Carrier, 2006
	Gender approach	- Domestic workload - Domestic help	- Cornet and Constandinis, 2007

A dependent variable (variable to be explained)

This is about the success of women’s entrepreneurship. Success measurement is an important research topic in entrepreneurship, in general, besides, it is often dealt with in the articles about women’s entrepreneurship. Generally, in research related to entrepreneurship and SME-VSB, performance measurement is made from criteria called objectives, such as the turnover and the structure (Brush and Vanderwerf, 1991).

The independent variables (explanatory variables)

In our model, five explanatory variables are used. They are the access to finance, access to the network, the gender approach, entrepreneurship training and family/professional life reconciliation. These variables are divided into two levels. The first is about the company/environment and the second about the woman entrepreneur. The first level includes the variables that have a relationship with the environment, such as access to finance and to the network, and the gender approach. The second level includes only the variables related to the woman entrepreneur, such as entrepreneurship training and family/professional life reconciliation.

Analysis Level 2: Woman entrepreneur	Entrepreneurship training	- Level of Education - Professionnel experience	- Ratté, 1999 - Boden and Nucci, 2000 - Légaré, 2000
	Family/professional life reconciliation	- Marital status - Number of children -Role of the spouse	- Cornet and Constandinis, 2007
Success of female entrepreneurship		- Turnover	Brush and Vanderwerf, 1991; Kaplan, 1988 ;Leicht1991

The sample

Our sample includes 60 tunisian women entrepreneurs.

The questionnaire development

To ask women entrepreneurs, we chose the questionnaire as a method of enquiry.

The questionnaire distributed to women entrepreneurs revolves around the following themes:

Questions to identify the business characteristics (turnover, number of employees, business sector, age.)

Questions to identify the creative profile (age, family status, basic training, professional experience, domain).

Questions to identify the motivations of women entrepreneurs.

Questions to know the challenges that women entrepreneurs face (the problem of access to financing, and to the network, problem of reconciliation between personal and professional life).

Questions to identify the training degree on gender-based approach.

The hypotheses to be tested

The operationalization of the various concepts and the extent of their effects will be carried out using an empirical research to study the impact of the explanatory variables on the success of women entrepreneurs. In this regard, the hypotheses sustaining this research are summarized in Table 2 below:

Table Summary of the research hypotheses

<i>H1</i>	The fact of being a woman reduces the chances of access to funding and therefore lessens the chances of success of the entrepreneurial project.
H1.1	The less stringent the lending criteria are, the greater the likelihood that the entrepreneurial project succeeds.
<i>H2</i>	The limited chances for women entrepreneurs to have access to information network reduce their entrepreneurial success.
H2.1	Information on the target market has a positive impact on the success of the projects created by women.
H2.2	Information about launching a business has a positive impact on women's success in their projects.
<i>H3</i>	The gender approach awareness positively affects women's entrepreneurial success
H3.1	The women's entrepreneur domestic role has a direct impact on their success as entrepreneurs.
H3.2	The spouse's domestic help increases the chance of success of women's entrepreneurial projects.
<i>H4</i>	Poor women's entrepreneur training in their field reduces the chances of their project success.
H4.1	The more educated women entrepreneurs are, the more likely their project to succeed.
H4.2	The more women entrepreneurs are experienced, the greater the more likely their project to succeed.
<i>H5</i>	The reconciliation between family and professional life is likely to help women entrepreneurs succeed in their projects.
H5.1	Women's entrepreneur marital status affects their entrepreneurial project.
H5.2	The number of children of women entrepreneurs affects their business creation projects

Data analysis method

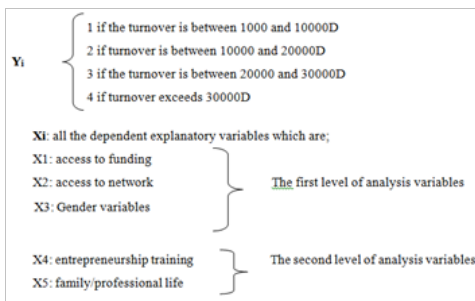
To analyze the collected data, we will use the ordered multinomial logistic regression method estimated through the maximum likelihood estimation using the econometric software Eviews 4.

Terms of use of the ordered multinomial logistic regressions:

The uniqueness of the ordered multinomial logistic model lies in the estimation of the relationship between a dependent variable and ordinal number of independent variables. The condition required for the use of the ordinal logit is that the terms of the dependent variable must have an ordering relationship among them, that is, being classified according to a given order. Apart from the ordinal character, another condition must be satisfied so that the orderly logit will be applied: the modality number must be greater than two; otherwise, the model "Ologit" will be confused with the ordinary logit model. The independent variables, in turn, can be categorical or quantitative (Franklin, 2005).

In our case, the general form of the model we are trying to estimate is as follows: $Y_i = f(X_i)$ with :

Y_i as the dependent variable, which is the success of women entrepreneurs. This variable is measured using the turnover indicator. The turnover will be classified into 4 ordered intervals so that data will be more reliable.



CAFF = $B_0 + B_1$ access to funding + B_2 access to network + B_3 gender approach + B_4 entrepreneurship training + B_5 family/professional life + C.

B_0, B_1, B_2, B_3, B_4 and B_5 : The parameters to be estimated.

The parameter estimation is carried out by looking for the maximum likelihood.

Result and Presentation and Interpretation

Descriptive Statistics

The results of the descriptive statistics are presented on a two-level analysis: a level about the business and another about the woman entrepreneur.

The results of the first level show that:

73.3% of women entrepreneurs of our sample are married, 56, 7% of the interviewed women entrepreneurs are under 40, therefore, it can be said that young women are more attracted by business creation.

Women have a fairly high education level and professional experience: 25% have 4/5 years in higher education, and 45% have between 11 and 20 years of professional experience.

In setting up their business, they are motivated by both their will to succeed and their financial autonomy.

Regarding the business analysis level, the descriptive results show that:

73.3% of the surveyed companies are relatively young which are aged 2 years or less.

Small-sized, most of them (56.7%) have between 1 and 4 employees.

These companies are very present in the textile and service industry rather than in other particular industrial or manufacturing sectors.

We will try to present and interpret the results generated by the estimated logistic regression analysis using the maximum likelihood estimate as to the factors that explain the success of women entrepreneurs to be able to check our research hypotheses.

Estimation of the factors explaining the success of women entrepreneurs

In this research, five key hypotheses are made. They link women's entrepreneurship success (turnover) with access to funding and to the network, the gender approach, the entrepreneurship training and the family and professional life reconciliation.

Testing the hypotheses related to the impact of access to funding on women’s entrepreneurship success

$$CAFF = -1.045437 \text{ RECOURBANQU} + 1.763859 \text{ CRITEREOCTR}$$

With { CAFF: Turnover
RECOURBANQU: Resort to banks
CRITEREOCTR: Condition for the credit granting

The result of the application of the multinomial logistic regression estimated by the maximum likelihood method in this equation using the Eviews 4 is summarized in Table 3 below:

Table The estimation results of Equation 1

	Coefficient	Std. Error	Z-Statistic	Prob
Recoursbanqu	-1.045437	0.624332	-1.674490	0.0940
Critereocr	1.763859	0.867483	2.033306	0.0420

In the general case, to test the significance of a variable, we should use either the probability (Prob) or Z-Statistic.

Based on the probability, we test

If Prob < 0.05, then the coefficient is significant at 5%

If Prob > 0.05, then the coefficient is not significant at 5%

Moreover, if we test the variables significance in relation to Z-Statistics

If Z-Statistics > 1.96, then the variable is significant at 5%

If Z-Statistics < 1.96, then the variable is not significant at 5%

Therefore, we will retain, in what follows, the specification of this model (equation 1) whose estimation results show that the non-recourse to banks or other institutions has a negative (-1.045) and significant impact at 10% (1.674) on women’s entrepreneurship success (on the turnover), which confirms our initial hypothesis (H1).

Similarly, the lack of rigour of the credit granting conditions of women entrepreneurs has a positively (1,763) and significant (2 .033) impact on women’s entrepreneurship success (the turnover), which confirms our sub-hypothesis (H1.1)

On the basis of these results, it is observed that, as showed by Fay and Williams (1993), the lack of rigour of the credit granting criteria for women entrepreneurs multiplies the chance of entrepreneurial project success.

Testing the hypotheses related access to the network and women’s entrepreneurship success

The variables related to these hypotheses are: information about the target market (IN) and about entrepreneurship (CREAT).

The second equation which includes these variables is as follows :

$$\text{Turnover} = f(\text{IN}, \text{CREAT}) \text{ (equation 2)}$$

Equation 2 is written under the following form:

$$CAFF = 0.313635 \text{ IN} + 0.501255 \text{ CREAT} + C$$

The result obtained for the application of the multinomial logistic regression estimated by the maximum likelihood method on the second equation using the Eviews4 is summarized in table 4:

Table The estimation results of Equation 2

	Coefficient	Std. Error	z-Statistic	Prob.
In	0.313635	0.684591	0.458135	0.6469
Creat	0.501255	0.645684	0.776316	0.4376

Based on the estimation results of equation 2, we can say that information about the target market has a positive (0.313) but not significant (0.458) impact on the turnover. Similarly, information about business setting up has a positive (0.501) but not significant (0.776) impact on women’s entrepreneurship success, which invalidates our hypothesis (H2).

Testing the hypotheses related to the impact of the gender approach on women’s entrepreneurship success

The variables related to hypothesis 3 and to the sub-hypotheses are: household duties and charges. The third equation which includes these variables is as follows:

$$CAFF = f(\text{CHARGEDOMES}, \text{AIDEDOMES}) \text{ (equation 3)}$$

Equation 3 has the following form :

$$CAFF=1.353133CHARGEDOMES+0.764803AIDEDOMES+C$$

The result obtained for the application of the multinomial logistic regression estimated by the maximum likelihood method on the third equation using the Eviews4 is summarized in table 5:

Table The estimation results of Equation 3

	Coefficient	Std. Error	z-Statistic	Prob.
Chargedomes	1.353133	0.446997	3.027160	0.0025
Aidedomes	0.764803	0.403118	1.897216	0.0578

Based on the estimation results of Equation 3 presented in the table above, we can say that domestic help has a positive (0.764803) and significant (1.897216) impact at 10% on the turnover, which means that a one unit increase of the domestic help variable raises the turnover by 0.764803, which confirms our hypothesis (H3.2).

However, different from what is expected from H3.1, domestic workload has a positive (1.353133) and significant (3.027160) impact on the turnover. This makes us believe that there is no autocorrelation between both variables (CHARGEDOMES, CAFF). Therefore, hypothesis H 3.1 is partially verified.

Testing the hypotheses related to the impact of entrepreneurship education on women’s entrepreneurship success

The variables related to entrepreneurship education hypotheses mentioned in our questionnaire are: entrepreneurship education, educational level and professional experience.

Our fourth equation, which includes the variables estimated by the maximum likelihood, is as follows:

$$CAFF = f(\text{FORMENTREP}, \text{NIVEAUETUDEE}, \text{NOMBREEXPERIANCE}): (\text{equation 4})$$

Equation four is written under the following form:

With	NIVEAUETUDEE= educational level
	NOMBREEXPERIANCE= professional experience.
	FORMENTREP= entrepreneurship education

The result obtained using the Eviews 4 for the application multinomial logistic regression estimated by the maximum likelihood method on equation 4 is summarized in table 6 as follows:

Table The estimation results of Equation 4

	Coefficient	Std. Error	z-Statistic	Prob.
Niveaueetudee	0.802145	0.073208	3.501621	0.0005
Nombreexperience	0.256348	0.246107	3.259327	0.0011
Formentrep	0.723050	0.249175	2.901778	0.0037

According to the estimation results of equation 4, it can be said that educational level has a significant positive (3,501) impact on women’s entrepreneurship success (0,802), which confirms our hypothesis (H4.1).

Similarly, the number of years of professional experience positively (0.256) and significantly (3.259) affects the company’s turnover, which confirms our hypothesis (H4.2).

It is also noted that entrepreneurship education positively (0 .723) and significantly (2901) impacts the company’s turnover, which confirms our fourth hypothesis (H4).

As a consequence, the more women have an entrepreneurship education, the higher the chances of their entrepreneurship success will be, therefore, extensive experience and high school curriculum positively affect success.

Testing the hypotheses related to the impact of the family/professional life reconciliation on women’s ntrepreneurship success

The variables related to hypothesis 5 and to the sub-hypotheses are: marital status, number of children.

$$\text{The fifth equation which combines these variables is: } CAFF=f(\text{ETATCIVIL}, \text{NOMREENFANTS}) (\text{equation 5})$$

With	ETATCIVIL= marital status
	NOMREENFANTS= number of children

The result obtained through the Eviews 4 for the application of the multinomial logistic regression estimated by the maximum likelihood method on the fifth equation is summarized in Table 7 below:

Table The estimation results of Equation 5

	Coefficient	Std. Error	z-Statistic	Prob.
Etatcivil	1.002074	0.576434	1.738401	0.0821
Nomreenfants	-1.016667	0.265086	-3.835241	0.0001

From the results of equation 5 estimation, which are presented in the table above (Table 23), it can be said that the number of children has a significant (3835) negative (-1.0167) impact on women’s entrepreneurship success, this means that a one-unit increase of the variable “number of children” reduces the turnover by 1.0167, which confirms our hypothesis (H5.2).

Similarly, marital status positively (1.002) and significantly (1738) affects the turnover at 10%, which confirms our hypothesis (H5.1).

Consequently, based on hypotheses (H5.2) and (H5.1), we can confirm our initial hypothesis (H5).

Result interpretation and discussion

According to the results of the multinomial logistic regression method, it can be said that women’s renunciation to use banks negatively affects the turnover whereas the lack of rigor in the credit granting criteria multiplies the chances of the success of the entrepreneurial project. This confirms that the problems of access to funding minimize the chances of the entrepreneurial project success.

Women entrepreneurs are faced with problems of getting information about the target market and entrepreneurship, which reduces the success of the entrepreneurial project.

Women’s domestic overload is a major challenge for their entrepreneurial life whereas the spouse’s domestic help multiplies the chances of success of women’s entrepreneurial project. However, in our case, women entrepreneurs do not have domestic help from their spouse, which reduces the chance of successful women’s entrepreneurial project.

Based on these results, it can be said that the problems faced by women entrepreneurs in the Sfax zone, such as the problem of funding, access to the relational network, family and professional reconciliation and the lack of entrepreneurship education reduce business performance.

Moreover, the gender factor is observed in the Tunisian context, which means that Tunisian women entrepreneurs are the victim of discrimination and

stereotypes during the entrepreneurial process in their access to credit, services and networks. The conditions of credit granting are more stringent for women. Actually, most women entrepreneurs are married and have many children. Therefore, marriage plays a stabilizing role in their business. However, as they do not receive support from their spouses, they face a problem of reconciling between professional, family and parental tasks.

It can be concluded that the cause of the problems facing Tunisian women entrepreneurs is the absence of the gender approach in the Tunisian context.

For example, the model proposed by Bowen and Hisrich (1986) shows that the gender variable has an impact on the tendency to develop an entrepreneurial career.

The integration of the gender dimension is justified by the following arguments:

Women face particular problems in access to entrepreneurship.

They have particular difficulties in their professional life

Public/private life reconciliation

Sex discrimination / stereotypes

They face particular difficulties in the entrepreneurial market in terms of:

Choice of the business sector

Shortage of information

Credit request

Therefore, we can see that the gender approach is an important variable that can ensure and achieve women’s entrepreneurship success through the elimination of bias and discrimination sources. Hence, there is a positive relationship between the gender approach and women’s entrepreneurship success.

To conclude, we can say that the environmental factors (access to funding and to network as well as the gender approach) have a greater impact on women’s entrepreneurship success.

Conclusions

Using a sample of 60 Tunisian women entrepreneurs, we could analyze the impacts of access to funding and networking, entrepreneurship education, gender approach and work and family life reconciliation on their companies’ success using

the method of the ordered multinomial logistic regression estimated by the maximum likelihood. From our results, we could show the utility and efficiency of integrating the gender approach in women's entrepreneurship as a study framework about the success of women's entrepreneurship.

We can conclude that:

On the one hand, the problems facing Tunisian women entrepreneurs are centered on access to funding and to relational network, the family and professional life reconciliation and the lack of business education. These problems are much more exogenous and institutional than endogenous. The socio-cultural environment weight seems to severely impact women's entrepreneurial career.

On the other hand, what causes the problems Tunisian women entrepreneurs are facing is the lack of a gender approach in the Tunisian context. The gender approach is thought to be an important variable that can enhance women's entrepreneurship success through the elimination of bias and discrimination sources.

The lack of a gender approach can be explained by the fact that Tunisian women entrepreneurs are the victim of discrimination and stereotypes in the entrepreneurial process, when accessing credit, services and networks. The credit granting conditions are more stringent for women, besides, marriage plays a crucial role in their business life. However, as they do not receive help from their spouses, they are face with the problem of reconciling between their professional, family and parental tasks.

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