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In this approach, we will focus on the reality of these women who are self-employed. The aim of this research is to understand the entrepreneurial process of women, by distinguishing three different realities: women entrepreneurs, women in the professions and women involved in cooperatives. This shows how complex and diverse the notion of female entrepreneurship is. Through this research, we defend the idea that we need to approach the situation of these women entrepreneurs from a systemic angle, since their daily lives are the result of an interaction between their professional lives and their family lives. Their choices are guided by their positions in society and by the infrastructure that society makes available to them.

Finally, understanding these women entrepreneurs, and what motivates and guides their choice, cannot be done without a diversion through the reality of the labour market, and without cross-referencing other variables such as level of qualification, age or origin. Thus, we will mobilize their individual and family variables, the specific features linked to the characteristics of their companies and the sector of activity, and the socio-economic, cultural, political and legal characteristics of Tunisia.

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CHALLENGESANDPROSPECTSFORWOMENENTREPRENEURSINTUNISIA

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Challenges and Prospects for Women Entrepreneurs in Tunisia

Nizar Mtibaa [α] & Sami Boudabbous [σ]

Summary- Women who do not have a salaried employment contract have the opportunity to work on a self-employed basis to generate an income. Under self-employed status, these women take on, alone or perhaps in partnership, all the financial, administrative and social risks involved in developing their activities.

In this approach, we will focus on the reality of these women who are self-employed. The aim of this research is to understand the entrepreneurial process of women, by distinguishing three different realities: women entrepreneurs, women in the professions and women involved in cooperatives. This shows how complex and diverse the notion of female entrepreneurship is. Through this research, we defend the idea that we need to approach the situation of these women entrepreneurs from a systemic angle, since their daily lives are the result of an interaction between their professional lives and their family lives. Their choices are guided by their positions in society and by the infrastructure that society makes available to them.

Finally, understanding these women entrepreneurs, and what motivates and guides their choice, cannot be done without a diversion through the reality of the labour market, and without cross-referencing other variables such as level of qualification, age or origin. Thus, we will mobilize their individual and family variables, the specific features linked to the characteristics of their companies and the sector of activity, and the socio-economic, cultural, political and legal characteristics of Tunisia.

We are planning a qualitative study of 45 women entrepreneurs, to show the paradoxes in which these women operate and try to reconcile their desire for autonomy with respect for the traditional ways of thinking that still predominate in Tunisia. We therefore take a naturalistic view of the differences between men and women, taking account of the country's socio-economic and cultural realities, and their effects on the trajectories they have built around the differentiation of the social roles of men and women.

I. Introduction

The term entrepreneurship is ambiguous and often leads to confusion (Glidja, 2019; Lacle, 2020). For some, entrepreneurship means the process of setting up a business; others consider an entrepreneur to be a person who is a shareholder in a company or the head of a business (Sarr and Fall, 2021; Berabez and Beztout, 2022; Tijari and Smouni, 2023). For a third group, this term refers to all people who have launched an activity, regardless of the status chosen, the life cycle of the business or the number of employees. With regard to female entrepreneurship, Rachdi (2006) considers that it represents a significant potential that is largely underestimated. In Tunisia, 23.6% of businesses are run by women, while only 11% own their own businesses[1]. Women also represent more than 51% of the population (Alomar, 2023).

According to the ranking of the "TOP 100 women entrepreneurs in Tunisia", published in July 2021, 46% of women entrepreneurs in Tunisia are managing shareholders of companies, 34% are founders and 20% are co-founders.

According to "Entreprises Magazine" in collaboration with "The Next Women Tunisia", 27% of women entrepreneurs in Tunisia work in the health and pharmaceutical industries, 11% in the tourism sector, 10% in the distribution sector, 9% in the finance and technology sector, 9% in the education sector, 7% in the agri-food sector, 7% in the cosmetics sector, 6% in the plastics sector, 6% in the automotive sector and 4% in other activities.

According to the same sources, 61% of companies are based in Tunis, 12% in Sfax, 7% in Nabeul, 5% in Ben Arous, 4% in Sousse and 2% in Monastir.

According to the World Bank (2005), businesses run by women are generally SMEs, which are generally structured around three themes: the profile of the woman entrepreneur, the profile of businesses run by women and their sector of activity, and, finally, their attitudes towards various issues, such as growth, financing, training and their management style (Hobad et al., 2023; Zogning, 2021; Mohammed, 2019). For our purposes, we will seek to determine whether women entrepreneurs have specific characteristics and behaviours compared to men, and whether these specificities require the implementation of specific entrepreneurship support systems.

A number of reforms aimed at economic restructuring have been undertaken by the public authorities in Tunisia, focusing on developing the private

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[1] According to the International Council of Women Entrepreneurs

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sector and, more generally, encouraging entrepreneurship. Tunisia is an attractive country, which seeks to develop private initiative and encourage FDI to set up there. Female entrepreneurship is no exception (Félix, 2020; Mharzi and ZERHOUNI, 2021). It has been growing steadily in recent times and has made a major contribution to creating jobs and economic added value (Alomar, 2023). Nevertheless, even Tunisia has seen real progress in terms of gender equality since independence. In reality, social and cultural resistance to women's participation in economic and entrepreneurial activity still persists (Zogning, 2022). Thus, despite legislation that is relatively favourable to women, their participation in active and entrepreneurial life remains limited (Latrous, 2021; Glidja, 2019).

The economic, political, legal and socio-cultural environment in Tunisia is certainly undergoing major transitions, and it is up to us to study the situation of women entrepreneurs in order to better circumscribe this issue.

Several researchers consider female entrepreneurship to be homogenous (Ben Makhlouf, 2019; Florent Tasso, 2021). For our part, we will explore the different realities of three groups of women entrepreneurs, focusing in particular on their status. We distinguish between women who run a business, women who are self-employed and women in cooperatives (P Paquin, 2021; Himrane, 2019).

Through this approach, we will attempt to understand women entrepreneurs in Tunisia, by focusing on their personal situations, on the factors linked to their sectors of activity and on the evolution of society. To do this, we are using a qualitative methodology based on semi-structured interviews with 45 women entrepreneurs (business owners, self-employed women and women cooperators).

This research is divided into three parts. The first deals with the existing literature, through which we will discuss women's entrepreneurship and the other position of Tunisian women. In the second part, we present our research methodology, and end by presenting our results and analysing them in the light of the literature. The conclusion will focus on the main scientific and managerial implications of this research.

II. Literature Review

The literature on women's entrepreneurship focuses on the individual characteristics of women entrepreneurs and their businesses, what might motivate them to set up a business, and business strategies related to financing and networking (Oukaci et al., 2019; Bensoula et al., 2021; Avnimelech, 2023).

With regard to the individual characteristics of women entrepreneurs, the literature notes that women entrepreneurs are younger than their male counterparts. They are very often married with dependent children (Carrington, 2004; Légaré, 2000; St-Cyr, 2002; Gergess, 2021). According to St-Cyr, Hountondji and Beaudoin (2003), their levels of education are generally higher than those of men, although according to Itani, Sidani and Baalbaki (2011), they lack managerial skills. Roomi, Harrison and Beaumont-Kerridge (2009) and Tijari and Smouni (2023) add that they also lack the basic training to run a business and are somewhat unaware of market conditions.

Furthermore, Al-Alak and Al-Haddad (2010); Cornet and Constantinidis (2004); Lee-Gosselin, Housieaux and Villeneuve (2010), argue that SMEs run by women are smaller in size, in terms of financial indicators and number of employees, than those run by men. For Rooney, Lero, Korabik and Whitehead (2003); Watson (2006); MEYABE et al, (2022) and Sarr and Fall (2021), the growth rate of these SMEs is fairly low, particularly for some sectors of activity. According to the International Council of Women Entrepreneurs (Doubogan, 2019; Zogning, 2021), women entrepreneurs are mainly active in the health, tourism and distribution sectors. In all cases, the choice of sector and size is a personal one and generally depends on the potential entrepreneur's experience and financial constraints. It also depends, according to Cornet and Constantinidis (2004); Fairlie and Robb, (2009), on the construction of the project around a traditional vision of women's skills, knowledge and social role (Amadou et al., 2022; Hobad et al., 2023).

With regard to these women's business strategies, the literature refers to the difficulties they face in obtaining finance (Coleman and Robb, 2009; Welter, 2007; Alomar, 2023; Dagot, 2019). Generally speaking, and according to Cohn and Coleman (2005); Kwong, Evans and Thompson (2012) and Logan (2012) and Yen (2022), women use their own resources to finance the launch of their businesses, rather than using banks and similar institutions, because of the small size of their businesses and the sector in which they operate (Tijari and Smouni, 2023; Ouattara, 2020). Furthermore, Hampton, Cooper and McGowan (2009) argue that these women are less integrated into traditional business networks, which are generally created by and for men. Instead, these women entrepreneurs choose female business networks (Constantinidis, 2010; Hamouda, Henry and Johnston, 2003; Berrached and Aouel, 2022), generally made up of members of their close circle, family and friends (Bogren et al, 2013; Hampton, Cooper and McGowan, 2009; Jacob et al., 2023). Moreover, for De Vita, Mari and Poggesi (2014), education, experience and social background influence their choices and behaviour. In any case, these women may suffer discriminatory attitudes at work (Saidi, 2003; Rachdi, 2006; Boussetta, 2011; Tounes, 2003; MEYABE et al., 2022; Sarr and Fall, 2021).

Admittedly, the literature has mainly focused on the individual strategies of these women entrepreneurs

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and the characteristics of their businesses, but a number of studies have focused on the political, legal, cultural and social contexts, showing that entrepreneurial activity depends on the interaction between individual characteristics and socio-environmental factors (Gasse, 2003; Kone, 2021; ELAzzaoui, 2019). In this sense, Ahl and Marlow (2012); Bloom and Van Reenen, (2010); Ahl and Nelson, (2014) suggest developing approaches based on the study of contextual realities. Indeed, the study of the local context of entrepreneurship makes it possible to understand the characteristics, obstacles and levers of development (Allaoua et al., 2019; Amadou et al., 2022). Several studies have investigated the specific context of female entrepreneurship in different regions of the world (Welsh et al., 2014; Hobad et al., 2023), particularly in developing countries (Saleh, 2011; Arasti, 2008; Tahir-Metaiche, 2013; Hossain et al., 2023). In this sense, Chang et al (2009); Hughes et al (2012), argue that these studies highlight dynamics in the environment of women entrepreneurs that can lead to difficulties with networking, financing, managing staff, reconciling work and family; and influence the choice to start a business, its survival and success (De Vita, Mari and Poggesi, 2014; Gaweł et al., 2023; Kante, 2020).

De Vita, Mari and Poggesi (2014); Sadi and Al-Ghazali (2012); Levy-Tadjine and Sawma (2010) and Dargis (2021) spoke of the negative effect of a socio-cultural environment characterised by prejudice on the role of women in society. For their part, Saparito, Elam and Brush (2013) revealed the negative impact of gender on the relationship between women entrepreneurs and their bankers and on the financial resources obtained. However, according to Rehman and Roomi (2012); Roomi and Parrott and Sadi and Al-Ghazali, (2012); Hamdi and Hamdi (2021), this negative impact differs from one country to another. The fact remains that public institutions can either hinder or support female entrepreneurship (Brière et al, 2014; Tijari and Smouni, 2023). In 2011, a study carried out by the World Bank showed that difficulties in women's access to finance are generally linked to the lack of women's access to property. Contextual factors also include the division of family tasks in society (Guyot and Lohest, 2007). This plays an important role in reconciling private and professional life (Lebègue and Paturel, 2008; Léger-Jarniou, 2013; Dagot, 2019; Lacle, 2020).

In any case, according to Brière et al (2014) and De Vita, Mari and Poggesi, (2014) and Félix and Zammar (2021), the family has an influence on women's entrepreneurial activity. Little research has been published on entrepreneurship in developing countries, yet this issue cannot be dissociated from the influence of the national context on their activity, since the individual, family, professional, institutional and socio-cultural environments are so important (Florent Tasso, 2021; Tijari and Smouni, 2023). It is therefore necessary to consider contextualised studies on this issue. Thus, our first question will focus on the effect of these different factors on the lives of women entrepreneurs in Tunisia: how do the different contextual factors influence the entrepreneurial activity of women in Tunisia?

Many researchers have presented women entrepreneurs as a homogeneous group (ABOUSAID, 2023; Jacob et al., 2023; Latrous, 2021). As far as we are concerned, we will use this approach to study the impact of different factors on the profiles of women entrepreneurs: women entrepreneurs, self-employed women and women cooperators (Mohammed, 2019; Zogning, 2021). Our interest will then focus on the differentiating factors between these three groups of women, hence our second research question: what specific influences do contextual factors have on the three categories of women entrepreneurs in Tunisia?

Our aim is to talk about women entrepreneurs, a subject of interest to researchers, and to show the diversity of profiles, career paths and motivations for entrepreneurship.

a) Women in Tunisian Society

Normally, the situation of women in Tunisia meets the requirements of justice and equity. The law allows women to benefit from the same opportunities as men to set up their own businesses, seeing them as an effective means of increasing equality and promoting inclusive and sustainable economic growth. In what follows, we will study Tunisian society. In particular, we will present the profile of the female population and its family, professional, institutional and socio-cultural context.

b) Individual Factors

The Personal Status Code, considered to be one of the most modern in the Arab world, determines the conditions for women in Tunisia, not forgetting the influence of customs and traditions.

When it comes to marriage, Tunisia is often considered to be open to changes in the modern world. It celebrates two days dedicated to women: International Women's Day (8 March)[3] and 13 August, the anniversary of the promulgation of the CSP.

In 2013[2] , 25% of the working population was made up of women, compared with 20.9% in 1989 and just 5.5% in 1966. They work in all professions (the army, civil or military aviation and the police[3] . They account for 72% of pharmacists, 42% of the medical profession, 27% of judges, 31% of lawyers and 40% of university professors, and between 10,000 and 15,000 women are company directors. In 2004, 16.7% of women were unemployed, compared with 12.9% of men.[19]. In 2015, women accounted for 28.2% of the working population. Furthermore, according to the UN (2020), the number of

[2] According to data from the World Bank (1919)

[3] Olivia Mars, "*Cinquante ans d'indépendance féminine*" (2006)

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women is 5958,000, or 50.4% of the total population, compared with 49.6%, or 5861,000.

In Tunisia, women account for 67% of higher education graduates, but only 24.6% of them are employed. In fact, unemployment affects women twice as much as men (22.5% compared with 12.4%). This disparity is even greater in the interior of the country: Gabès, Kasserine, Jendouba, Kébili, Gafsa and Tataouine, where the female unemployment rate has reached 35%.

Notwithstanding these academic results, the rate of integration into economic life is very low. The lack of recruitment in the public sector, where women account for 39% of the workforce, is thought to partly explain this situation, as is the absence of quality support systems for mothers, who are unable to reconcile work and family. In any case, these inequalities are holding back the country's economic development by depriving it of some of its vital forces. Tunisia's performance in relation to other countries in the MENA region is only apparent. In fact, the trend is alarming and the gains made are fragile. The lack of equal economic rights penalises women, who are at a disadvantage when it comes to access to credit and land ownership. According to the World Economic Forum on Gender Inequality (2020), less than 3% of Tunisian companies have a female majority. If we add the provisions of the inheritance code, which stipulates that women inherit only half of the man's share, we understand why women's economic rights are blocked.

Historically, since independence, women have entered the labour market by moving from the domestic to the public sphere. According to Zirari (2006), women initially opted to work from home and chose traditional trades such as embroidery, sewing, weaving and subsistence farming.

With the acceleration in the urbanisation and schooling of girls, women have entered the labour market outside the family (Bihas, Cherif and Jammari, 1995), entering fields such as textiles and retailing (Barkallil, 2005), and subsequently becoming consultants, engineers, lawyers, doctors, etc. (Assaad, 2009; Gray, Foster and Howard, 2006).

According to Paterno, Gabrielli and D'Addato (2008) and Avnimelech (2023), the traditional division of family roles explains the low activity rate of women, who give priority to family life. Naciri (2002), Soudi (2002) and Cullen (2023) add that salaried women have limited access to positions of responsibility, lower pay and little trade union involvement. Many of them work in the informal sector (Mejjati, 2006; Paterno, Gabrielli and D'Addato, 2008; Beijing National Report, 2015; Bobek et al., 2023), particularly in rural areas (Benradi, 2012; Sarr and Fall, 2021).

According to the World Bank (2005) and the OECD (2004), in many developing countries, entrepreneurship is an alternative to unemployment, temporary work, social exclusion or discrimination in the workplace. The World Bank (2005), Paterno, Gabrielli and D'Addato (2008) and Stossier (2023) add that it is a form of survival to meet the daily needs of their families.

c) The Family Context

In Tunisia, women are recognised as having a traditional role within the family, managing the home and bringing up children. Patriarchal culture still prevails. Decisions are taken solely by the man in the majority of cases (60.7%), or jointly in 31.9% of cases, and more rarely by the woman alone (Benradi, 2007). Harrami (2005) adds that the father is at the top of the family hierarchy and the wife acts in a complementary capacity. Nevertheless, the rate of women's participation in decision-making is higher for older women, women with several children, divorced, separated or widowed women and women with a high level of education. According to Zirari (2006): "when women have paid work outside the home, they enjoy more power and a better status within the household, enabling them to negotiate more egalitarian relationships".

d) Professional Context

Small family businesses were the first women's businesses in Tunisia. They generally produced craft products, which, according to Mejjati (2001), enabled them to reconcile their domestic and professional activities. Thus, women in Tunisia target areas that do not require specific training, require little investment and involve low risk (Barkallil, 2005; Mejjati, 2006).

Although Tunisian women entrepreneurs can call on various entrepreneurship support organisations to assist them, they still encounter obstacles such as cumbersome administrative procedures and access to finance (World Bank, 2012), and are generally subject to systematic discrimination as women by customers, suppliers, banking institutions and general support and advice services (Boussetta, 2011).

e) The Institutional Context

It should be noted that Tunisia has chosen the market economy as its model, resulting in a fairly high level of private sector participation in the economy. Tunisia is a low- to middle-income country, with a population of around 12 million. According to the World Bank, the average monthly per capita income is $278, or $3,340 per capita per year. According to an INS survey[4], the informal sector weighs heavily on the Tunisian economy, employing 1, 598,000 people compared with 1,976,000 working in the formal sector. This sector accounts for 44.8% of jobs in Tunisia. According to the same source, the agriculture and fishing sector is the most affected by the informal sector, with 85.6% of employees not being declared, followed by the building sector with 69.2% and the trade sector with 64.7%.

[4] National Institute of Statistics

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Moreover, 81.2% of workers in the informal sector are men.

Nevertheless, the measures adopted by the public authorities favour the development of the private sector, and take a greater interest in the situation of women in the labour market and in entrepreneurship (Stossier, 2023; P Paquin, 2021; Doubogan, 2019).

Tunisia is at the forefront of women's rights in the Arab world. Since the adoption of the Personal Status Code (CSP) in 1956, Tunisian women have become more involved in the country's development. More and more women now occupy management positions at the highest levels of the civil service and the private sector. Tunisian women have a literacy rate of 72% and account for 42% of higher education students. However, these figures mask a more mixed reality and highlight geographical and social disparity, even though social institutions are deeply rooted in codes, norms, values and legal traditions, leading to potential gender discrimination.

The legal status of Tunisian women has undergone significant change and has given rise to much debate in society.

According to Mejjati (2001), the ratification of several international conventions and the mobilisation of civil society and women's movements have led to changes in favour of women's rights. The new Labour Code abolished the husband's right to prohibit his wife from carrying out a public activity and introduced the principle of non-discrimination between men and women in matters of employment and pay. Married women are now free to engage in paid employment. Women's entrepreneurship is also increasingly valued (Bouchikhi, 2014; Kante, 2020). Boussetta (2013) added that in a context of economic restructuring imposed by international financial bodies, Tunisia has become aware of the importance of the contribution of women entrepreneurs to economic development and has drawn up programmes to promote the creation of businesses by young Moroccan women, even if there is still strong resistance (Elazzaoui, 2019; Florent Tasso, 2021).

Nevertheless, cumbersome administrative procedures, complex regulations, high production costs, difficulties in accessing finance and a lack of support are major obstacles for women entrepreneurs (World Bank, 2012; Hobad et al., 2023).

f) Socio-Cultural Context

The Islamic ideology prevalent in Tunisia contributed to the construction of relations between the masculine and the feminine and to the hierarchisation of the genders. Her role was to look after her home, her children and her husband. She was the guardian of sacred values that she was responsible for passing on to her children. Women were often denied access to financial resources and certain trades. In this sense, Diehl, Koenig and Ruckdeschel (2009); Inglehart and Norris (2003) and ABOUSAID (2023) consider religion to be one of the main causes of the gendered division and unequal distribution of power between men and women. Women's work is now increasingly valued (Nair, 2003; Florent Tasso, 2021; Oukaci et al., 2019), and men are increasingly accepting that their wives work outside the home and travel on business, a situation that was unthinkable a few years ago (Naciri, 2002; Latrous, 2021). This is due to the schooling of girls, advances in women's rights and the entry of women into the labour market (Himrane, 2019; Hobad et al., 2023).

For Minces (1996), reformists call for a reinterpretation of Islam, questioning its restrictive interpretation which has transformed the spirit of the Koran and the Sunna into instruments for the enslavement of women. Traditionalists, on the other hand, are opposed to any reinterpretation of the religion (Benradi, 1999; Tijari and Smouni, 2023; Latrous, 2021), and believe that the Koran already grants the ability to produce and manage wealth (Kebe, 2004; Oukaci et al., 2019). They argue that the Koran refers to the functions of men and women without any hierarchy.

The fact remains that Tunisian culture remains patriarchal. A number of studies have shown that social representations are still dominated by the supremacy of the male gender and by a radical distinction between the sexes, to the detriment of the female gender (Benradi, 2006; Zirari, 2006; Félix, 2020; Bensoula et al., 2021). In rural areas, women's participation in decision-making is stigmatised, since a family identified by the mother is perceived negatively (Harrami, 2005; Tijari and Smouni, 2023). For Zirari (2006), politics is a domain reserved for men, so women's participation remains timid, and certain categories of women remain excluded, discriminated against and underprivileged in terms of education.

It is then up to us to put forward the following hypotheses:

Hypothesis 1: Professional women enjoy greater credibility and legitimacy in relation to their qualifications and profession.

Hypothesis 2: The traditional roles of women mean that female entrepreneurs encounter more difficulties linked to the perceived mismatch between their status as women and their position as business leaders.

Hypothesis 3: Women in cooperatives, who receive less support from their family and social circle, are likely to find themselves isolated and vulnerable.

III. Methodology

For this purpose, we are adopting a qualitative methodology to understand the situation of women entrepreneurs in Tunisia, and to be able to put forward recommendations to help improve their situation. According to Deslauriers (1991), qualitative research

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aims to understand social processes by looking at how individuals and social groups experience them.

We conducted semi-structured interviews with 45 women entrepreneurs, who were given the floor to talk about their individual stories and experiences. Our aim was to collect data that would provide details on the individual and contextual factors that stimulate or hinder women's entrepreneurial activity. We recorded and transcribed the responses before analysing them. Our sample does not cover the informal sector and includes the three categories of women entrepreneurs in Tunisia: firstly, women entrepreneurs operating in different sectors of activity. Secondly, women in the liberal professions. Finally, women who have set up a cooperative business.

Details of the qualitative sample are given in Table 1.

Table 1: Details Related to the Qualitative Sample of the Study

Features of the Sample	Co-Operators	Liberal Professions	Company Directors
Age Min/Max	25-60 Years Old	29-50 Years Old	Age 31-52
Average Number of Children	4	2	2
Number of women in Couple	7	12	14
Sectors of Activity	Artisanal	Medical, Paramedical, Financial and Legal	Service, Commerce, Industry
Average Level of Education	Primary or Secondary	University	Secondary or University
Geography of Surveys	Sfax	Sfax	Sfax
Interview Dates	May 2021	June/July 2021 March-April 2014	April 2021 July-August 2013
Number of Employees	11-19	1-5	1-2000
Minimum/Maximum Dates of Creation	2008-2010	1995-2013	2000-2010
Total Number of Interviews	15	20	10

The data we collected was subjected to thematic content analysis. This involves coding the text into different themes in order to understand and interpret the discourse. For Roussel and Wacheux (2005), content analysis is partly formatted, since certain themes are determined before the interview.

Throughout this approach, we are proceeding with a contextualised analysis, since we are considering the gender context in which women's entrepreneurship is taking place in Tunisia. We have sought to understand the place occupied by women at different levels: individual, family, professional, institutional and socio-cultural.

First, to get an idea of their content, we did a summary reading of the interviews, and then reread them to break them down into themes. We carried out a vertical and a cross-sectional analysis of the content. The purpose of the vertical analysis was to analyse how the participants dealt with all the themes in the grid. The second aims to determine how each theme was addressed by all the interviewees.

IV. Results

We structure our results around five categories of factors that can influence the activity of women entrepreneurs. These are individual, family, professional, institutional and socio-cultural factors.

As far as individual factors are concerned, this concerns women who set up on their own in order to make the most of the qualifications they have obtained (doctor, lawyer, etc.). A married respondent with 2 dependent children said: "I chose to study pharmacy so that later I could work for myself".

Many women began their working lives as employees or civil servants (Hobad et al., 2023; Kone, 2021). Professional experience plays an important role in the decision to set up one's own business. Very often, women decide to change their status, out of a concern for self-recognition and in search of the autonomy to choose their working hours. One interviewee, aged 32, married with one child, said: "For me, setting up a business was a dream, not a way of making a living!

We can see that motivation is certainly linked to frustration and dissatisfaction with working conditions as an employee, but also to a desire for fulfilment and professional autonomy: "my boss really exploited me, I gave my heart and soul to my work without seeing my situation improve, so I decided to work for myself", says an interviewee who works in the transport sector.

The absence of qualifications and lack of professional experience qualify women in cooperatives. They are generally widows or divorced. They were on average 40 years old when they set up their businesses. The difficult economic situation and poverty pushed them into business (Hamdi and Hamdi, 2021; Hobad et al., 2023). The cooperative enables them to get out of the informal sector.

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"There are several of us women who have set up this cooperative. "We were so desperate for a regular income to be able to provide for our families," said a 40-year-old widow with 3 children. For these women, the cooperative represents security, especially as they are generally illiterate: "I can't read or write, so other women like me came up with the idea of setting up this cooperative", said one interviewee, who is divorced and has 3 children to support.

As far as the family context is concerned, the women entrepreneurs interviewed said that they were in charge of family life. We found that these women rarely questioned the unequal sharing of family and domestic responsibilities. They see it as a duty they have to fulfil, which often leads them to adjust their working hours. This is likely to act as a brake on any project, especially when it requires geographical mobility or special working hours (Machado et al., 2023).

It should also be noted that family support is considered essential for setting up a business, and for managing and developing it (Amadou et al., 2022). The family often provides start-up capital and also helps with market access and childcare (Ouattara, 2020). They are the first port of call in the event of financial, professional or personal problems (Laicher and Djemai, 2020; Bensoula et al., 2021). It should also be noted that self-employed women have sufficient financial resources and very often call on outside help or their parents for childcare and other household tasks (Tijari and Smouni, 2023). In this respect, one interviewee, a doctor, aged 32, married with one child, said: "My parents gave me part of the capital I needed and my husband provided the rest in addition to the premises where I currently practice my profession as a doctor". Another respondent, a 47-year-old company director and mother of 3 children, said that she had benefited from strong support from her husband, who had contributed most to the necessary financial investment: "My husband helped me a lot by giving me a large part of the necessary investment, in addition to the premises where I set up my business".

It should be noted that in the absence of sufficient financial resources and given their precarious conditions, women cooperators are often the main economic players in their families. The latter, in a situation of poverty, offers them little support for entrepreneurial activity (Zogning, 2022; Lacle, 2020; MEYABE et al., 2022). The family, or even the eldest daughter, is often assigned family responsibilities. The importance of this help is paramount, and they are sometimes prepared to sacrifice these girls' schooling. One respondent, a 54-year-old widow with 5 dependent children, said: "My eldest daughter helps me with the housework and the children. As she doesn't go to school, she replaces me at home".

As far as the professional context is concerned, our results show that the entrepreneurial activity of our interviewees is based on the development of a relational fabric, and mobilises the close family and social network. Women entrepreneurs are often affiliated to a professional network, without being enthusiastic about it (Félix and Zammar, 2021; Souidi, 2019). One female entrepreneur, aged 41, married, with two children, said: "Yes, I'm affiliated to an entrepreneurial network, but I'm not particularly enthusiastic about it and I don't have enough time to follow its activities".

In the case of self-employed women, they all belong to an association that defends their interests. One respondent, a chartered accountant aged 39, married with two children, said: "I'm a member of the Tunisian Association of Chartered Accountants, but that's all. I don't have enough time to follow their activities or keep in touch with the other members".

The women cooperators interviewed stated that they were not members of any professional network (Ouattara, 2020; Amadou et al., 2022). They rely mainly on the family network and the members of the cooperative: "I'm not affiliated to a network, and I don't know what it's for", said a single 32-year-old interviewee. Some of the women interviewed said they had difficulty gaining access to a public space. At the same time, women entrepreneurs maintain that they encounter difficulties in having their professional skills recognised in an environment full of prejudices about women's skills (Kone, 2021; Doubogan, 2019). They spoke of difficult relations with banking organisations and obstacles to accessing external funding. They stress that bankers do not take them seriously. A single 29-year-old optician said: "I don't totally trust the bank. So I preferred to borrow from my family, especially as I don't need a lot of money to get started". Another respondent, aged 35, married with 2 children and head of a public school, added: "Why borrow from the bank when you have your own savings? What's more, I don't think it's a good idea to start your business with a loan".

For our sample, bank financing is risky and the guarantees required by the banks prevent this solution from being used.

As far as customer relations are concerned, our interviewees mentioned the problems of non-payment, late payment, etc. .... One 44-year-old interviewee, a widow with 3 children, said: "Our customers are very few, so we have to agree to sell to them on credit to ensure that they come back".

In Tunisia, commercial relations and negotiations often take place outside working hours, in public places, forcing women to abandon certain business opportunities for fear of tarnishing their image in the social environment.

"Men can go wherever they want. After work, they go to the cafés, where they can find business opportunities. It's very difficult for us women to behave like men," says a 37-year-old owner of a clothing company, who is married with one child. Another, aged

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50, married, with 2 children, owner of a forwarding company, adds: "I know my customers very well, and they know me very well too, as we've been working together for a long time".

Women in the liberal professions, on the other hand, are more recognised in their professions and report few difficulties of this type or sexist behaviour on the part of customers (Ben Makhlouf, 2019; Mohammed, 2020;. When it comes to their relations with staff, women entrepreneurs report the most difficulties, particularly when they adopt an authoritarian management style that is totally out of keeping with their status as women. In this respect, a married woman entrepreneur in the clothing industry with 2 children said "Some employees confuse kindness with weakness. The fact of approaching them and treating them like family members pushes them towards disrespect and irreverence".

Women in the self-employed professions manage their relationships with their employees better. "I have four people working with me. We know each other well, so it's like a little family, everyone does their job without any problems", says a 43-year-old pharmacist, married, with 3 children to support.

As far as the institutional context is concerned, our interviewees made no mention of the changes brought about by the major reforms undertaken in the country, which do not seem to have had any impact on the situation of Tunisian women entrepreneurs. They all expressed dissatisfaction with the administration and public support structures, given the quality of the services they offer. They complain about the complexity of procedures and red tape, which are a major obstacle to setting up, running and developing their businesses. "When I wanted to open my practice, the most difficult task was the paperwork - it was a real headache," says a 33-year-old orthodontist who is single. So the finger is pointed at the irresponsibility, sloppiness and corruption of civil servants, which does little to encourage investment, despite the many initiatives officially put in place to support and develop entrepreneurial activity.

Our interviewees also denounced unequal treatment by civil servants. They feel that they are at a disadvantage compared to men, in addition to being victims of abusive practices by certain corrupt officials. An entrepreneur in the metalworking industry, aged 35, married with 1 dependent child: "Some civil servants don't treat us properly. They always ask us to come back the next time, just for a document. Some don't hesitate to blackmail us and ask us for a tip in exchange for a service. Right from the start, I used the services of a facilitator. This is someone I pay to take care of all the administrative formalities.

The precarious situation of women co-operators means that they suffer most from the effects of such behaviour, especially as they are less informed about their rights and obligations and have more difficulty in dealing with the administrative services. A single cooperative member, aged 31: "When we set up the cooperative, we spent a lot of time putting together the administrative documents to send to various authorities. Frankly, it was exhausting".

a) Socio-Cultural Factors

The socio-cultural context determines the activity of women entrepreneurs (Ndione and Ousseynou, 2020; ELAzzaoui, 2019; Hobad et al., 2023). Our interviewees stressed that their activities as entrepreneurs gave them a more positive image in the eyes of their families and society. Self-employed women talked more about the prestige associated with their profession (MEYABE et al., 2022). Women in cooperatives emphasise the improvement in their social status linked to greater autonomy. Women entrepreneurs feel valued in relation to the income generated by their activities (Hossain et al., 2023; Sarr and Fall, 2021).

However, the prejudices and gender stereotypes that are still very present in Tunisian society are reflected in the difficulties they encounter in their entrepreneurial activities. By setting up and running their own businesses, women have certainly asserted themselves professionally. However, they remain limited in the public arena, given the cultural norms and rules that characterise their social context (Hamdi and Hamdi, 2021; Doubogan, 2019). Indeed, our interviewees attach vital importance to the socio-cultural environment, which defines their margin of freedom in relation to men.

Mobility remains a sensitive issue for many of them, and even though they are no longer obliged to ask their husbands for permission to carry out an activity, travel for professional reasons is not always accepted (Ouattara, 2020; BIYIHA et al., 2023).

"My family sometimes objects to the idea of a married woman travelling alone out of town, especially if I have to stay for several days. They don't think it's good for her reputation," says a 31-year-old print shop owner married with one child.

A number of women prefer to resign themselves to the moralising rhetoric surrounding their role as mothers: "It's very difficult for a woman to carry out an activity in the same way as a man; women's actions are scrutinised all the time. If you go away for a few days, people will see it as abandonment and a failure to fulfil your family duties", says a 38-year-old lawyer who is married with one child to support.

Access to certain public spaces, such as cafés and restaurants, remains problematic.

Many of the women we interviewed said that they cannot go to the same places as their male counterparts. They remain excluded from the spaces occupied by men. A single 34-year-old female development worker said: "Personally, I'm in favour of protecting our traditions".

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The fact remains that, contrary to our assumptions, the weight of religion remains very limited. Religion does not seem to be a constraint on the management of their business. In the majority of cases, it is mentioned only as a "work ethic". In any case, they clearly distinguish themselves from religion.

The table 2 shows the specific features of each profile, taking into account individual factors and key elements of the family, professional, institutional and socio-cultural contexts.

Table 2: Summary of the Specific Features of each Profile

	Company Manager	Liberal Profession	Co-Operator
Individual Factors	Dissatisfaction as salaried, independent	Enhancing the value of diploma obtained	Older, entrepreneurship of survival
Family Background	Parental help, financialresources sufficient	Strong support from husband (finance), aid External	Lack of resources/support, role of the girl
Contexts Professionals	Networks, style of directive management, gender-related difficulties	Associations professional, easier management, business legitimacy	Family and cooperative, brakes related to their gender and education
Contexts Institutional	Dissatisfied with administrative services Dissatisfied with	Dissatis fied with administrative services	More complex relationships with administration
Contexts Socio-Cultural	Valuation linked to revenues	Valuation Linked to Prestige	Valuation linked to social status

Finally, it should be noted that through this approach, we sought to study the situation of women entrepreneurs in Tunisia, which has undergone various transformations. We set ourselves the objective of understanding the interaction of individual, family, professional, institutional and socio-cultural factors with their business processes for the three groups we targeted. Through this approach, we considered entrepreneurship as a multiple and heterogeneous group, contrary to other research for which it is a homogeneous group. The three profiles of women entrepreneurs we have targeted combine individual, family, professional, institutional and socio-cultural factors. These factors take different forms and can be more or less favourable depending on the situation.

In Tunisia, the entrepreneurial experience remains unique and specific. All the groups we have targeted have mobilised their family and social networks in different ways. Women continue to have family responsibilities (Benradi, 2006; Bourqia, 2010; Boussetta, 2011; Zirari, 2006; Avnimelech, 2023; Félix and Zammar, 2021; Oukaci et al., 2019). At administrative level, our interviewees reported a dissuasive and uncooperative environment, even though the public authorities regularly announce their desire to support women's entrepreneurship (Jodyanne, 2009; Singh and Belwal, 2008; Yalcin and Kapu, 2008; Glidja, 2019; Zogning, 2021). The slowness of administrative formalities affects both men and women, and is an obstacle for Tunisian women entrepreneurs (Sedjari, 2009; Zeidan and Bahrami, 2012; Berabez and Beztout, 2022). Corruption also penalises women entrepreneurs. The socio-cultural environment also acts as a brake on women's entrepreneurship (Boussetta, 2011; Cullen, 2023; Figueiredo et al., 2023). Tunisia remains strongly attached to a patriarchal culture, where the role expected of women is that of mother and wife (Arasti, 2008; Diakité, 2004; Gergess, 2021; Ndione and Ousseynou, 2020). Religion does not seem to influence women's entrepreneurial activity, contrary to our presuppositions (Allali, 2008; Balambo, 2013; Bourqia, 2010; McIntosh and Islam, 2010; Félix and Zammar, 2021), apart from the limits placed on mobility and meeting customers in public spaces.

With regard to cultural restrictions on geographical mobility, Holmen, Min and Saarelainen (2011) and Ben Makhlouf (2019), consider that they constitute an obstacle to relations with clients, perhaps for women in the professions. In connection with administrative constraints and corruption, women entrepreneurs use male intermediaries to handle public negotiations.

We have thus confirmed our first hypothesis by showing that women in the self-employed professions are those who benefit most from the advantage of their qualifications (Chelly, 2007; Havet, 2015; Dagot, 2019;

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Figueiredo et al., 2023; Gergess, 2021). They are privileged compared to other higher education graduates who are heavily affected by unemployment (Maamar, 2011; Kante, 2020). The diploma thus becomes a lever for creating one's own job.

Family support is mainly provided by spouses and parents, who have supported them in their higher education and are planning projects for social advancement. Women entrepreneurs also benefit from family help with childcare and household chores (Ben Makhlouf, 2019; Mohammed, 2019; MEYABE et al., 2022). They also benefit from a degree of involvement from their spouses. In this respect, Allali (2008) and Ascher (2012) argue that even though the values of solidarity and mutual help within the family provide these women with a great deal of support, the need to conform to a standard of investment in family life plays a part in the trade-offs they make with regard to the development of their business. Family relationships are just as critical to this development.

In Tunisia, social capital is linked to the family environment (Belhaj, 2005; Hamdouch, Berrada and Mahmoudi, 2006), since Tunisian women entrepreneurs build up their customer base through personal and family contacts. Their leadership style is directive, but also paternalistic (Berabez and Beztout, 2022).

We deduce from this that our second hypothesis has been confirmed. Women entrepreneurs encounter more difficulties linked to their status as women in the professional world (Hobad et al., 2023). Most of them have worked as employees and their desire to set up a business is a response to the frustration they felt in those jobs. For Le Loarne-Lemaire (2013) and Werbel and Danes (2010), this is another example of the importance of the spouse, who is often involved in financing the business at start-up, and who also acts as an advisor for the management and growth of the business.

The family and social environment is necessary to identify business partners and market opportunities, to approach new customers and to be recommended (ABOUSAID, 2023; Hossain et al., 2023; Mohammed, 2020). In the literature, women entrepreneurs have a relational leadership style, which favours the satisfaction of their colleagues and a warm and familiar climate (St-Pierre, Nomo and Pilaeva, 2011; Vier-Machado and Rouleau, 2002; Félix and Zammar, 2021). However, in Tunisia, women entrepreneurs have a very directive and authoritarian management style, which corresponds to the leadership style in the country's companies (Allali, 2008; Bourqia, 2010; Doubogan, 2019). Several female entrepreneurs spoke of resistance from their employees, for whom female authority is not always accepted (Hamdi and Hamdi, 2021).

Women entrepreneurs feel excluded from networks, which are often organised for men, even though some attend chambers of commerce and industry.

Balancing work and family leaves little time for networking. In addition, the lack of access to the public space where most business relationships take place is a major brake on business growth. Most women entrepreneurs prefer not to turn to banks, in order to maintain their autonomy (Cornet and Constantinidis, 2004), and rely on their savings and family to find the funds they need to start up.

From this we can deduce that our third hypothesis is also confirmed.

The lack of training and qualifications excludes women cooperators from the labour market (Filali and Rioux, 2010; Kante, 2020: Florent Tasso, 2021). They are often very poor, with no start-up capital, and their only asset is know-how that is passed down from family to family. The family context is more complex (Hqieq, 2006; Dargis, 2021). These women receive no financial support from their parents or spouses. The only family support very often comes from the eldest daughter, who looks after the brothers and sisters and the meals (Mouaqit, 2003). These eldest daughters are then penalised because they leave school very early. These cooperative networks are characterised by solidarity between the women grouped together to ensure their survival and that of their families, and to escape poverty. Some use microcredit to finance their business (Alaoui and Boulahbach, 2014). As far as customers are concerned, women cooperators feel that they are not taken seriously because of their lack of training and experience (Bates, 2002; Kante, 2020; Ben Makhlouf, 2019; Hossain et al., 2023).

Women in cooperatives suffer from a triple oppression. They are women, they are poor and they live in rural areas (Avnimelech, 2023; Oukaci et al., 2019).

Although these women are proud to have been able to launch a business that will enable them to ensure their family's survival, they regret the lack of government support to help them out of their precarious situation, and the difficulties they encounter in dealing with administrative formalities, due to their illiteracy and low level of education.

V. Conclusion

All the efforts made by the State, NGOs and civil society have led to the creation of women's federations bringing together different categories of female entrepreneurs. So, endowed with technical, commercial, managerial and personal skills, Tunisian women are part of a dynamic to create women entrepreneurs likely to motivate their peers and encourage them to set up businesses. Like most developing countries, Tunisia is aware that gender inequality is harmful to society as a whole and is holding back development. It aims to give

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women their role as full citizens. The empowerment of women has become irreversible and deserves to be supported by the provision of substantial funding for the various mechanisms put in place.

The aim of this approach is to understand the situation of women entrepreneurs in Tunisia, by analysing the individual and contextual factors that influence their entrepreneurial process.

To do this, we conducted individual interviews with three groups of women. The first group was made up of women business owners, the second of self-employed women and the third of women co-operators. We have highlighted the gender impact of women's entrepreneurial activities. However, this impact is different for each of our groups.

Our results show that Tunisia has made every effort to encourage entrepreneurship in general, and female entrepreneurship in particular, using legal and policy instruments that take account of local specificities. The most salient features include the hybrid motivations for entrepreneurship, between constraint and opportunity; _ the lack of confidence in the skills of women entrepreneurs; _ the predominance of authoritarian leadership, which is poorly accepted when it comes to women leaders; _ male tutelage, which handicaps women's mobility and their freedom to take certain decisions; _ the predominance of patriarchal culture; _ corruption.

We have also shown that it is difficult to support entrepreneurs, whether men or women, by neglecting the influence of their internal and external environment. Standardised support that does not take account of the diversity of contexts in which entrepreneurs operate is inappropriate and ineffective.

In any case, the situation of Tunisian women has undergone clear changes in recent decades, both in terms of their situation and their behaviour. Traditionally, women have participated in the economy, in particular by helping to grow the crops needed for family consumption. Now, with the advent of schooling, women's position in the family has been strengthened.

Women still face difficulties in accessing credit, which reflects the low level of interest shown in them by the authorities, who do not consider them to be a useful part of the national economy, with the risk of them migrating to the informal sector.

Our research has a number of limitations, including the fact that it only considers women entrepreneurs operating in the formal sector, overlooking a significant proportion of women operating in the informal sector. Studies on this sector could help to provide a broader view of the reality of female entrepreneurship in Tunisia.

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