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ORIGINAL SCIENTIFIC PAPER

Barriers to Accessing Entrepreneurial Support: Evidence from Rural Women Entrepreneurs in Morocco's INDH



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A B S T R A C T

For rural women in Morocco, entrepreneurship represents a hope of surviving for themselves and their families. In the majority of cases, these women are young, married with children and are in precarious conditions. This study aims to investigate the barriers preventing rural women from attending and completing a free entrepreneurship support program. This represents a paradoxical phenomenon that has not been studied in the existing literature. Semi-structured interviews and field observations were conducted to identify nine main barriers, which were subsequently statistically tested on a sample of 100 women who had registered in the INDH's entrepreneurial support program in a rural area of Morocco, using cross-tabulations, chi-square tests, Cramer's V, and binary logistic regression. The results revealed that inconvenient training schedules (B3) emerged as the factor most strongly associated with support status, with women reporting

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this problem showing markedly lower odds of accompaniment. The fear of wasting time and money without a guarantee of funding (B8) is negatively related to the likelihood of completing the training. Conversely, financial hardship (B9) is positively associated with support, women in precarious conditions being more strongly represented among the accompanied, a result that runs counter to the initial hypothesis and warrants cautious interpretation. Improving logistical and organizational arrangements and taking into consideration the economic and cultural specificities of the population could optimize the number of women gaining value from entrepreneurial support programs.

KEYWORDS: *female entrepreneurship, support entrepreneurship, necessity, barriers, Morocco, rural entrepreneurship, INDH, rural areas*

Introduction

Women are the cornerstones of society and make a major contribution to the sustainable development of civilizations. Today, female entrepreneurship is perceived as the foundation of an inclusive and non-discriminatory ecosystem (Rharzouz et al., 2024).

In Morocco, numerous programs have emerged over the years to support women with entrepreneurial projects, particularly in rural areas. Among these initiatives, the National Initiative for Human Development (INDH), especially through the third program of its third phase launched in 2019, stands out as one of the most comprehensive government-led accompaniment initiatives, offering not only free entrepreneurial training but also equipment funding and post-creation follow-up support (INDH, 2025).

Although the aim of entrepreneurial support is to help women strengthen their entrepreneurial capabilities through continuous monitoring and training, many women continue to face barriers that prevent them from fully benefiting from it. Existing research has extensively documented the barriers preventing women from starting businesses, including socio-cultural constraints, financial limitations, and lack of family support (Constantinidis et al., 2017; Panda, 2018).

However, a critical and largely overlooked question remains: what prevents rural women who have already registered for a free, government-funded entrepreneurial support program from attending and completing it effectively? Unlike prior studies that examine why women do not start businesses, this research investigates a more specific and paradoxical

phenomenon: the abandonment of a support program that removes the most commonly cited barriers in the literature, namely cost and access to funding. Despite the availability of such programs in Morocco, their uptake by women entrepreneurs remains significantly low (Bouarir et al., 2023).

This research addresses this issue by investigating the associations between categories of barriers and women's attendance at INDH training sessions in a rural area of Morocco. The survey helped identify respondents' training status and facilitated analysis of the challenges preventing rural women from attending entrepreneurial accompaniment sessions, despite having voluntarily enrolled in the program.

The dual contribution of this article is: providing a conceptual model of barriers across research hypotheses, and delivering a statistical validation of the significance and weight of each barrier through cross-tabulation, Chi^2 tests and logistic regression.

This paper begins with an overview of the relevant literature and the development of the research hypotheses, followed by a description of the methodological choices and data collection process. The results are then presented and discussed, and the paper concludes with a discussion of limitations and directions for future research.

Literature Review

From Barriers to Entrepreneurship to Barriers to Participation in Entrepreneurial Support

The literature on women's entrepreneurship in developing contexts overwhelmingly addresses the barriers that prevent women from becoming entrepreneurs, such as unequal access to education, restricted access to capital, and social norms that confine women to the domestic sphere (Constantinidis et al., 2017; Panda, 2018; Ramle & Mardikaningsih, 2024). These are barriers to entry into entrepreneurship, and they are extensively documented. A conceptually distinct question, however, concerns the barriers that prevent a woman already enrolled in a support program from actually attending it and completing it. This second question surfaces only at the margins of existing work. Studies on women's training address participation constraints without treating them as a distinct object of investigation. Azam Roomi and Harrison (2010) show how mobility and the organization of daily life shape women's effective attendance in training

programs, while Bullough et al. (2015) identify the contextual and human factors that determine whether a program reaches its objectives. Moreover, research on entrepreneurial training in emerging economies has primarily focused on the effects of training on performance (Bhardwaj, 2014) rather than on the obstacles to accessing it. More recently, Miković et al. (2026) observe that mentorship provision in emerging markets remains fragmented and insufficiently systematized, and call for greater accessibility for women in rural and underserved areas. Other recent studies have examined rural women's participation in entrepreneurial initiatives. Vujadinović and Marjanović (2025) identify limited access to finance and to training as the main obstacles faced by rural women in Serbia, while Kabir et al. (2022) show that engagement in agro-entrepreneurship improves their socio-economic status in Bangladesh. These studies shed light on rural women's entry into entrepreneurial activity or its effects, but not on the obstacles that prevent a woman already enrolled in a support program from actually participating.

This blind spot matters all the more because the phenomenon under study is paradoxical. The INDH program removes precisely the barrier that the entry literature identifies as decisive, the financial one, since participation is free and equipment funding is available. And yet women withdraw. This suggests that other obstacles exist, distinct from the barriers to entrepreneurship that precede any program. In the absence of a dedicated body of literature on barriers to participation, the hypotheses that follow are grounded in the broader empirical literature on barriers to women's entrepreneurship, mobilized here as a heuristic base rather than as an equivalence, and transposed to the specific context of entrepreneurial support programs.

Panda (2018) and Sukhija (2024) identify several categories of constraints faced by women entrepreneurs in developing countries, including infrastructure, work-family balance, and access to funding. Mersha and Sriram (2018) confirmed empirically that women entrepreneurs in emerging economies report lower business and entrepreneurial skill sets compared to their male counterparts, which may reduce their ability to fully engage with and benefit from structured training programs. Arab Muslim women entrepreneurs, particularly those in rural Morocco, may face a combination of socio-cultural and structural constraints that shape both their motivations and their trajectories. These constraints may stem from gender inequalities, geographic isolation, and poverty. In addition, community and

traditional norms greatly influence their decision-making and autonomy (Constantinidis et al., 2017; Tlaiss & McAdam, 2021). Giannella et al. (2025) showed that women in rural areas are, in most cases, necessity-driven entrepreneurs who did not choose entrepreneurship as a career opportunity. This has a significant impact on their attitude toward support programs and institutional assistance. However, no study has empirically tested which of these barriers specifically prevent enrolled women from completing a free government-funded program.

H1: Mobility issues remain a primary challenge preventing women from attending the training sessions.

H2: Lack of understanding the training language and limited entrepreneurial skills reduce women's engagement in the support initiative.

Program Offerings and Effective Access: A Noticeable Gap

Despite the proliferation of entrepreneurial support programs in Morocco, their uptake by women remains significantly low (Bouarir et al., 2023). Jabbouri et al. (2024) demonstrate that local entrepreneurial initiatives targeting rural women in Morocco can have a meaningful empowerment impact, but only when they successfully address the structural and cultural barriers that formal programs tend to overlook. Similarly, Bullough et al. (2015) stress that the design of a training program, its human factors and its contextual environment condition whether women can effectively benefit from it, suggesting that simply providing training free of charge does not guarantee effective participation or uptake.

Although most government support programs are technically free of charge, rural Moroccan women, especially those married with children, bear hidden costs such as transportation fees and childcare costs during sessions. The World Bank (2022) confirms, in its report, that these two constraints place a particularly heavy burden on women living in rural areas. So, the fact that a program is listed as free of charge does not reflect its actual cost to a woman who has to pay for transportation or find someone to look after her children when she is not available.

H3: Administrative and organizational planning is the major structural barrier that affects women's participation in the program.

H4: Family-related constraints, including patriarchal norms and childcare responsibilities, significantly affect women's attendance at training sessions.

Personal and Psychological Barriers: Decisive Factors in Commitment

Beyond structural constraints, individual and psychological factors significantly shape women's willingness to engage with support programs. Low self-confidence and fear of failure represent major obstacles to women's engagement with entrepreneurial accompaniment structures (Wieland et al., 2018). Minniti and Nardone (2007) highlight that fear of failure generates significant gender differences in entrepreneurial behavior, with women being systematically more risk-averse and more likely to disengage from entrepreneurial activities when outcomes are uncertain. In rural Moroccan communities, this psychological dimension is further amplified by the perception that training sessions are an investment of time and money with no guaranteed return, particularly for women whose entrepreneurial activity is primarily driven by economic and financial necessity rather than by aspirations for skill development (Giannella et al., 2025).

In addition, the literature links women's participation to psychological resources. Tejada and Camino (2024) show, in a different professional context, that psychological capital (self-efficacy, resilience, optimism, and hope) reduces stress, and that this effect is more pronounced among women than among men. Applied to entrepreneurial coaching, this finding suggests that a lack of these resources may weigh more heavily on women in a training setting that is perceived as challenging.

H5: Fear of failure combined with low self-confidence significantly reduces women's access to entrepreneurial accompaniment.

H6: Financial challenges such as poverty and the continuous need to generate income represent the foremost limitations preventing women's participation in support sessions.

Methodology

Research Design and Data Collection

This research is based on an exploratory sequential design combining qualitative and quantitative phases. The qualitative phase served to identify the barriers to attending entrepreneurial training through semi-structured interviews and direct field observation. On this basis, a quantitative phase was conducted to statistically test and validate the weight of each identified barrier.

Semi-structured interviews were conducted with three categories of women entrepreneurs enrolled in the INDH program in a rural area of Morocco. Participants were identified through purposive sampling, drawing on in-depth field knowledge to facilitate access to diverse profiles and foster a climate of trust.

According to the platform's staff, women represented approximately 15% of the accompanied persons, and among women who completed the training, more than 50% received material funding. These figures illustrate both the low female representation in this area and the central paradox of this study: despite the free accompaniment and the availability of funding, women's effective access to the program remains limited.

A sample of 100 women aged between 20 and 45 years was selected, ensuring the inclusion of women at different stages of engagement in the program in order to cover the full spectrum of possible trajectories, from enrollment to training completion. Interviews were conducted in person or by phone depending on each respondent's circumstances, and their duration ranged from 5 to 25 minutes. To preserve anonymity, each respondent was assigned the code Fx, where x is a randomly assigned number.

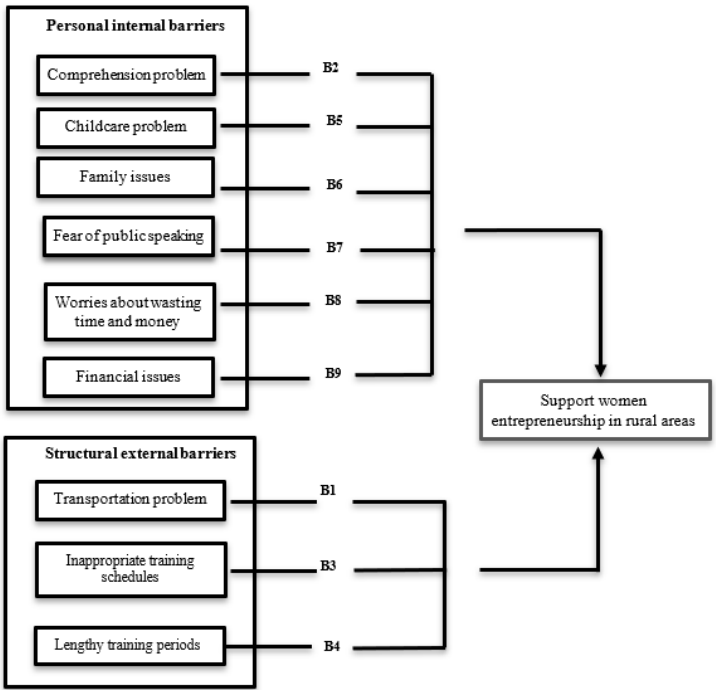
Respondents were divided into three groups according to their level of engagement in the program. The first group (G1) includes women who completed the entrepreneurial training and received INDH material funding. The second group (G2) includes women who attended training sessions but did not receive financial support. The third group (G3) includes women who enrolled in the program but did not attend part or all of the training sessions, in order to understand the real reasons for their disengagement.

We identified nine recurring barriers hindering effective access to entrepreneurial accompaniment in rural areas which are: transportation problem (B1), comprehension problem (B2), inappropriate training

schedules (B3), lengthy training periods (B4), childcare problem (B5), family issues (B6), fear of public speaking (B7), worries about wasting time and money (B8), and financial issues (B9). Based on these findings, a structured file was developed in which each barrier was operationalized as a binary variable (1 = problem present, 0 = problem absent). Figure 1 presents the analytical framework of the variables and their classification into personal internal barriers and structural external barriers.

Data Processing Approach

Figure1: Analytical Framework of Barrier Variables and Their Categorization



Source: Authors

Cross-tabulations first described the sociodemographic profile of the studied population and the occurrence of each barrier by group. Chi² tests were then performed using IBM SPSS to compare the three groups, and subsequently to compare women who attended all the training sessions (G1 and G2) with those who did not (G3). A p-value below 0.05 indicated a significant relationship between variables. Cramer's V was then calculated

to quantify the strength of association between each significant barrier and support status. Finally, a binary logistic regression was performed using two methods: Forward LR for predictor identification and Enter for confirmatory testing. The dependent variable was support status, defined based on training attendance: women who attended all sessions (G1 and G2) were coded as supported = 1, and those who did not (G3) as not supported = 0.

Results and Discussion

Sociodemographic Profile of Respondents

Table 1: Sociodemographic profile of respondents

Marital status/ Age group (years)	Single	Married	Divorced	Total
Under 25	13	3	0	16
25-35	12	33	4	49
35-45	3	28	4	35
Total	28	64	8	100

Source: Authors' calculations

Figure 2: Geographic proximity of respondents to the support platform location



Source: Authors

The sociodemographic profile of respondents shows that nearly half of the women interviewed were aged between 25 and 35 years old (49%), and the majority were married (64%), with most married and divorced women having children, as confirmed by the interviews. This profile is consistent with the literature on necessity-driven female entrepreneurship in developing countries, where women in this age bracket simultaneously face the highest concentration of domestic, parental, and professional

responsibilities (Giannella et al., 2025). Zakani (2024) similarly found that 80% of women entrepreneurs in Morocco fall within the 22 to 40 age bracket, confirming that this demographic represents the core population targeted by entrepreneurial support programs. The predominance of married women with children in the sample is not incidental. It directly shapes the nature and intensity of the barriers they encounter when attempting to engage with institutional support programs, as household and childcare obligations impose time constraints that are often not taken into account.

Equally significant is the geographic distribution of respondents. Three-quarters of the women surveyed (75%) reported living far from the training platform, while only 25% lived nearby. In rural Moroccan contexts, this distance translates into real financial and time costs. The World Bank (2022) highlights that inadequate transportation infrastructure disproportionately constrains rural women's economic participation, even when support programs are nominally free of charge. This territorial dimension introduces a form of differences in access linked to geographic proximity: women who happen to live closer to the platform enjoy a beneficial advantage that has nothing to do with their motivation or entrepreneurial capacity. This finding calls for reconsidering the geographic boundaries used to define coverage areas, since grouping women living one hour away with those living five minutes away creates artificial equality that does not reflect real access conditions.

Distribution of Barriers Across Groups

Table 2: Percentage of interviewees reporting each barrier by group

Barrier Group	B1	B2	B3	B4	B5	B6	B7	B8	B9
G1	16	6	17	18	6	0	4	7	10
G2	29	10	33	33	15	12	18	26	22
G3	30	7	34	30	18	7	14	25	11
Total*	**75**	**23**	**84**	**81**	**39**	**19**	**36**	**58**	**43**

Source: Authors' calculations

*Note: * Percentages are calculated on the total sample (N=100). The « Total » row is the overall proportion reporting each barrier*

The cross-tabulation of barriers across the three groups reveals several analytically significant patterns. Among women who successfully

completed training and received equipment funding (G1), barriers were present but did not constitute insurmountable obstacles. Inappropriate training schedules (B3: 17%) and lengthy training periods (B4: 18%) were also present among women in this group, suggesting that even motivated and ultimately successful participants acknowledged structural friction in the program design. The complete absence of family issues in G1 (B6: 0%) is particularly noteworthy: it suggests that women with stronger household support systems appear to be more represented among program completers. This suggests that women who benefit from stronger family support may be more likely to complete the training. It is also worth noting that women in G1 tended to present projects that stood out from the repetitive proposals commonly submitted in the same area. Attending training sessions gave them the opportunity to receive guidance and refine their projects. This likely increased their chances of being selected for equipment funding. Women who did not attend all sessions missed this kind of orientation and therefore had less opportunity to differentiate their projects.

Among women who attended training without receiving funding (G2), the barrier profile is noticeably more pronounced. In this group, training schedules and durations were the most frequently reported barriers (33%), alongside transportation difficulties (B1: 29%), worries about wasting time and money (B8: 26%), and financial issues (B9: 22%). This pattern suggests that the absence of material reward at the end of the accompaniment process may be associated with progressive disengagement. Women who invest time and resources without a guaranteed outcome may withdraw before reaching the funding stage.

Among women who were unable to attend the training sessions (G3), the barrier profile closely mirrors that of G2, with training schedules (B3: 34%), lengthy training periods (B4: 30%), transportation difficulties (B1: 30%), and worries about wasting time and money (B8: 25%) all exceeding or approaching the 30% mark. This convergence between G2 and G3 is one of the most analytically significant findings of this study. It suggests that the barriers preventing full engagement and the barriers causing complete disengagement are largely the same, differing in intensity rather than in nature. This observation implies that G2 are at high risk of becoming G3 in subsequent program cycles if structural interventions are not introduced early in the accompaniment process.

Although awareness campaigns were occasionally organized in remote areas, the training sessions remained centralized at the platforms, and

participants were sometimes notified a few days in advance, leaving insufficient time for organization. In addition, some women said that they had to take multiple forms of public transport or leave their homes very early in the morning to arrive on time. Repeating this several times in one or two months represents a high invisible cost that the program could not fully account for.

Overall, more than 80% of all respondents identified inappropriate training schedules (B3: 84%) and lengthy training periods (B4: 81%) as major obstacles, while 75% reported transportation difficulties (B1). These figures point to a fundamental misalignment between the training operational design and the daily realities of its target population. As Constantinidis et al. (2017) observed in their analysis of Moroccan rural women cooperatives, standardized accompaniment models that fail to account for the specific time and mobility constraints of rural women may be less effective regardless of their financial generosity.

The fact that 39% of the respondents reported childcare problems (B5) suggests that training sessions did not always accommodate women with young children, which is consistent with World Bank (2022) findings on rural Moroccan women's caregiving constraints.

Chi² Testing and Strength of Associations

Table 3: Chi² test summary chart

Barrier	Chi²	df	p-value	Significance
B1	3.514	2	0.173	Not significant
B2	0.406	2	0.816	Not significant
B3	6.923	2	**0.031**	**Significant**
B4	1.021	2	0.600	Not significant
B5	3.851	2	0.146	Not significant
B6	7.400	2	**0.025**	**Significant**
B7	3.916	2	0.141	Not significant
B8	8.889	2	**0.012**	**Significant**
B9	3.135	2	0.209	Not significant

Source: Authors' calculations

Table 4: Power of connection between each barrier and support category

Barrier	Chi² (df)	p-value	Cramer's V	Significance	Association strength
B1	3.297(1)	0.069	0.182	Not significant	Weak
B2	0.274(1)	0.601	0.052	Not significant	Very weak
B3	6.920(1)	**0.009**	0.263	**Significant**	Weak
B4	0.778(1)	0.378	0.088	Not significant	Very weak
B5	3.496(1)	0.062	0.187	Not significant	Weak
B6	0.035(1)	0.852	0.019	Not significant	Very weak
B7	0.374(1)	0.541	0.061	Not significant	Very weak
B8	3.986(1)	**0.046**	0.200	**Significant**	Weak
B9	2.942(1)	0.086	0.172	Not significant	Weak

Source: Authors' calculations

Chi² tests across the three groups identified three barriers with statistically significant associations with training status: inappropriate training schedules (B3: p=0.031), family issues (B6: p=0.025), and worries about wasting time and money (B8: p=0.012). After regrouping participants into trained and untrained categories, Cramer's V analysis confirmed that B3 and B8 maintained significant associations with support status, with weak effect sizes (V=0.263 and V=0.200, respectively).

In a small purposive sample, weak associations are statistically expected and do not diminish the practical significance of the findings (Kotrlik et al., 2011). The association between scheduling constraints and program dropout was consistently observed across the different analytical methods applied. This consistency across analytical methods strengthens the credibility of the finding.

The disappearance of B6 family issues in the trained/untrained analysis is particularly interesting. Although H4 was not confirmed as an independent predictor in the regression model, family issues were identified as significant in the three-group Chi² analysis (p=0.025). This can show that this barrier operates differently depending on the stage of engagement: real at the early stages, but potentially overcome when women perceive a genuine chance of being funded and focus on developing their projects.

While H1 and H2 were not statistically confirmed in the Chi² and regression analyses, their descriptive relevance remains significant. Transportation difficulties were reported by 75% of respondents and comprehension problems by 23%, suggesting that these barriers are widely

present but do not statistically differentiate trained from untrained women, as further discussed below.

The non-significance of transportation (B1) at this stage of the analysis as an apparent paradox can be explained by the fact that transportation difficulties, while widely shared, do not discriminate between trained and untrained women. In reality, they are a universal burden that all groups bear equally, and therefore do not explain the differential in outcomes between groups. This can be interpreted to mean that the decisive factor is not whether women face obstacles, but whether they can find enough flexibility to overcome them. This finding has direct policy implications: addressing transportation alone would not reduce the gap between G2 and G3, as it is not what statistically differentiates them.

These statistical findings are consistent with observations made in the field. Many participants reported that it was particularly difficult for them to attend all the sessions during the week, as other obligations made regular attendance practically impossible. In Morocco, for instance, Friday is a day of prayer and of the traditional family couscous meal, two cultural and religious observances that make it one of the busiest days of the week for rural women. Scheduling sessions on such a day can constitute a barrier itself. This scheduling choice reflects a broader trend already identified in the literature, namely that support programs are sometimes designed without taking into account the cultural and social specificities of their target population (Constantinidis et al., 2017; Tlaiss & McAdam, 2021). They therefore tend to create structural barriers that could be reduced through better anticipation.

Direct Effects of Barriers on Supporting Status: Binary Logistic Regression

Table 5: Forward logistic regression results (LR method)

Predictor	B	E. S	Wald	Df	p-value	Exp(B)	95%CI (Lower – Upper)
B3 Inappropriate training schedules	-2.322	1.056	4.833	1	**0.028**	0.098	0,012-0,777
Constant	2.708	1.033	6.875	1	0.009	15.000	

Source: Authors' calculations

Table 6: Confirmatory analysis results (Enter method)

Predictor	B	E. S	Wald	df	p-value	Exp(B)	Interpretation
B1 Transportation problem	-0.964	0.637	2.293	1	0.130	0.381	ot significant
B2 Comprehension problem	0.918	0.611	2.254	1	0.133	2.504	Not significant
B3 Inappropriate training schedules	-1.985	1.141	3.024	1	0.082	0.137	Not significant
B4 Lengthy training periods	0.266	0.699	0.144	1	0.704	1.304	Not significant
B5 Childcare problem	-0.733	0.507	2.091	1	0.148	0.480	Not significant
B6 Family issues	0.673	0.647	1.083	1	0.298	1.961	Not significant
B7 Fear of public speaking	-0.081	0.561	0.021	1	0.885	0.922	Not significant
B8 Worries about wasting time and money	-1.271	0.616	4.265	1	**0.039**	0.281	Negatively Significant
B9 Financial issues	1.420	0.562	6.389	1	**0.011**	4.137	Positively Significant
Constant	3.136	1.182	7.039	1	0.008	23.009	

Source: Authors' calculations

The Forward LR method identified inappropriate training schedules (B3) as the sole statistically significant predictor of support status (B = -2.322; p = 0.028; Exp(B) = 0.098). Pointing out scheduling conflicts is associated with approximately 90% lower odds of being classified as supported. This result is consistent with Hypothesis H3. In fact, according to these women, most training sessions were scheduled at times that conflicted directly with their daily obligations. In reality, some women are engaged in income-generating activities during these hours, others were helping their husbands at work, and many had no one to take care of their children or pick them up from school. The program's official cost is free, yet participants bear costs that are not taken into account (such as the journey to the platforms) and, above all, the opportunity cost borne by women who engage in income-generating activities or who must arrange childcare. For a woman

whose informal work supports her family, attending sessions at these times amounts to suspending the very source of income that formalization is supposed to guarantee, which turns the schedule itself into a barrier. This is consistent with the findings of the World Bank (2022), which highlights childcare and domestic obligations as major constraints on rural women's economic participation in Morocco.

The Enter method identified two other significant predictors, B8 and B9. B8, worries about wasting time and money (B=-1.271; p=0.039; Exp(B)=0.281), is negatively related to support status. A significant negative relationship emerges between apprehension about investing time and resources without guaranteed funding and the likelihood of accompaniment. Several respondents reported that they were aware from the beginning that funding was not guaranteed. For these women, the calculation is primarily economic rather than psychological: suspending a generative-income activity or paying for childcare in order to attend is only worthwhile if the funding at the end is reasonably assured. In the absence of such assurance, the anticipated loss of time and income outweighs the expected benefit. Being evaluated alongside participants from all sectors and backgrounds also amplified self-doubt among some women, and several of whom felt uncertain about their own legitimacy within such a diverse group, which further reduces their motivation to fully invest in the support process.

Regarding B9 financial issues (B=1.420; p=0.011; Exp(B)=4.137), financial difficulties are positively associated with support status, with odds more than four times higher. A possible reading is that women in financially precarious situations perceive the material support of the program as an incentive strong enough to outweigh other obstacles. For these women, the program may represent one of the few available routes to productive capital, which could account for a greater tolerance of scheduling and travel constraints. The only evidence available to support this reading is declarative: several participants facing financial difficulties indicated that their primary motivation was obtaining the funding rather than the training itself. This observation remains insufficient to establish the underlying mechanism, which would require dedicated investigation. Furthermore, this reading echoes a finding from a different context: Using municipal panel data from the Republic of Srpska, Stevandić et al. (2026) report that grants allocated to women have a significantly stronger positive effect in the most underdeveloped municipalities than in developed ones. Although their object concerns agricultural entrepreneurship and operates at an aggregate

level of analysis, this result converges with ours in suggesting that financial incentives weigh more heavily where precarity is most pronounced.

Field observations also revealed that women with genuine entrepreneurial intentions were the ones who attended the sessions most regularly, regardless of their financial difficulties. Several participants stated that their main motivation was to receive supplies rather than to benefit from training, and some would have preferred to receive material assistance first and participate in the support program afterward as a form of assistance. According to participants, this situation is largely due to a mismatch between the content of certain training sessions and the specific profile of some participants.

Summary of Hypothesis Testing Results

Table 7: Hypothesis testing results

Hypothesis	Description	Result
H1	Mobility issues prevent women from attending training sessions	Not supported
H2	Comprehension and skills barriers reduce engagement	Not supported
H3	Inappropriate training schedules affect participation	Supported
H4	Family issues affect attendance	Partially supported
H5	Fear of failure and low self-confidence reduce access	Not supported
H6	Financial challenges prevent participation	Not supported

Source: Authors' calculations

H5 is not supported, as the only strictly psychological indicator retained, fear of public speaking (B7), is not statistically significant in any of the tests. Although apprehension (B8) is associated with a lack of confidence, it primarily reflects an economic cost–benefit consideration and was therefore assigned to H6. H6 is also not supported, as financial hardship (B9) is positively, rather than negatively, associated with participation. This unexpected finding is discussed in more detail in the Results section.

Conclusion

This study set out to understand why rural women already enrolled in a free entrepreneurial support program nonetheless fail to attend and complete it. Among the nine barriers tested, inappropriate training schedules (B3) emerged as the factor most strongly associated with support status, women reporting this constraint showing roughly 90% lower odds of being classified as supported. Apprehension about wasting time and money without guaranteed funding (B8) was negatively related to support, reflecting a cost–benefit calculation rather than a purely psychological reluctance: women hesitate to suspend income-generating activities or to incur childcare costs without assurance of a return. Financial hardship (B9), against the initial hypothesis, was positively associated with participation, women in precarious conditions being more strongly represented among the accompanied. The convergence of barrier profiles between partially engaged women (G2) and non-attendees (G3) further indicates that both groups face obstacles identical in nature and differing only in intensity.

These findings carry specific implications for program design. Since scheduling (B3) is the single significant predictor of accompaniment, aligning session times with the daily and economic realities of rural women would address the most decisive barrier identified. Because the apprehension captured by B8 stems from the absence of any guarantee of funding, clearer signposting of the expected return on participation would reduce the perceived risk of investing time and forgoing income. And although transportation (B1) and childcare (B5) are not statistically significant, their descriptive prevalence is high. Since financial hardship (B9) draws the most precarious women into the program rather than deterring them, support structures should anticipate that this population, once enrolled, needs logistical accommodation, notably childcare and transport, to convert enrollment into completion.

Several methodological limitations must be acknowledged. The study relies on a cross-sectional design and on a sample of 100 women in a single rural area, which constrains both statistical power and the generalizability of the findings to other Moroccan territories or program types. Some G2 women may have been funded in later cycles, which the cross-sectional design does not capture. The binary logistic regression establishes associations, not causal relationships: the design does not permit inference about the direction or the mechanism linking barriers to disengagement, and

the correlational results should be read as such. The operationalization of barriers as binary variables, while necessary for statistical testing, flattens the intensity and the lived meaning of each obstacle, which the qualitative material only partially restores. Finally, the paradoxical result concerning financial hardship (B9) would warrant a dedicated longitudinal investigation, both to establish whether material precarity sustains participation over time or merely accelerates initial enrollment, and to disentangle what stems from participants' own motivation from other factors that the present cross-sectional, single-site design cannot isolate. By shifting the focus from barriers to entrepreneurship to barriers to entrepreneurial support, this study opens a research avenue that the existing literature had largely left aside.

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