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## **The importance of digital education and training in strengthening the entrepreneurial skills of women**

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### **Abstract**

The uncertainty of the changing environment has forced women entrepreneurs to invest in their businesses. To do this, a qualitative approach and a deductive approach were adopted. Thematic content analysis reveals that the majority of women entrepreneurs have an optimistic understanding of digital technologies and benefit from online training to practice effectively.

**Keywords:** digitalization; online education; digital training; entrepreneurship; women entrepreneurs

### **1. Introduction**

(The entrepreneurial society sought should therefore ensure equal opportunities for all by inspiring and encouraging women and young people to become entrepreneurs. Their role in this ecosystem would be further enhanced as a force for proposals and action, promoting inclusive growth and employment.) (Message from HM KING MOHAMMED VI, 2014).

According to the recent report by the Moroccan Observatory of Micro, Small and Medium-sized Enterprises (ONTPME) for the period 2020-2021, less than 24% of women are

registered as self-employed entrepreneurs (AE) in 2021. Among registered AEs, nearly 76% are male.

Women's entrepreneurship is driving economic growth, as it contributes significantly to reducing unemployment and poverty, as well as promoting gender equality. In a society where digitalization is rapidly transforming economic sectors and working methods, women's entrepreneurship remains an essential element in promoting economic and social progress. Entrepreneurship offers the opportunity to design, reflect, pool resources and identify opportunities that can be turned into viable businesses. It requires risk-taking and a determination to succeed. However, women entrepreneurs continue to face significant challenges, particularly in terms of access to resources, online education, networks and market opportunities.

Digital education is proving to be an essential element in encouraging female entrepreneurship, providing women with the tools and knowledge they need to grow and succeed in today's digital economy. In an era of rapid technological change, access to quality digital education enables women entrepreneurs to overcome traditional barriers, broaden their horizons and reach a wider audience. According to research conducted by UNESCO, the use of digital technologies and

digital education enables women to develop essential skills that strengthen their ability to create and manage innovative businesses.

Furthermore, according to the OECD report on digital skills, women with Advanced digital skills are more likely to create and develop successful businesses, contributing to economic growth and job creation. Furthermore, projects such as Women Who Code and She Leads Africa highlight the beneficial effect of digital training on the empowerment of women entrepreneurs, providing them with the tools they need to succeed in an increasingly digital business environment. Indeed, incorporating digital skills into women's entrepreneurial trajectories not only encourages their economic independence, but also promotes innovation, competitiveness and economic growth on a large scale.

Furthermore, the availability of quality education promotes equal opportunities and women's economic empowerment, while encouraging innovation and sustainable development. In addition, it is essential to understand and raise awareness of the importance of training and education for female entrepreneurship in order to fully exploit the potential of women entrepreneurs and promote inclusive and stable growth. The aim of this study is to understand and fully appreciate the importance of digital training and education in the lives of women entrepreneurs; hence the research question is as follows: How does digital training influence the performance and sustainability of businesses run by women entrepreneurs? To achieve this, we will organize a series of interviews with 15 women entrepreneurs in the Greater Casablanca region. After gathering information from their interviews, we will conduct a thematic content analysis. To achieve this objective, we will first review the literature in the first part of this study. In the second part, we will use a methodological approach followed by results and discussions.

## 2. Literature review

### 2.1 Femininity: a key to women's empowerment:

Women's entrepreneurship is one of the most debated topics in the business world. As a tool for development, innovation and employment, women's entrepreneurship has attracted growing interest from governments in recent years.

Due to its active contribution to development. However, women's potential to create businesses remains largely untapped (GEM, 2017).

Furthermore, the role of women in a country's economy is measured by two factors: the proportion of women in the

working population and the proportion of women directly involved in setting up and managing businesses.

**Table 1:** Activity rate for the Moroccan population

	2015	2016	2017
<b>Total activity rate</b>	49.21	49.34	49.46
<b>Male activity rate</b>	70.49	70.46	70.42
<b>Activity rate for women</b>	25.33	25.46	25.57

*Source: National report, GEM 2017*

This table, which measures entrepreneurship in Morocco, reveals that women's participation rates are traditionally lower than those of men. Thus, men are more likely than women to start an entrepreneurial activity, regardless of their level of development.

Morocco, meanwhile, has the lowest gender equity rate in the world, meaning that the rate of emerging entrepreneurial activity among men is three times higher than that of women. There are four times as many established male entrepreneurs as female entrepreneurs. This gap stems from the way skills are perceived: women's entrepreneurial skills are real, yet they are restricted by a restrictive social and cultural system. However, it should be noted that when Moroccan women do become entrepreneurs, they have greater growth potential than men. Overall, women remain an important challenge, a source of resources and initiatives to encourage business creation and development in Morocco (GEM, 2017).

### 2.2 Digital training: role and importance:

"Only education can empower individuals of all ages to acquire the knowledge and skills necessary to adapt to change; demographic, climatic and technological, to name but a few, which affect all our societies." (UNESCO, 2019-2025).

In an increasingly connected world, digital skills enable global accessibility (ASBFEO, 2023).

According to a World Bank report, women who have undergone entrepreneurial training that includes digital skills are 50% more likely to succeed in their businesses than those who have not undergone such training. According to a study conducted by the McKinsey Global Institute, women who implement advanced digital technologies in their businesses see a 34% increase in productivity.

Vocational training plays a crucial role in acquiring and developing digital skills at different levels. Women's entrepreneurship offers a valuable opportunity to acquire, improve and implement essential digital skills in the professional sphere. (ASBFEO, 2023)

Digital training is an effective way to strengthen entrepreneurial skills. Digital vocational training is crucial for women-led businesses that want to remain competitive in an increasingly digital world and, above all, to demonstrate women's real skills in this area. It provides the knowledge and skills essential for success in an ever-changing professional environment. (ASBFEO, 2023)

"The essence of entrepreneurship lies in perceiving and exploiting new opportunities in the field of business [...] it always has to do with the contribution of a different use of natural resources that are removed from their natural use and subject to new combinations." (SCUMPTER, 1928)

According to Coursera, 45% of participants in their technology and entrepreneurship courses are women, and this proportion continues to grow. According to a report by LinkedIn Learning, women are 20% more likely than men to take online continuing education courses to improve their digital skills.

According to the UNESCO report, access to digital education for women could reduce poverty by 20%. However, in their analysis, Boutillier and colleagues (2008) also highlight the importance of training and support to accompany women on their entrepreneurial journey. (GUZMAN & KACPRECYK, 2019) highlight that women face challenges such as discrimination, lack of funding and professional networks, and gender stereotypes that impact their access to resources and recognition as entrepreneurs.

Access to resources plays an essential role in the development of an organization. According to resource theory (PENROSE, 1959) mentioned by (Brush, 2018), it is important to emphasize that women entrepreneurs have a role to play in combating all forms of exclusion, creating jobs, preserving the environment and strengthening social cohesion (DRISSI & ANGADE, 2017).

### **2.3 Highlighting the resource theory:**

According to UNESCO, 60% of women in developing countries believe that access to the internet and digital resources is a major barrier to digital learning, despite the benefits.

The undeniable advantage women have over men when it comes to starting a business. Entrepreneurial projects led by women are more likely to survive after three years than those led by men. Alongside this entrepreneurial issue, women face a lack of digital training. Once again, this phenomenon can be explained by their socialization and implicit societal norms. As the digital and IT sector expands and becomes indispensable, women are often excluded due to a lack of training.

Strengthen the management skills of women entrepreneurs by training and improving the development potential of very small enterprises during the sensitive post-construction period, for example, and by encouraging the creation of networks for women entrepreneurs to increase their development opportunities. The total number of beneficiaries is 156. (ROYAL REPORT, 2018)

Only 50% of women use the Internet in some European countries, compared to 68% of men. While digital education reveals structural and societal disparities, it also offers a great opportunity for empowerment and emancipation, giving women the chance to achieve financial independence, improve their career opportunities and acquire new knowledge. (OECD, 2018)

It has been observed that among the obstacles faced by women entrepreneurs, the focus is mainly on financial resources, whereas other resources such as material resources also exist. Businesses also face a real challenge, such as mastering digitalization (ABRIANE, 2021), which offers opportunities for expansion and growth. In addition, it enables them to overcome the traditional challenges they face, which can help to reduce gender disparities in business.

To meet the challenges on the ground, a series of efforts are being made in this direction with various partners.

### **3. Challenges and obstacles to digital training for women:**

"Empowering women means giving them the means to launch their own projects. It is in this context that several government initiatives on employment and entrepreneurship have been launched." (CHAHID, 2023)

From the outset, women with projects have been the primary target: "Projects led by women thus account for 20% of the funding granted, in line with the program's commitment to instill entrepreneurship among the female target group" (MINISTRY OF TOURISM, 2022).

Created in the context of fulfilling the commitments of the 2021-2026 government program, Jisr also aims to promote female entrepreneurship by supporting women who launch projects and offering them training to improve their skills and knowledge in business creation and management. In addition to the Jisr program, the Ministry of Solidarity, Social Development, Equality and Family has introduced "Maroc-Attamkine", an integrated national program aimed at helping women and girls develop economically. This program, which runs until 2030, has the main objective of strengthening the achievement of the new development model's goal. In addition, the government aims to ensure that more and more women benefit from its initiatives. Women represent 45% of participants in the second edition of the "Forsa" program, which is a 20% increase compared to the 2022 edition. (FINANCE NEWS, 2024)

Various actions have been taken to integrate gender issues into ICT policies and develop them: the World Knowledge Conference organized in 1997, the working group set up under the Conference resolution. In 1998, the World Telecommunication Development Conference organized the ECA/Cisco Networking Academy for African women, the second World Knowledge Conference was held in March 2000, and the World Telecommunication Development Conference called for the creation of a gender unit within the Telecommunication Development Sector.

By investing in online training, we have the opportunity to promote equal opportunities while encouraging innovation and sustainable growth. In this way, digital education proves to be an essential element of women's economic independence and entrepreneurial success.

#### **4. The benefits of digital education for women's entrepreneurship:**

New information and communication technologies play a crucial role in promoting productivity, innovation and new economic activities for women-dominated businesses. New information and communication technologies can be used to support women entrepreneurs in overcoming the obstacles and constraints they face. This enables them to access information, conduct commercial and financial transactions, enjoy greater mobility, access new markets, develop new relationships by organizing online meetings, acquire knowledge and skills, and much more. (UNCTAD 2011)

Digital technological advances are changing the way businesses are run, providing women entrepreneurs with opportunities to integrate into global value chains. Thus, digitalization and the use of information and communication

technologies (ICT) are opening up new opportunities for women entrepreneurs who wish to grow and develop their businesses, while benefiting from equal opportunities with men in business development. (AFRAH & FABIHA, 2017; PAPPAS, 2017; SHAH & SAURABH, 2015)

Technological advances have led to greater flexibility in work in general and have blurred the boundaries between work and leisure time. This presents women with opportunities and challenges in balancing work and family responsibilities (GRONLUND and OUN 2018).

### **5. Methodology**

In seeking to better understand the importance of training and digital education in the lives of women entrepreneurs with regard to the use of new technology for the development of skills that will have a direct impact on their projects, and to formulate recommendations for improving their roles in a context of digital inclusion, we opted for a qualitative approach. To accomplish this, we conducted semi-structured interviews with women business leaders working in various sectors. We obtained our sample by using available and usable interviews. This allowed us to interview them and give them the opportunity to talk about their personal experiences. Before being analyzed, these interviews were recorded and transcribed in full.

#### **5.1 Sampling, data collection and processing:**

The aim of this study is to analyze how digital education can help female entrepreneurs cope with economic changes. We have therefore opted for an approach that involves capturing or interpreting the reality that women have presented to us. Entrepreneurs with regard to the use of digitalization for their projects. Our objective is to highlight the methods used by entrepreneurs to utilize digitalization for the empowerment of women. Our research therefore aims to reinforce our initial idea regarding the variety of support provided by digitalization in women-led businesses.

By women during the maintenance and implementation of their projects, in a context marked by rapid change in ICT.

In order to reflect the optimal use of digitalization, we chose to diversify the companies based on each promoter's experience in their field of activity. Due to the exploratory nature of our study, we were forced to adopt a qualitative methodology (ROERT K.YIN, 2003). We focus on women entrepreneurs because they represent the most vulnerable segment of the population (ASSOUMOU & GUETSOP, 2007). When we began our work, we did not establish the size of our sample. This was done gradually, in successive stages,

while selecting each individual to ultimately represent all sectors of activity. Our sample was developed through semi-structured interviews with various women entrepreneurs in the Greater Casablanca region.

Various criteria were used to select our sample. First, the women were business leaders who had created or taken over a commercial service, legally registered in the commercial register, regardless of its size and field of activity, and who were willing to collaborate with our project.

In this way, our selection of 15 female entrepreneurs interviewed almost forced us to collect similar data for all respondents. The interviews were conducted in French and Arabic to bring our questions closer to the women in the sample. Each time, we reviewed the interviewees' responses to confirm their understanding and meaning.

**Table 2: Distribution of women entrepreneurs in the sample by city**

	El Jadida	Casablanca	Mohammedia	Settat	Sidi Bennour	Oualdiya	Total
Appointments for interviews	8	7	5	4	3	3	30
Interviews conducted	5	2	4	2	4	3	20
Usable interviews	5	2	3	1	2	2	15

*Source: compiled by us (2024)*

In order to understand the importance of digital education and training for female entrepreneurship, we used an interview guide with female entrepreneurs. We chose the cities of El Jadida, Casablanca, Mohammedia, Settat, Sidi Bennour and Oualdiya for the distribution of the interviews because they are close to each other. The interviews took place over a period of 20 days in May 2024.

**Table 3: Characteristics of the female entrepreneurs interviewed**

Entrepreneurs	Age	Family situation	Sector of activity
Entrepreneur 1	40	Married, 3 children	Catering
Entrepreneur 2	35	Married, 1 child	Pastry

Entrepreneur 3	25	Married, no children	Engineering
Entrepreneur 4	30	Single	Sewing
Entrepreneur 5	33	Married, 2 children	Event planning
Entrepreneur 6	32	Single	Photography
Entrepreneur 7	38	Married, 4 children	Hairdressing
Entrepreneur 8	42	Widowed	Dentistry
Entrepreneur 9	28	Single	Coaching
Entrepreneur 10	31	Married, 2 children	Pharmacy
Entrepreneur 11	26	Married, 1 child	IT development
Entrepreneur 12	41	Married, 3 children	Livestock farming
Entrepreneur 13	37	Divorced, 2 children	Aesthetics
Entrepreneur 14	40	Married, 3 children	Crafts
Entrepreneur 15	36	Married, 1 child	Influencer

*Source: Our survey database (2024)*

The qualitative data collected during face-to-face interviews was analyzed in terms of thematic content. According to this assessment, the text can be divided into different themes and sub-themes, which can provide an in-depth understanding of representations and a summary transcription of the statements (ROUSSEL & WACHEUX, 2005).

In the context of this study, this is a highly structured analysis that takes into account the importance of digital training in female entrepreneurship. However, we began by quickly analyzing the interviews in order to gain an overview of their content. We highlighted several points while reading these interviews, which enabled us to segment the content into several important themes.

Through thematic analysis, it was possible to present clear summaries of meaning, the response to which is of great importance for the analysis. A vertical and cross-sectional study of the content was carried out. The aim of this first study was to demonstrate how each woman interviewed approached the different thematic categories defined in the barrier. The second stage provided an opportunity to present the interviews in a cross-sectional manner, in order to clarify how each idea presented in the grid was analyzed by each participant.

Our research was based on four concepts:

- Introduction
- An experience without the use of online training
- The impact of digital education on women's empowerment
- Support and resources

## 5.2 Data analysis:

We will conduct a comprehensive analysis (RAGIN, 1987). Thanks to this study, we were able to perform a variable analysis in order to create a theoretical framework with a broad conceptualization (BLAIS & MARTINEAU, 2006). The objective of this study led us to opt for a qualitative content analysis. It is based on a qualitative analysis of the content of a text, with the aim of highlighting the meanings of the representations that people make of their experiences (Bardin, 1993). The focus on the discourse of women entrepreneurs led us to use a thematic analysis method.

This opportunity demonstrates the importance given in this study to the emergent coding process (Gavard & Helme-Guizon, 2008).

## 6. Presentation of results:

We have presented the results obtained through qualitative analysis of the content of the speeches. Of female entrepreneurs and validated the empirical proposals raised. Next, these results should be explained in order to facilitate a discussion that will clarify the contribution of our results in relation to previous studies.

According to the thematic content analysis, it appears that most women entrepreneurs, i.e. 90%, have experienced a significant increase in turnover, a total reduction in myopia towards new trends for each in their field of activity, and career prosperity.

Respondent 14: "... we lacked the project management and product development skills to fully realize what we wanted to present to customers... I was able to take courses at my own pace thanks to online training, which is crucial for me as I juggle my professional and personal responsibilities..."

Respondent 2: "... my company was struggling to stand out in the market, sales were low, and I didn't have a clear sales strategy."

Respondent 8: "... I was able to deepen my knowledge of psychology and coaching techniques through online certifications, which enriched my services... Online courses

allowed me to acquire financial management and customer service skills, which greatly improved the efficiency of my business..."

Respondent 2: "... I opted for new, more innovative models in my business, I gained more visibility and credibility for what I do, which inspired me to develop new models in order to give my products a competitive edge..."

Respondent 6: "... I developed this digital awareness during Covid, which really helped me to develop ICT for my staff, most of whom are not proficient in it..."

In addition, 85% of the population studied adopted new digital approaches to meet market demands, such as Facebook, Twitter, Instagram, WhatsApp and Telegram, with the aim of boosting their turnover.

Respondent 11: "...before diving into the field of online training, I was often caught off guard by the technical aspects of management, thanks to the digitization of training, I was able to benefit from high-quality resources without having to deal with time and location constraints. I was able to learn at my own pace while managing my business...accessibility to high-quality courses free of charge worldwide without having to travel...my shop was able to build customer loyalty through the creativity of my products..."

For 95% of women entrepreneurs, digital technology is an indispensable tool for their professional background, in addition to their expertise, and above all, it is an effective weapon for all times. The responses of our interviewees are closely aligned with the following suggestion:

The essential role of digital education in female entrepreneurship lies in creating unique opportunities and responding to specific needs. Women entrepreneurs have discovered methods to benefit from and offer effective online training to customers.

## 7. Discussion of results

The conclusion is that digital training is crucial to the development of female entrepreneurship. By offering flexibility, ease of access and high-quality resources, it gives women the opportunity to develop the skills they need to start, manage and grow their businesses. It also encourages creativity, boosts self-confidence and promotes a healthy work-life balance. It is therefore essential to promote and simplify access to digital education in order to stimulate and support women entrepreneurs on their path to success and, above all, to keep up with modern global trends. In order to position themselves in the market, and for some to stand out

from the crowd, the data reveals that many women entrepreneurs have placed greater importance on social media and the internet, using their smartphones and computers. The majority of women surveyed were extremely confident and optimistic about digital technological advances. Training courses have been adopted to help women comply with barrier measures, maintain contact with customers to reassure them, place orders and market products. Our results come supporting those of Sheryl Sandberg (2013), who, for their part, the difficulties women face in the world of work, she also emphasized the importance of education and training, including digital training, in order to promote women's development in their careers and businesses. It was essential for women to learn about digital tools and technological skills in order to remain competitive and generate development opportunities for their businesses. Similarly, our findings are also in line with The Global Digital Women Network, which promotes the importance of digital skills and continuing education for women working in the entrepreneurial field. Thus, our results also agree with those of Fofana et al. (2023), who demonstrate that social networks and web applications are the tools most used by women entrepreneurs because they are easy to access and free to create and maintain. In theory, this represents a real advantage for these businesses in terms of increasing their visibility. However, some women entrepreneurs have benefited significantly because their business did not require direct contact with suppliers. This saves time and increases productivity. Furthermore, digitization was not relevant to all women entrepreneurs. Some did not have access to the internet, the target market seemed sufficient to them, and others did not have the digital skills required to use the tools.

98% of women entrepreneurs are convinced that online training is often more economical than in-person training. Women entrepreneurs can access quality education without having to invest considerable sums of money, which is particularly beneficial for the women entrepreneurs surveyed. Online training platforms offer a wide selection of courses covering various fields, giving entrepreneurs the opportunity to find content tailored to their needs and projects. This gradually increases their flexibility and ability to balance their professional and personal lives. According to our findings, it is therefore necessary for women entrepreneurs to receive digital training and develop their digital mindset, technology and digital marketing skills in order to ensure a promising future for their businesses. They will need to align online education with their operations in order to stimulate the global expansion of their businesses.

However, acquiring new skills is a way to position oneself on the international stage. In general, digital training platforms,

as long as they are well mastered and connected to direct management capabilities, offer opportunities for development and progress for the company, its owner and its staff. It is therefore essential that all women entrepreneurs have access to digital education. This is in line with the findings of Cherie Blaire's (2008) studies. In order to offer women entrepreneurs mentoring and digital training programs, particularly in developing countries, she highlighted the importance of online education and training as essential tools for women's economic empowerment. It is therefore essential that governments and organizations support women entrepreneurs by providing them with digital training and improving the spirit of online education in remote and disadvantaged urban areas.

## **Conclusion**

Taking into account the impact of women-led businesses on the national and international economy, this article aimed to examine the data observed concerning the importance of education and digital training for women entrepreneurs. Although there is a wealth of literature on female entrepreneurship, the relationship with digitalization for continuous learning remains poorly understood. In this area, this work adds value by highlighting the challenges that women entrepreneurs have faced in adopting this spirit of digital education and benefiting from this type of training, as well as methods for overcoming them. The theoretical contribution of this study is based on theories of entrepreneurship, digital training and its importance for the profile of project leaders, the challenges encountered in accessing this type of learning, and the programs offered at national and global level to encourage easy access to a healthy and enriching education.

Empirically, this work demonstrates that digital skills have become essential for the success and growth of women's businesses in order to reap significant benefits from online tools and resources, especially in the Greater Casablanca.

On a professional level, this study revealed the most effective methods for supporting women entrepreneurs in using online training to develop their businesses. This study also offers suggestions for governments and organizations wishing to support female entrepreneurship. In addition, it provides female entrepreneurs with a better understanding of how to seize the opportunity of digitalization to develop their businesses and increase their profitability.

Beyond excellence, there are also constraints. This work has limitations in terms of obtaining data on the development of the situation of Moroccan women entrepreneurs in the Greater

Casablanca region. Subsequently, the women entrepreneurs surveyed were restricted to the Greater Casablanca region, which does not correspond to the total population of women entrepreneurs in Morocco and globally. Furthermore, the methodological approach adopted was qualitative, which prevents the results from being generalized.

Future research approaches related to this study could include:

A more detailed study of external factors likely to have an impact on digital education for female entrepreneurship in Morocco, such as government policies, foreign investment and international economic trends.

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