

# PSYCHOLOGICAL PROFILING OF SELF-ENTREPRENEURS IN THE MARRAKECH-SAFI REGION

## PROFILAGE PSYCHOLOGIQUE DES PORTEURS D'AUTO INITIATIVES DE LA RÉGION MARRAKECH-SAFI

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#### Abstract

This research explores the psychological profile of self-entrepreneurs in the Marrakech Safi region, focusing on the personality traits, skills and behavioral tendencies that characterize these individuals.

Drawing on psychological studies and academic research, the article offers an in-depth look at the psychological characteristics that distinguish emerging entrepreneurs.

The aim of this study is to help people interested in entrepreneurship to better apprehend their own potential and strengthen their skills. It is crucial to underline the importance of a thorough psychological self-assessment, a step often neglected or even ignored by entrepreneurs who hasten to focus all their efforts on the economic, commercial and legal feasibility of their project.

What's more, this research provides invaluable support to support structures, enabling them to adopt the best posture for each profile. Support during the early stages of an entrepreneurial project is of particular importance, as it can greatly contribute to the success of the creative act as well as to the development of the fledgling business.

This analysis is based on a sample of 194 young Moroccans aged under 45, drawn from a source population enrolled in the self-employment support program in the Marrakech Safi region.

A typological analysis of the "two-step" data revealed discriminating factors that contributed to the creation of specific profiles for the project managers interviewed.

**Keywords**: Trait-based approach, Skills-based approach, Typological approach, Project owner clusters, "two-step" classification analysis.

#### Résumé

Cette recherche explore le profil psychologique des porteurs d'auto initiatives dans la région de Marrakech Safi en se penchant sur les traits de personnalité, les compétences et les tendances comportementales qui caractérisent ces individus.

En s'appuyant sur des études psychologiques, et des recherches académiques, l'article offre un aperçu approfondi des caractéristiques psychologiques qui distinguent les entrepreneurs émergents.

L'objectif de cette étude est d'aider les personnes intéressées par l'entrepreneuriat à mieux appréhender leur propre potentiel et à renforcer leurs compétences. Il est crucial de souligner l'importance d'une évaluation personnelle approfondie sur le plan psychologique, une étape souvent négligée voire ignorée par les créateurs d'entreprise qui se hâtent de concentrer tous leurs efforts sur la faisabilité économique, commerciale et juridique de leur projet.

En outre, cette recherche offre un soutien précieux aux structures d'accompagnement, leur permettant d'adopter la meilleure posture pour chaque profil. L'accompagnement durant les phases précoces du projet entrepreneurial revêt une importance particulière, car il peut grandement contribuer à la réussite de l'acte créatif ainsi qu'au développement de l'entreprise naissante.

Cette analyse repose sur un échantillon de 194 jeunes Marocains âgés de moins de 45 ans, provenant d'une population source inscrite au programme d'appui à l'auto-emploi dans la région de Marrakech Safi.

L'analyse typologique des données « Two-step » a permis de mettre en évidence des facteurs discriminants qui ont contribué à la création de profils spécifiques pour les porteurs de projets interrogés.

Mots clés : Approche par traits, Approche par compétences, Approche typologique, Clusters des porteurs de projets, Analyse de classification « Two-step »



## Introduction

Deciding whether setting up a business is the best career option for the project owner means testing whether he or she possesses the right skills and personality, such as personal qualities, a professional profile and specific motivations.

In the field of self-employment in Morocco, the socio-historical or identity dimension is often used to weigh down the potential entrepreneur. On the other hand, little research has been done on the psychological profile of project owners.

This theme of the candidate's psychological identity is addressed through a detailed description of the aptitudes (qualities, skills and motivations) of these project leaders.

The survey of these project leaders revealed various integrative aspects, and played a key role in identifying the characteristic "markers" of these future entrepreneurs who call on public support.

According to the individual-specific approach, the choice of self-employment is mainly explained by the pre-eminence of values focused on the individual, also referred to as the fundamentalist approach (Thévenet and Vachette, 1992). It is based on a conception of the object of research according to a single logic, the "one best way": "In entrepreneurship, the search for the profile of the successful creator is characteristic of this approach" (Hernandez, 2001). Individual-centered orientation is explored by behavioral science experts through the trait, competency and typological approaches.

These approaches confirm the positive correlations between psychological factors and the probabilitý of being an entrepreneur.

## **1. THE TRAIT APPROACH**

This approach, considered to be one of the first investigations in the field of entrepreneurship, puts forward the thesis that there is a psychological profile predisposing to engagement in self-employment. Its objectives include identifying the psychological profile of an entrepreneur through his or her personality traits and motivations. It also seeks to develop predictive models for identifying potential entrepreneurs, distinguishing between those who will succeed and those who will not.

McClelland's (1961) work on identifying psychological traits stands out, highlighting the need for achievement and the need for power to explain entrepreneurial behavior.

A literature review enabled us to identify a number of characteristics, such as self-confidence, tolerance of ambiguity, risk-taking, a positive attitude to failure, determination, energy,



initiative, dynamism, persuasiveness, problem-solving ability, imagination, a strong belief in controlling one's destiny, and an obvious capacity for hard work.

The Big Five Inventory (BFI) by John, Donahue and Kentle (1991) is a proven, researchbased approach to identifying personality traits common to entrepreneurs.

These traits can be categorized under five essential dimensions: Openness (0); Conscientiousness (C); Extraversion (E); Agreeableness (A); Neuroticism (N). Also known as the OCEAN model.

The work of Zhao and Seibert (2006) confirmed a positive correlation between openness and the probability of being an entrepreneur. A future entrepreneur needs to be open to new experiences, new ideas and innovative approaches to product or service development.

The same research also found a positive association between conscientiousness and the tendency to be an entrepreneur. A future entrepreneur is expected to be organized, determined, perseverant and enjoy working hard (Barrick and Mount, 1991). These attributes facilitate task- or goal-oriented behavior and help overcome obstacles in the start-up process (Baum and Locke, 2004; MacMillan, 1985; Barrick and Mount, 1991).

The work of Shane et al, (2003), indicates that the person with a high score on extraversion is more likely than others to become an entrepreneur. This aspect of personality includes characteristics such as sociability, action, assertiveness and ambition (Barrick and Mount, 1991).

Research by Zhao and Seibert (2006) has shown a negative correlation between agreeableness and the probability of being an entrepreneur. In other words, a person with a high agreeableness score is less likely to go into business because they are automatically less likely to pursue their own interests, conduct negotiations to their advantage or use others to achieve their goals.

This trait describes a person who is cooperative, trusting, forgiving, tolerant, courteous and kind-hearted (Barrick and Mount, 1991).

Authors Zhao and Seibert, (2006) have shown that people with high emotional stability are more likely than others to engage in entrepreneurship. A potential entrepreneur must have a high stress tolerance to cope with high risks, pressure, insecurity and financial difficulties during the entrepreneurial process.

According to most of this research, the typical profile of the entrepreneur will be a judicious mix in the middle of the ocean.



These five major dimensions summarize the relationships that exist within the diversity of personality attributes. They have certainly proved their usefulness in various empirical studies. However, the personality of the future creator cannot be reduced to this Big Five model.

As far as personal motivations are concerned, a number of needs emerge among entrepreneurs, such as the need for personal fulfilment, autonomy, independence, control, enrichment, power, recognition, social contribution, the desire for personal achievement, success and independence.

Michel Coster (2009) suggests that entrepreneurs must be driven by three fundamental motivations: the desire for personal fulfilment by creating a business aligned with their own values, the desire for success to improve their standard of living, and the desire for independence to control their life and work.

The motivation most frequently identified by researchers remains a strong need for independence and autonomy. This can be defined as retaining one's freedom, creating one's own job, being one's own boss and being free to act and control one's destiny.

Some authors (Albert and Mougenot, 1988; Collins, Moore and Unwalla, 1964) stress the need to be one's own boss, while others (Jacobowitz and Vilder, 1982; Sweeney, 1982) emphasize the desire for strong independence, a strong belief in one's ability to control one's own life, and a strong desire to be able to make one's own decisions.

With regard to women's entrepreneurship, researchers have frequently mentioned achieving a balance between work and family as a major objective for women entrepreneurs (Birley, 1989; Brush, 1990; Duchéneaut and Orhan, 2000). The motivation of these women entrepreneurs seems to be less focused on the search for financial gain, in line with a semi-lucrative objective.

This also confirms a study of employees who resigned to set up their own business, conducted by Cromie (1987). She found that aspirations to autonomy, fulfilment and job satisfaction were more predominant than purely economic motivations in encouraging individuals to embrace entrepreneurship.

The same is true of Hughes (2003), who argues that some people may embark on entrepreneurship out of a desire for independence, even if the benefits are limited. Conversely, Bradley and Roberts (2004) suggest that some individuals create businesses by rejecting routine and boring jobs. These founders, not motivated by an increase in income, are instead looking for autonomy and new challenges.



Hernandez's (2006) study of forty French entrepreneurs confirms that the desire for autonomy prevails as the main motivation, outstripping four other types of motivation: passion/personal fulfilment, power/need for power, improving standard of living/making a fortune and obtaining a job.

According to France's national Institute of statistics and economical studies (INSEE) (2010), the desire for independence tops the list of motivations for business start-ups, cited by more than half (60.7%) of those who launched their company in 2010. The desire to be entrepreneurial and take on new challenges came second, cited by 44.2% of them.

In conclusion, Gasse (2002) sums up the importance of psychosociological characteristics in business start-ups by pointing out that "the typical entrepreneur has a strong need for personal fulfilment; he is self-confident; he wants to be autonomous and independent; he likes moderate risks; and he is full of energy and motivation. ...it's a fact that every human being is a complex being with a unique personality. It is not imperative for success to possess all these characteristics, but it is desirable to encourage their emergence and development in potential entrepreneurs.

In addition to psychological factors, the psychoanalytical component, based on the notion of "creative negation" or the desire to break with exemplary family figures, offers an explanatory perspective. Nevertheless, Alain Fayolle (2003) stresses the difficulty of bringing together all the entrepreneurial traits, suggesting that this may "frighten off potential candidates for the act of entrepreneurship, so obvious is it that bringing them all together is mission impossible".

## 2. THE COMPETENCY-BASED APPROACH

Rather than focusing exclusively on personality traits or motivations, this approach explores the practical skills, knowledge and aptitudes that contribute to entrepreneurial success.

Prior knowledge of the skills required to succeed in business, upstream of the start-up process, is of crucial importance both for the project owner and for those involved in the self-employment support program, particularly the support desks.

This positioning enables self-assessment, understanding of the skills to be mastered, their acquisition, consolidation and development over time.

Various definitions have been given to the concept of skills. The notion of competence, while central to many disciplines, takes on different nuances and dimensions depending on the perspectives of the authors who have attempted to define it.



According to Guy Le Boterf (2010), being competent implies the ability to act and succeed with relevance in a specific professional context. In contrast, having skills refers to having the resources to act competently. This distinction highlights the dynamic between action and possession of resources. His approach is both combinatorial and situational, as the professional combines resources in a given situation.

Jean-Marie Barbier (1996) proposes a definition that focuses on the ability to apply knowledge, know-how, skills and personality traits in a professional context. This vision suggests a holistic integration of the different dimensions of competence.

Philippe Perrenoud (1997) emphasizes the mobilization of a set of cognitive resources to solve specific problems in a given context. This definition emphasizes the cognitive aspect and the ability to apply knowledge in practical situations.

Michel Serres (2000) offers an original perspective by considering competence as an ability to "do with" rather than "do against". This suggests a relational and cooperative dimension to competence.

Generally speaking, competence is defined as the ability to mobilize and combine knowledge, know-how and interpersonal skills to achieve an objective in a given situation with the means available. It represents the knowledge in action specific to each individual and is fully manifested in a given situation.

Different typologies of entrepreneurial skills have been developed, each focusing on specific facets of entrepreneurship. For example:

- Baum's (1995) five abilities cover cognitive ability, organizational ability, decisionmaking ability, technical ability and the ability to identify and exploit opportunities.
- Herron's (1990) seven skills cover designing products/services, evaluating business functions, understanding the business sector and its trends, motivating staff, creating influential relationships in the business network, planning and administering business activities, and exploiting opportunities.
- Chandler and Jansen's (1992) three main types of skills include entrepreneurial skills (identifying and taking advantage of opportunities, working intensively, networking skills), managerial skills (coordinating the company's interests and activities, leading people, positioning in a business network) and technical-functional skills (using specialized tools, procedures and techniques).

Clearly, no one can claim to have mastered all of these skills, but no aspiring entrepreneur or business leader can hope to succeed without knowing something about each of them.



According to Bayad and colleagues (2006), in addition to technical skills, future entrepreneurs need to acquire specific skills. They identified entrepreneurial skills, in particular the ability to identify business opportunities, develop a business vision and manage a business network. Managerial skills include developing a business strategy, coordinating and organizing business activities, and negotiating.

It is worth noting that most research (Kirner, 1976; Hambrick and Crozier, 1985; Aldrich et al., 1987; Milton, 1989; Vesper, 1989) on the skills required to be a good entrepreneur has focused mainly on identifying entrepreneurial skills.

#### **3. THE TYPOLOGICAL APPROACH**

The aim of this approach is to enrich the definition of the profile of the entrepreneur by basing it either on socio-demographic and professional variables, or on psychological variables, or even on a combination of these two aspects. This approach highlights the correlations between certain psychological traits of the entrepreneur and certain characteristics of business dynamics, such as growth or success.

Although many authors have proposed a plethora of typologies, we will focus exclusively on those that take into account the motivations and skills of the entrepreneur.

Laufer's typology (1975), drawn up on the basis of a study carried out between 1950 and 1970 analyzing sixty cases of business creation, distinguished four types of entrepreneurs by cross-referencing their predominant motivations with their main objectives:

- The manager or innovator, motivated by a strong need for individual fulfilment, expressing the desire for creation, fulfilment and power, while not seeing autonomy as a primary objective of their activity.
- The owner-entrepreneur, motivated by a much greater need for power than the innovator, where financial independence and status are more important than the desire to create.
- The technician-entrepreneur, for whom the choice of entrepreneurship results from a defensive reaction against threats to their professional development, characterized by a "negative" motivation that rejects growth in favor of efficiency.
- The entrepreneur-craftsman, motivated by personal independence rather than economic success, whose main objective is the survival of his business.

J.-C. Ettinger (1983) has grouped these four types of entrepreneurs into two categories:



- Independent entrepreneurs, the equivalent of artisan entrepreneurs, for whom the need for autonomy predominates.
- Entrepreneurs who create organizations, grouping together all the other types in Laufer's grid, where the need for power is dominant.

In terms of entrepreneurial skills, Julien (2003) has clearly distinguished four major types of entrepreneurships, highlighting the potential differences between these skills. These are adventure entrepreneurship, value entrepreneurship, imitation entrepreneurship and reproduction entrepreneurship.

Venture entrepreneurship, similar to that described earlier by Schumpeter and Cantillon, is characterized by an entrepreneur creating new value through a genuinely innovative product, leading to a significant change in the economy. Conversely, value-adding entrepreneurship is characterized by an entrepreneur with an original idea, although the main aim is to exploit this innovation until the patent expires or until the competition reproduces or surpasses it.

The last two types of entrepreneurships require the identification of simpler skills. Imitation entrepreneurship, linked to spin-offs, involves a managerial entrepreneur setting up a subcontracting company, with the agreement of his previous employer, to produce parts previously produced in-house under his own responsibility. Reproduction entrepreneurship, on the other hand, generates little new value, involving an entrepreneur starting up a business that is very similar to others that already exist, such as a convenience store whose only novelty lies in its location closer to the customer.

The four categories of entrepreneurship put forward by Julien (2003) undoubtedly represent an approach that categorically reconciles the dual perspective of strategy and human resource skills. However, this dual perspective has often been dissociated, resulting in a loss of sight of the human resource competence foundation, particularly that of the resource-based theory of the firm.

## 4. THE PSYCHOLOGICAL COMPONENT: PERSONALITY AND ENTREPRENEURIAL POTENTIAL

This component is based both on the trait approach, which aims to identify the psychological characteristics of entrepreneurs and the attributes of their personality, and on the behavioral approach, which focuses on the skills of entrepreneurs. An entrepreneur or would-be entrepreneur is assumed to possess certain qualities and skills that enable him or her to



conceive projects, mobilize all the resources needed to bring them to fruition and steer the business towards the achievement of its pre-established objectives.

During our interviews with the project owners, we asked a series of open questions in order to identify their personal, professional and relational aptitudes that predispose them to succeed in their businesses.

#### 4.1. Profiling project leaders using the big five model

Based on the big five inventory (BFI) approach of John, Donahue and Kentle (1991), we aim to establish a typology of project leaders in five dimensions, each of which is assessed using scores between 0 and 1.

In the course of our research into dominant personality traits, these individuals mentioned an average of 2.48 qualities.

For the open-mindedness trait (0), only 12.8% of project promoters had the highest score (1), compared with around half the candidates questioned (48%), who had a low score for openness. This suggests a marked inclination towards conservatism, narrow thinking and a preference for established conventions.

As for conscientiousness (C), analysis of the table below reveals that 22.6% of project leaders obtained a high score. Conversely, more than a third of project owners (36.4%) score low, suggesting irresponsible and careless behavior.

With regard to extraversion (E), almost half of the candidates scored zero, indicating that they are generally calm, diligent in their activities and rather reserved, often preferring to work alone. However, only one individual obtained the maximum score for extraversion, indicating a particularly strong disposition in this area.

For agreeableness (A), the fourth personality trait, only 4.1% scored high. In contrast, the majority of project leaders reported a score of zero. The terms associated with low values in this trait are "cold", "stern" and "stingy", characteristics that may indicate pronounced egocentric behavior.

As for the last dimension, neuroticism (N), which evolves along a scale from instability to emotional stability, it characterizes individuals who are anxious, worried, uncertain, shy and emotional.

Only eight of the future creators enrolled in the self-employment support program showed a high level of neuroticism.



	Score	Frequency	%		Score	Frequency	%
0	,00,	95	48,7	Ε	,00,	90	46,2
	,50	75	38,5		,33	78	40,0
	1,00	25	12,8		,67	26	13,3
С	,00	11	5,6		1,00	1	,5
	,14	60	30,8	Α	,00	140	71,8
	,29	36	18,5		,33	47	24,1
	,43	19	9,7		,67	7	3,6
	,57	40	20,5		1,00	1	,5
	,71	25	12,8	N	,00	167	85,6
	,86	4	2,1		,33	20	10,3
					,67	8	4,1

Table N°1: Scores for the "OCEAN" dimensions

Source: Results in SPSS

Using these five traits, we employed the "two-step" classification analysis to establish a profile of project sponsors.

When examining the values of the BIC criterion for the partitions ranging from 1 to 15, we found that the ratio between the two largest values of the ratio of distance measures (c) is approximately 1.673 (greater than the value of 1.15). This observation led to a classification into two clusters, which was judged to be correct.

Table N°2:	Centroids	of the	"age"	variable
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			Standard
		Mean	deviation
Cluster	1	2,1648	,56300
	2	1,7789	,74985
	Combined	1,9590	,69487

Source: Results in SPSS

The model was validated by the silhouette index, which is well above zero.





## Figure N°1: OCEAN silhouette index and cluster size

Source: Résultats de l'analyse de classification « TwoStep » sous SPSS

The "two-step" classification analysis approach reveals the presence of two distinct profiles among the project owners, taking into account their OCEAN qualities as well as their age groups. The characteristics of each group are therefore established on the basis of six specific variables.

#### Cluster 1: ECAs

The first cluster, representing 46.7% of the project leaders questioned, is characterized by a predominance of the qualities of openness, conscientiousness and extroversion (OCE). However, these candidates have lower scores for agreeability and slightly higher scores for nervousness. This cluster is mainly made up of people aged between 25 and 40, with fewer people in the 40-45 age bracket.

Project owners in this group seem more inclined to explore new ideas, to be responsible and sociable. However, they may also be less inclined to be indulgent or cooperative, and may feel more nervous or tense.

Overall, these personality traits can influence their entrepreneurial approach by making them more inclined to take risks and adopt a proactive approach.

#### **Cluster 2: The ANs**

The second group, representing 53.3% of the candidates questioned, is characterized by agreeable individuals who are less prone to neuroticism (AN). However, these individuals score lower in terms of openness, conscientiousness and extraversion. This segment is mainly made up of future entrepreneurs aged between 40 and 45.



Future entrepreneurs in this group stand out for their friendliness, tolerance and confidence, with a lower propensity for nervousness. Nevertheless, they may be less inclined to explore new ideas, be responsible and extroverted. Their entrepreneurial approach may be influenced by their willingness to collaborate with others and foster a harmonious working environment, while being less inclined to take risks and adopt a reactive approach.

It should be noted that the interpretation of personality traits and their impact on entrepreneurship needs to be contextualized and cannot be generalized to all individuals. Personality traits are part of human complexity, and other factors such as experience, skills and individual circumstances can also play a crucial role in the self-employment process.

## **4.2. PROJECT HOLDER SKILLS**

Understanding the skills needed to succeed in business is of paramount importance both to project promoters and to those involved in supporting self-employment, particularly mentors. With this in mind, two questions were put to the project leaders: the first question, which was open-ended, aimed to encourage them to identify their professional and relational skills, which are necessary for the design and success of their project.

The second question asked them to prioritize these skills according to their importance, in order to determine which ones should be acquired as a priority if they were to carry out their tasks effectively when setting up their businesses.

	Project
	owners
Master the technical aspects of the	50,3%
product/service	37,9%
Management skills (work and staff)	26,2%
Create relational networks	26,7%
Communication skills	32,3%
Identify opportunities	23,6%
Sales skills	2,1%
Partner skills	199,0%
Total	

Table N°3: Identification of project leader skills

Source: Author



It is remarkable to note that, on average, each project owner attributed 1.99 skills to themselves. Of these, the project leaders identified seven specific skills, namely:

Mastering the technical aspects of the product or service is an entrepreneurial skill often linked to mastering the technical skills specific to the activity being developed. It is important for future entrepreneurs to get involved in areas that they know and master. It is also worth noting that 50.3% of the project sponsors surveyed have attributed this skill to themselves.

The ability to manage is a skill that combines the ability to manage one's work (entrepreneurial skill) and to manage one's staff (managerial skill).

Work management encompasses aspects such as time management, task planning, setting objectives, and monitoring and controlling results. Personnel management covers aspects such as recruiting, training, motivating and managing employees' careers.

A future entrepreneur needs these skills to have a positive influence on his employees, helping them to carry out the tasks assigned and achieve the objectives set.

More than half of the project sponsors said that they had managed a team in the course of their career. Leading a team is not just about giving direction to its actions, it also involves listening carefully and being constantly motivated. Successful entrepreneurs know how to mobilize their employees by delegating responsibility and authority to them, while at the same time giving them their trust.

In terms of organization, the majority of entrepreneurs (65.6%) stated that they had the ability to organize work, allocate tasks, coordinate and achieve set objectives. On the other hand, 32.3% considered themselves to be moderately organized.

Decision-making is an essential part of the day-to-day running of a business. A minority of 3.1% admit that they are unable to make decisions.

Slightly more project owners (54.9%) claim to be able to quickly identify the different possibilities, analyze the possible choices, take what they consider to be the best decision and assume the consequences.

Defining and planning objectives are essential skills for a company founder. In this context, less than half (43.6%) of people say they are able to define important short- and long-term objectives, and to work towards achieving them.

The creation of relational networks, or the ability to network and surround oneself with a competent team, is a key skill for potential entrepreneurs. According to our study and the testimonies we gathered, creating and maintaining personal and professional networks is seen as a way of saving time and improving efficiency in the face of the complexity of the



entrepreneurial process. These networks can provide valuable information and advice on starting up and sustaining a business.

It is interesting to note that 26.2% of project owners attributed this skill to themselves.

Communication skills, or the ability to convey information clearly and effectively, to negotiate with partners and customers, and to express oneself in an understandable way, are essential to entrepreneurial success. What's more, the ability to reassure others about their doubts and uncertainties can help to establish trust and facilitate exchanges. In our study, we found that 26.7% of project owners said they had this skill.

Competence in opportunity identification and initiative involves the ability to identify unsatisfied needs in the market, to detect technological developments and innovations, and to design new products or services to meet these needs.

An entrepreneur with this skill is proactive and takes the initiative to turn an opportunity into a profitable business.

This skill can be influenced by various factors, such as previous experience, the entrepreneurial environment and learning and training opportunities. In our study, 32.3% of project owners stated that they possessed this skill.

Mastering the art of selling is a functional skill of primary importance. This skill encompasses both the preparatory and execution phases, and project owners stand out for their ability to exercise this skill. It is of crucial importance for anyone wishing to establish a sustainable competitive position.

It is worth noting that 25% of project sponsors claimed this skill.

It is remarkable to note that some project owners (2.1%) stated that they rely on the skills of their partners to create their businesses. They have chosen complementary people who are able to compensate for their own weaknesses. In total, 16.4% of entrepreneurs have partners.

It is clear that a project owner with a high level of skills considerably increases the chances of setting up and running a successful business. However, other solutions exist for those who are willing to learn and seek help (taking training courses, using support and coaching programs).

Other skills such as administrative management (regulations, contracts, remuneration, legal obligations), cash management (cash flow forecasts and relations with the bank) and financial management (forecasting resources and needs, relations with funders) were not mentioned by project owners. However, we can state that the ability to manage one's business encompasses these functions.



On the other hand, the project sponsors did not mention the design of the business plan, which defines the competitive offer and the organizational structure. This is where the role of support through entrepreneurial training comes in.

A large proportion of entrepreneurs have the qualities and skills that make them suitable for setting up their own businesses. However, it is rare for someone to have all the skills needed to set up and run a business.

If the project owner does not have at least some of these skills, particularly if they are currently employed, it would be best for them to maintain their job or consider looking for a more rewarding position. In the case of a jobseeker or inactive person, they should consider looking for a position in their area of expertise.

In situations where the project owner does not have the necessary skills or has only a minimum of them, they could consider acquiring or improving these skills, or opting to work with an associate, a partner or employees with distinct skills in order to compensate for their own shortcomings.

## **4.3** Typology of self-entrepreneurs in terms of motivational logics

As part of this research, we are seeking to explore the motivations for business creation beyond the simple "push-pull" categorization. The aim is to understand whether business creation is more than a response to flexibility and job insecurity, and whether it can also be considered as a deliberate development strategy or other rationale (Cherkaoui, 2022).

The aim here is to identify the reasons that motivate project owners to enroll in a selfemployment program. It is generally a combination of several factors that leads to the decision to create a business.

In this description, we distinguish between positive and dubious motivations.

On average, each project owner mentioned 2.88 motivational variables. The main thing is to be sure that the motivation is strong enough to support the project and meet the expectations of potential partners.



	Project
	owners
Benefits of the start-up support program	100,0%
Independence	42,1%
Earn more	44,6%
Unsatisfactory work	24,6%
Escape unemployment	28,2%
Desire for social status	22,1%
Continuing a family tradition	14,4%
Exploiting a new idea	6,7%
Be self-employed declared	6,2%
Total	288,7%

## Table 4: Motivations for setting up a business

#### Source: Author

## **4.3.1 Driving motivations**

The entrepreneurial adventure is fueled by a wide variety of motivations. It is a desire reflected in voluntary action:

For all project owners, the self-employment support program represents a favourable environmental opportunity for business creation.

In fact, thanks to the various advantages it offers in terms of support and financial facilities, the scheme attracts project owners by giving them the impression that entrepreneurship is less difficult.

In this way, it acts as a trigger for self-employment. Our survey reveals that 43.6% of project initiators stated that their entrepreneurial intention was triggered by the introduction of the self-employment program. For unregistered self-employed people, this is an opportunity to seize in order to formalize their business.

What's more, this study reveals that less than half of project owners (42.1%) justify the creation of a new business by their need for independence.

These project owners express their desire to take on challenges, to be their own bosses and to enjoy maximum control over their work, while being more autonomous. However, this does not mean that authority relationships disappear completely.



The third motivation expressed by 44.6% of project owners was "to earn more". This is the desire to improve their financial situation.

A project owner may be an employee whose salary is insufficient to meet their needs, or a manager whose opportunities for promotion and career development are limited within their company. They may wish to develop a new professional project to improve their income.

They may also be undeclared self-employed who wish to enter the formal circuit to increase their income.

However, it should be borne in mind that the early stages of a business are generally not very profitable. Before the business is sufficiently well known, income is likely to be less than an employee's salary. It's also important to stress that setting up a business to supplement your income is more a social need than a genuine entrepreneurial desire.

The desire for money is not a fundamental motivation for most successful entrepreneurs. If money is important to them, it is primarily as an instrument for achieving more, not simply for accumulating wealth and prestige.

The desire to create something new, to accomplish or to achieve is present in 6.7% of project owners. This motivation reflects the need for personal fulfilment and the search for stimulating challenges.

Creativity allows entrepreneurs to find original solutions to the many difficulties they face. They cannot simply rely on others or on ready-made formulas. The ability to innovate and think creatively is therefore an important asset for success in entrepreneurship.

It should be noted, however, that it is difficult to talk about radical innovations. Instead, their activities focus on modifying and improving existing products, which means making the most of existing resources. This may be due to various factors, such as limited resources or the context in which they operate.

The predominant motivation of undeclared self-employed workers (representing 6.2%) is their desire to formalize the creation of their businesses. However, their ultimate objective is to develop a successful business. This category of people aspires to emerge from the informal sector and embrace formal entrepreneurial activity. The desire to create a business with the aim of developing it denotes a strong desire accompanied by a medium-term strategy, and this approach is the most rational and considered.



## **4.3.2 Doubtful motivations**

Other motivations may give rise to the desire to set up a business, such as entrepreneurship as a way out of an unsatisfactory job, escape from unemployment, an aspiration for social status or the continuation of a family tradition. In general, it is more a question of an alternative solution than a genuine desire to undertake, in other words, dubious motivations.

As far as unsatisfactory work situations are concerned, 24.6% of people are looking to break away from a difficult, even unbearable reality. In fact, around a quarter of the project owners were previously salaried employees. These were people who were not fully satisfied with their jobs within a company, whether in terms of pay, working conditions or conflicts.

"I've just lost my job or I've just graduated and I can't find a job". This was the case for 28.2% of project holders. In fact, a difficult job market can push jobseekers to consider the possibility of setting up their own business.

For some, this may be an alternative to the lack of job opportunities. The transition to selfemployment from unemployment can be largely explained by the lack of job prospects in the public and private sectors.

Their profile is no longer convincing companies to take them on, but that doesn't mean they want to give up.

The difficulty of finding a job is not in itself a sufficient motivation. Self-employment requires more perseverance than looking for a salaried job. Setting up a business to find a solution to one's professional situation (job dissatisfaction and unemployment) is the most ambiguous motivation.

Sometimes, this approach can lead to failure if the entrepreneur does not take into account all the commitments required of him or her.

For the majority of these last two motivations, entrepreneurship appears to be a default solution.

The aspiration to achieve a social position or to be socially recognized is an important reason that prompted 22.1% to turn to entrepreneurship.

A history of failure at school and working in odd jobs played a major role in driving the search for a valued social status, such as that of entrepreneur. These experiences stimulated their desire to achieve significant social recognition.

"To perpetuate what my family started" was the response of 14.4% of project owners to the question on the motivations for self-employment. In this case, each project owner must ask himself about his own motivations: is he doing it because he really wants to, because he is



proud of his parents' profession and is ready to be professionally linked to his family (the family business)? Or is it an obligation or a default choice?

In many cases, self-employed activities such as farming, crafts and commerce are passed down from generation to generation. Those who practice these trades have often inherited the family business and have gradually acquired the skills needed to run their own business.

In this context, entrepreneurs prefer to set up on their own or work in a micro-business in their area of expertise.

In conclusion, the motivations of project holders are mainly centered on the benefits of the program, the desire for independence, and improving their financial situation. However, some are also motivated by unsatisfactory circumstances such as an unsatisfactory job or unemployment.

This finding shows that motivations are generally not limited exclusively to pull or push factors, but rather to a combination of these two elements, which is consistent with the hybrid approach to motivation (Cherkaoui, 2022). We have proposed a new look at entrepreneurial logics, based on the approach of Gabarret and Vedel, (2015), which goes beyond the categorization of logics (push-pull).

In this context, our aim is to highlight the importance of profiling candidates in terms of opportunistic entrepreneurs, necessity entrepreneurs and hybrid entrepreneurs in the context of public support. The latter will be obliged to take this into account in order to adapt its support to the different types of potential entrepreneurs.

Nevertheless, after applying the two-step classification analysis, we have revealed the existence of two distinct profiles among the project leaders eligible for the self-employment support program<sup>1</sup>.

<sup>&</sup>lt;sup>1</sup> After applying the TwoStep classification analysis, we examined the values of the BIC criterion for partitions ranging from 1 to Kmax, which amounts to 15. The ratio between the two highest values of the ratio of distance measurements (c) is 2.281/1.762, thus exceeding the reference value of 1.15. Consequently, we chose a partition into K\* = 2 clusters.

The goodness of fit of the clustering model was assessed using the silhouette index, which shows a value well above zero. The results confirm the accuracy of the partition, as shown by the silhouette.





#### Figure N°2 : Silhouette index and cluster size in terms of motivation

Source: Résultats de l'analyse de classification « TwoStep » sous SPSS

The characteristics of each cluster are presented as a function of seven selected variables, in addition to motivational logics. These variables include age, number of dependent children and levels of education (more educated, less educated, intermediate education).

		Number_Children		Training_Classes		Age	
			Standar				
			d				
			deviatio		Standard		Standard
		Mean	n	Mean	deviation	Mean	deviation
Cluster	1	1,6267	,67330	2,3200	,70058	2,1333	,64375
	2	1,6250	,67441	2,3250	,70009	1,8500	,70592
	Combine	1,6256	,67225	2,3231	,69847	1,9590	,69487
	d						

#### Table 5: Centroids of motivational variables

Source: Results of TwoStep Cluster analysis in SPSS



#### An entrepreneurial approach: Cluster 1

The first cluster, representing 38.5% of project owners, is characterized by an entrepreneurial logic. It is made up of people with a combination of hybrid motivations, including opportunity, the desire for independence and dissatisfaction at work.

Two of these motivations are considered pull factors, while job dissatisfaction is a push factor.

Another characteristic emerges in these individuals who, despite having a high probability of finding a new job, nonetheless express a desire for entrepreneurship. This trajectory is referred to as "entrepreneurial" and mainly encompasses candidates seeking autonomy and wishing to set up their own business. It is also associated with a desire to seize opportunities as they arise.

## A focus on professional integration: Cluster 2

The second cluster, representing 61.5% of project promoters, corresponds to a professional integration rationale. It is made up of people who find themselves unemployed after some work experience, either voluntarily or involuntarily.

Being unemployed, especially in the case of long-term unemployment or professional failures such as redundancies, can make a person vulnerable and have an impact on their selfconfidence and confidence in the professional environment.

These individuals may be motivated to set up their own business by both repulsion factors linked to unemployment and attraction factors such as opportunity and the desire for independence.

In terms of personal characteristics, these two clusters are similar in terms of family responsibilities (dependent children) and level of education. Generally speaking, people with higher levels of education are more likely to mention independence or the desire to set up their own business, while those with no education mainly mention questions of opportunity or fear of unemployment.

The main difference between the two clusters lies in the age of the individuals, with the first cluster comprising older people than the second.

These two categories have different entrepreneurial motivations and mindsets. They also have different needs in terms of training, support and learning. This difference in motivations may have important implications for the coaching and support strategies to be put in place.



## CONCLUSION

The descriptive analysis enabled us to draw up a profile of the project promoters, taking into account various criteria such as personality traits, skills and motivational logic.

The "two-step" classification analysis identified several clusters among the project holders enrolled in the self-employment support program in the Marrakech-Safi region.

As far as personal qualities are concerned, two clusters stand out, characterized respectively by the qualities of openness, conscientiousness and extraversion (OCE) and by the qualities of agreeableness and neuroticism (AN).

As far as motivational logics are concerned, two profiles were highlighted, distinguishing between a professional integration logic and an entrepreneurial logic.

In terms of skills, the univariate analysis revealed that, on average, each project owner attributed 1.99 skills to him/herself. Of these, the project leaders identified seven specific skills, divided into entrepreneurial skills, managerial skills and functional skills.

Overall, these results highlight the diversity of profiles among project promoters. They provide valuable information for those involved in policies to support self-employment, enabling them to develop a repository of the motivations, qualities and skills needed by future entrepreneurs and their mentors.

Understanding these differences can also help support organizations and policy-makers to design more appropriate programs, taking into account the specific needs and individual contexts of future entrepreneurs.

In addition, this study aims to guide aspiring entrepreneurs in understanding their individual potential and enhancing their skills, by highlighting the essential need for a thorough personal psychological assessment. All too often, entrepreneurs focus exclusively on the economic, commercial and legal viability of their project, neglecting this crucial stage.

In conclusion, the contribution of the person-centered approach is particularly enlightening in terms of understanding the personality of creators and potential entrepreneurs.

However, despite numerous empirical investigations, it has not succeeded in conclusively establishing a universal typology of the entrepreneur, enabling a clear distinction to be made between entrepreneurial and non-entrepreneurial personalities.

According to Gartner (1989), research on the entrepreneur "should focus on what the entrepreneur does rather than on what the entrepreneur is". In addition, psychological studies have failed to establish an exhaustive list of entrepreneurial characteristics applicable in all



situations, thus failing to demonstrate a causal link between personality traits and owning or deciding to start a business.

According to Vesper (1985) and Gartner (1990), any attempt to develop a typology of entrepreneurs based on personality traits seems illusory. It would be more relevant to integrate psychological, social and economic variables into the entrepreneurial process. They advocate a theory of behavior influenced by various factors such as environment, culture and personality traits.



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