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The Explanatory Factors of Female Entrepreneurship in Tunisia

Morched Salim[1] and Jarboui Anis[2]

[1]Doctorant en Sience de Gestion, Faculté des Sciences Economiques et de Gestion de Sfax, Rue d'aéroport, 3018 Sfax Tunisie.

[2]Professeur agrégé de l'enseignement supérieur- Directeur ISAAS, Adresse : ISAAS, BP 1013- 3018 Sfax.

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ABSTRACT

This paper aims to provide a portrait of female entrepreneurship in Tunisia to raise difficulties in the Proceedings of the creation and management of enterprises created by women. And, through the description of the characteristics of women entrepreneurs and leaders of their companies. The data analysis of the study was done using the SPSS software relying.Through this study, we identified key factors that promote the growth of women's entrepreneurship.

Introduction

One can not imagine a modern society without entrepreneurship. The entrepreneur creates the business and the business creates wealth and jobs. Together, they determine, to a large extent, the role and place of individuals in a country. It is now recognized around the world that there can be no sustainable development without involvement, without the participation of women without taking into account the role and the place of women.

Currently, entrepreneurship is growing much worldwide. Annual reports on entrepreneurship (GEM) and the first special report on women's entrepreneurship in 2004, published by the entrepreneurial center Kuffman insist on the role of women's entrepreneurial activities for the benefit of the economies. According to statistics published by the Center for Women's Business Research (2005), the United States, until 2005, shows that 10.6 million enterprises (47.7% of all businesses started in the United States was the work of women, with a turnover of 2.5 trillion dollars. They have created jobs for 19.1 million people. In other countries, we are also witnesses of such importance to terms of the number of female entrepreneurs. In Portugal, has grown from 53% in 1995 (OECD, 1996). The percentage of women in Japan increased 2.4% in 1980 5.2% in 1995. In France, 28% of all companies created were founded and are run by women (Orban, 2001). In Algeria, this proportion is only 1.7%, while that Cameroon, it is 53% (Zouiten, 2004).

In Tunisia, there are more than 5,000 women entrepreneurs (Tunisian Chamber of Women Entrepreneurs, 2001), they represent more than 15% of all entrepreneurs (the source). Similarly, it is the number 18000 in 2007 (www.tunisie.com access the 27novembre2008).

Women's entrepreneurship is recognized as one of the sources of growth, job creation, innovation and wealth.

Tunisia has set up a support center for economic activities and macro credits the woman who was inaugurated on August 14, 2004, on the occasion of the National Day of Tunisian women. The center's main objectives:

- Provide information and raise awareness on behalf of the requesting woman training or employment referral system.
- Information on production training centers of the National Union of Tunisian Women (UNFT) and production professionals.
- Organization circles and training courses for the benefit of promoters of projects.

It is clear that they have a strong impact on the process of creating business Tunisian women.

The relevance of research

This article returns to work on the main factors that influence women's entrepreneurship in Tunisia.

Inadequate research in the context of non-Western countries.

The study of this field and is currently at the heart of analysis and theoretical debates and the creation of businesses run by women is a phenomenon that certainly dates only from the 80s,there is much progress in developed countries and more specifically, the United States and Canada. By cons to date the non-Western countries and developing have hardly been studied female entrepreneurship. This is justified by the work in the laboratory ERMMES on female entrepreneurship in Tunisia, Morocco, Turkey, Madagascar, Djibouti, Lebanon. Aldrich, 1989 to focus on my work and family social structures are very different in developing countries compared to the context of Western countries (Allen and Truman, 1993), hence the need to proceed specific studies in non-Western countries.

Tunisian women in their country

Women have made progress in the world of work and business; they represent 31% of the job market. As the official rate of the female labor force is 27.3% in 2007 against 72.7% for men.

Article 5 buses of the Tunisian labor affirms the principle of non-discrimination between men and women since 1992, this principle has been generalized to cover all aspects of the job (recruitment, promotion and pay) for both the sector public and the private sector.

Tele: +21621538580

E-mail addresses: slimmorched@yahoo.com

Moreover, the policy of democratization of education established in the aftermath of independence achieved in 2009 a student rate of 59.5% of girls among the total workforce enrolled in higher education.

Women have won many professional areas in Tunisia and they represent 29% of judges, 31% of lawyers, 42% of the medical profession, 72% of pharmacists, 34% of journalists, 34% of women in the media (press and communication), 21% in the public sector (administration), 51% of the body of primary school teachers, 48% secondary, 40% higher.

The Tunisian government has implemented public programs of micro-finance to encourage investment and female entrepreneurship. Among the public programs of micro-finance are those of the Tunisian Solidarity Bank (BTS), the National Employment Fund 21-21 (FNE), and the National Fund for the Promotion of Crafts (FONAPRA). As an example, 33,000 projects initiated by women were funded by the Tunisian Solidarity Bank (BTS) since its inception in 1997 until late 2008, or 31% of total loans granted by the bank women Tunisia also have several opportunities to take advantage of programs and training sessions organized in entrepreneurship. They represent 41% of the number of beneficiaries of training programs in the fields of management of small and medium enterprises (SMEs).

The variables in the model

The main factors identified in our study of the literature of socio-cultural, economic and political, way to reach our goal at the beginning of this plot device research, we identified six factors influenced the development of the supposed phenomenon.

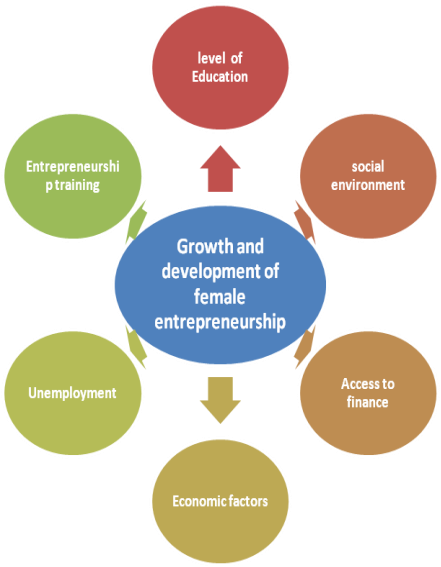

Figure 1. Structure of the conceptual framework

Source: Proposal by author

Age

In North America (Canada and USA) American women entrepreneurs are younger than their male counterpart and (Légaré and stcyr 1999) PACE - France shows the categories of less than 25 years, creating more business many creators. By cons, women aged 25-39 years with significant numbers than men in the designs for the age group above 50 years.

iIn Belgum, the distribution by age category does not differ significantly (Goffin et al, 2003).

Level of Education

In North America (St Cyr et al, 2003) shows that women entrepreneurs have a higher level of education than men and often possess no prior experience in their industry education; women with a level of lesser degree are usually in a process created by necessity or family business recovery. Those on a higher level of education (university, graduate school graduate) are mostly in the process of voluntary creations eves the idea to seize opportunities.

Entrepreneurship training

Entrepreneurs tend to have a high level of locus of internal control. People who are said to have a high locus tell believe that events that happen in their lives are the results of their own behavior. They tend to eliminate most of the barriers they face, which in turn helps to be more innovative and develop new ideas and new concepts. However, it is reasonable to assume that to be more successful, we must increase the number of people with a high internal locus of control.

There is a wonderful reference Gibb (1987) in the Journal of European Industrial Training acting; "The presence of entrepreneurial attitudes in the population can be an important indicator of potential entrepreneurs basin.

Marital Status

Of the total 288 women entrepreneur, three-quarters its torque (216 are women) and 83.3% on one or more children. Pirnays and Lambrecht (2003) have identified in a similar study that 40% of women without children were alone at the start of the activity we kept that status or time of the survey, while 80% of men in the same situations were either time of the survey in couples with children, and the researcher shows that to get couple constitutes a decision delaying the accession to the status of entrepreneur.

Unemployment

From a theoretical point of view, the impact of unemployment on entrepreneurship is a central issue in the literature on entrepreneurship, there is both a current controversy in the breasts of empirical literature on entrepreneurship oppositions phone that (Evans and Leighton, 1989) (Audretsch et al, 2001) show that the lack of job opportunities is a positive catalyst for the formation of new businesses by encouraging the unemployed to start their own business while (Mason, 1989 and Storey 1991) explains that the creation induced by the demand pressures.

Al 2008 we analyzed the dynamic interactions between entrepreneurship and unemployment at the macro level, taking as a basis for analyzing the data for all OECD countries over the period 1976-2002, their results show that an increase in unemployment also have a positive effect on business creation.

Economic factors

In 2004, women represented 26% of start-ups in Europe, the United States, with 30 years of determined action, that is half of the start-ups that are worn by women is vital, consider this "tremendous reservoir of energy" to gauge the entrepreneurial capacity of women.

Specifically concerning women: Those who have taken a break or a part-time to fulfill their responsibilities to family do not offer a return to the company in terms of their skills and motivation.

Women have different relationships with money and debts tend not to raise funds, so what? If they control their attention to the project, its future and its growth, they appear

to succeed in a perfectly controlled environment to grow reasonably project.

Social context

Among the factors that determine entrepreneurship through the creation and growth of the company ajar social environment, and the propensity to start a business not only influenced by personal factors and market opportunities but also by the economic, social, environmental, cultural forms in which the creative process. Similarly, the ability of successful start-ups depends on the environment in which they plan to develop. Including Wagner 1994 to put the important role played by the industrial environment in the rate of entrepreneurial activity in Germany. The same goes for Weber 2000, not only the rate of creation but also the success of the business depends on creating the geographical environment and industrial structure that are external factors of business indeed the influence of environment on entrepreneurship which is a very important factor that the phone company are located as close as possible to the application to minimize the cost of transportation, infrastructure endowment performs significantly the location of economic activity.

The research methodology

Research methodology, it is to make an observation of entrepreneurship by Tunisian women and empirical research needs to focus its attention on both the first stage of data collection and then the implementation of precautions to ensure the quality of the tools used.

Data collection

The population of this research is the Tunisian woman entrepreneurs. Thus our sample unit relates micro-enterprises characterized by an almost different industry (hair, dyeing, trade, restaurant, sewing, profession, etc.). Thus we have chosen as a method of investigation, the questionnaire, and our sample includes 60 women entrepreneurs in the region of Sfax and Sidi Bouzid.

The questionnaire sent to women entrepreneurs revolves around the following questions:

Questions designed to identify the characteristics of firms that tel: turnover, workforce sector.

Questions to identify the profits that women entrepreneurs tel: Age, marital status, level of education, entrepreneurship training.

Questions to identify the difficulties encountered by women entrepreneurs such as: financing access, network access problem. Questions to identify the influence of economic factors and the social environment on the growth of women's entrepreneurship.

So we designed a questionnaire in order to generate the data we need to check what the main factors are which favorers growth of women's entrepreneurship?

Data analysis method

We are interested in empirical work in the study of all major factors which favorers growth of women's entrepreneurship in Tunisia, the estimation of our model is done using the statistical software SPSS and Econometrics means Statistical Package for the Social Sciences. It is software used for statistical analysis of data, and to analyze the collected data we use, the method of multinomial ordered logistic regression estimated by maximum likelihood using the SPSS software.

The search results

Initial results give information on the profile of the woman entrepreneur and her business. We present, first, the profile of Tunisian women, and a description of the business they have created, before turning to the fundamentals of women's entrepreneurship Tunisian retained.

Profiles of Women Entrepreneurs

It is the aspect most commonly discussed in the literature. The conditions for writers at this level are to provide a type for women entrepreneurs or to highlight the differences that exist profit according to genre. Among the authors who have attempted to draw up a typical profile of women entrepreneurs, and SEXTON KENT (1981) Mescon and STEVENS (1982) GASSE (1993), Cornet (2004). In our work profile entrepreneurs will be analyzed from the following perspectives:

- Demographics
- Personal Skills

Age of the entrepreneur

According to Hisrich (1991), the average age does not mean great thing overall, but it is better to start early career as an entrepreneur. However, you must have an experience, financial strength and a lot of energy to start and manage a successful new business. He thus demonstrates in his survey with PETERS in 1990 that men have a tendency to make their first attempt soonafter their thirtieth anniversary while women creation is around 35 years.

Similarly, GASSE 1993 shows in his study that Quebec is in business before age 35, unlike most men, whose average age is 43 years instead.

According to our survey, 63.3% of women entrepreneurs interviewed were aged less than 35 years, which confirms that young women are more attracted to entrepreneurship

Table 1. At what age you started your company?

Age of women entrepreneurs		Workforce	Percentage	Valid Percent	Cumulative percentage
Valid	[18-24]	9	15,0	15,0	15,0
	[25-30]	11	18,3	18,3	33,3
	[30-34]	18	30,0	30,0	63,3
	+ 35 years	22	36,7	36,7	100,0
	Total	60	100,0	100,0	

With regard to the level of education, entrepreneurship education, industry, we confirm that the majority of women entrepreneurs have a fairly high level of training in entrepreneurship phone that most of the women entrepreneurs have training in entrepreneurship as 53.3% in our sample that entrepreneurship training by 46.7% against that not entrepreneurship training. We see the importance of training for these women because it allows throughout their professional lives to deal with problems and bearing their own shortcomings. Add to that the fact that the majority of women are married and usually have children. The main motivation for starting a business, in the Tunisian context is the will to succeed and gain personal and financial independence.

Profile of businesses run by women

Although the literatures on the characteristics of the businesses run by women tend to multiply, the search is often limited to a few variables to know the size of business (number to use), age of creation industry in these women are getting.

Industry

Hisrich (1991), concludes that the nature of the activity depends on whether the company created by a man or a woman. Women tend to start businesses in areas related to education, while men are more inclined to industry, construction and high technology services. In this context, other studies have been carried out worldwide.

Personal skills

Table 2. Distribution of women entrepreneurs by level of study.

Level of study		Workforce	Percentage	Valid Percent	Cumulative percentage
Valid	Primary	6	10,0%	10,0%	10,0%
	Secondary	7	11,7%	11,7%	21,7%
	Bachelor degree	9	15,0%	15,0%	36,7%
	Bachelor degree + 1 or 2	8	13,3%	13,3%	50,0%
	Bachelor degree 3 or 4	15	25,0%	25,0%	75,0%
	Bachelor degree + 5 and more	5	8,3%	8,3%	83,3%
	Vocational training	10	16,7%	16,7%	100,0%
	Total	60	100,0%	100,0%	

Table 3. Distribution of women entrepreneurs "Have you trained in entrepreneurship?"

		Workforce	Percentage	Valid Percent	Cumulative percentage
Valid	Yes	32	53,3	53,3	53,3
	No	28	46,7	46,7	100,0
	Total	60	100,0	100,0	

For example, in Brazil, a survey conducted by Machado (2002) in two cities in Parana with 157 men and women entrepreneurs shows that women entrepreneurs are more present in the service sectors (phone that private education, communication) with a rate of 51% compared to a rate of 38.9% from the male entrepreneurs on the contrary, men are presented in the text of industry, construction and chemistry with a percentage of 61.1% while women represent only 49%.

Thus, in our context, Women entrepreneurs lead businesses in some areas of traditionally female activity (textiles and services) as shown in the following table:

Table 4. Distribution of firms by sector.

Industry	Absolute frequency	Relative frequency
Dyeing	1	1,7%
Hairdressing	8	13,33%
Trade	12	20%
Restoration	7	11,7%
Agriculture	5	8,33%
Sewing	3	5%
liberal profession	6	10%
Other (textiles, services etc ...)	18	30%
Total	60	100%

Women entrepreneurs manage structures smaller than their male counterparts. Much of the researches on women entrepreneurs confirm that they are exploiting the exclusive micro-enterprises. Indeed, a significant part of them is operating SMEs (generally less than 10 employees).

Indeed, we can say that according to our survey the companies studied are relatively young, small, using a limited number of people.

Size of the company

Table 5. Distribution of firms by headcount.

Workforce	Absolute frequency	Relative frequency
0	14	23,33%
1 – 4	31	51,7%
5 – 10	5	8,33%
10 – 20	6	10%
more than 20	4	6,7%
Total	60	100%

Test assumptions

Accept a hypothesis implies that the data collected during a survey are compatible with it. "It would be more accurate to say that the hypothesis is" not rejected "rather than" accepted "because there is no evidence that alternative assumptions would not be equally acceptable" (Evrard et al, 1997, p. 326). This interpretative caution is made, we will proceed to the statistical analysis to confirm or refute the hypotheses considered one by one.

For Model 1: To assess the quality of fit of the regression, it is called the Fisher-F test SNEDECOR. Whether to risk α considered, the multiple R2 is significantly different from 0 in the sample studied (Giannelonni and Vernette, 2001, p. 413). The critical value of F, the threshold $\alpha = 0.05$ for 1 and 97 degrees of freedom is equal to 4. The calculated F (5.973, sig. = 0.016) and significantly higher, we can conclude that the quality of adjustment offered by the regression is significant. There is therefore a significant dependence of the level of education on entrepreneurship. The overall model is significant at the 5% level (sig = 0.016 <0, 05) with a value of 5.973 Fisher, we conclude that the data collected is used to decide in favor of a highly significant influence of level education is a factor that promotes entrepreneurship.

For Model 2: The critical value of F, $\alpha = 0.05$ threshold for 2 and 96 degrees of freedom, is equal to 3.15. The calculated F (5.063, sig. = 0.008) and significantly higher, we can conclude that the quality of the fit provided by the regression is significant. There is therefore a significant dependence between training in entrepreneurship and business creation. The overall model is significant at the 5% level (sig = 0.008 <0, 05) with a value of 5.063 Fisher, we conclude that the data collected is used to decide in favor of a highly significant influence of training entrepreneurship on business creation.

For Model 3: The critical value of F, the threshold $\alpha = 0.05$, for 3 and 95 degrees of freedom, is equal to 6.76. The calculated F (5.063, sig. = 0.002) significantly lower, we can conclude that the quality of the fit provided by the regression is not significant.

There is therefore no significant dependence between unemployment and entrepreneurship The overall model is not significant at the 5% level (sig = 0.002 <0, 05) with a value of 5.137 Fisher, we conclude that the data collected is used to decide in favor of a highly non-significant effect of unemployment as a factor pushing women to the Contractor and more precisely to create their own project.

For Model 5 (. 4.001, sig = 0.048) the critical value of F, the threshold $\alpha = 0.05$ for 1 and 98 degrees of freedom is equal to 4. The calculated F is much higher; we can conclude that the quality of the fit provided by the regression is significant. There is therefore a significant dependence between the problems of financing and project success.

Table 6. ANNOVA

Model		Sum of squares	DOF	mean square	F	Meaning
1	Regression	5,647	1	5,647	5,973	,016
	Residue	91,706	97	,945		
	Grand total	97,354	98			
2	Regression	9,288	2	4,644	5,063	,008
	Residue	88,065	96	,917		
	Grand total	97,354	98			
3	Regression	13,589	3	4,530	5,137	,002
	Residue	83,764	95	,882		
	Grand total	97,354	98			
4	Regression	17,054	4	4,264	4,991	,001
	Residue	80,299	94	,854		
	Grand total	97,354	98			
5	Regression	3,851	1	3,851	4,001	,048
	Residue	94,339	98	,963		
	Grand total	98,190	99			
6	Regression	5,283	1	5,283	5,572	,020
	Residue	92,907	98	,948		
	Grand total	98,190	98			

The overall model is significant at the 5% level (sig = 0.048 <0, 05) with a value of 4.001 Fisher, so we conclude that the data used to decide in favor of a large highly significant influence that funding problems were the main factors that can hinder the success of the project.

For Model 6 (. 5.572, sig = 0.020) the critical value of F, the threshold $\alpha = 0.05$ for 1 and 98 degrees of freedom is equal to 4. The calculated F is much higher; we can conclude that the quality of the fit provided by the regression is significant. There is therefore a significant dependence between the social environment and the growth of women's entrepreneurship. The overall model is significant at the 5% level (sig = 0.020 <0, 05) with a value of 5.572 Fisher, we conclude that the data collected is used to decide in favor of a highly significant influence of social environment on the growth of female entrepreneurship.

a Predictors: (constant), education level
b Predictors: (constant), entrepreneurship training
c Predictors: (constant), unemployment
d Predictors: (constant), economic factors
e Predictors: (constant), funding problems
f Predictors: (constant), social environment
g Dependent variable: entrepreneurship

To identify significant differences between the level of education links, entrepreneurship training, unemployment, economic factors, financial problems, social environment and entrepreneurship, we relied on multiple regression analysis. Indeed, this technique is if the explanatory variables are quantitative and explain.

The R^2 named linear coefficient of determination, is the main indicator of the quality of a regression. It is considered the part of the variance in the dependent variable explained by the independent variable. It summarizes the ability of the regression to represent the cloud of observed values. More this coefficient is close to 1, the more the return of these values is good. However, the significance of the result must be interpreted according to the number of observations and explanatory variables that are included in the calculation of the adjusted R^2 (Evrard et al, 1997, p. 458 and 462). "The adjusted R^2 is a more realistic measure, so often lower than the R2 " normal ""

Model 1: The estimation of this model shows a linear fit of the order of 0.058 in terms of R^2 and R^2 0.048 adjusted. Regression testing, whose characteristics are shown in Table multiple regressions indicate the reference population for a good correlation between the level of education and entrepreneurship,. The intensity of this relationship leads to a coefficient (correlation R) whose value is 24.1% .This result indicates that the model returns 5.8% of the variation expressed in the baseline.

Model 2: The estimation of the model shows a linear fit of the order of 0.095 in terms of R^2 and R^2 0.077 adjusted. Regression testing, whose characteristics are shown in Table multiple regressions indicate the reference population for a good correlation between entrepreneurship education and business creation, The intensity of this relationship leads to a coefficient (correlation R) whose value is 30.9% .This result indicates that the model returns 9.5% of the variation expressed in the baseline.

For model 3: Estimation of the model shows a linear fit of the order of 0.140 in terms of R^2 and R^2 0.112 adjusted. Regression testing, whose characteristics are shown in Table multiple regression indicates the reference population for a good correlation between unemployment and entrepreneurship. The intensity of this relationship leads to a coefficient (correlation R) whose value is 37.4% .This result indicates that the model reproduces 14% of the variation expressed in the baseline.

4 for the model: The estimation of the model shows a linear fit of the order of 0.175 in terms of R^2 and R^2 0.140 adjusted. Regression testing, whose characteristics are shown in Table multiple regression indicates the reference population for a good correlation between economic factors and business creation. The intensity of this relationship leads to a coefficient (correlation R) whose value is 41.9% .This result indicates that the model returns 17.5% of the variation expressed in the baseline.

For Model 5: The estimation of the model shows a linear fit of the order of 0.039 in terms of R^2 and R^2 0.029 adjusted. Regression testing, whose characteristics are shown in Table multiple regression indicates the reference population for a good correlation between the problems of financing and business development. The intensity of this relationship leads to a coefficient (correlation R) whose value est19 8% .This result indicates that the model returns 3.9% of the variation expressed in the baseline.

For the template: The estimation of the model shows a linear fit of the order of 0.054 in terms of R^2 and R^2 0.044 adjusted. Regression testing, whose characteristics are shown in Table multiple regressions indicate the reference population for a good correlation between the social environment and entrepreneurship, The intensity of this relationship leads to a coefficient (correlation R) whose value is 23% .This result indicates that the model reproduces 5% of the variation expressed in the baseline.

Table 7. Multiple Regressions

	R	R-squared	Adjusted R-squared	Standard error of the estimate	Durbin-Watson
Model					
1	,241	,058	,048	,97233	
2	,309	,095	,077	,95778	
3	,374	,140	,112	,93901	
4	,419	,175	,140	,92426	1,920
5	,198	,039	,029	,98114	1,656
6	,232	,054	,044	,97367	1,865

a Predictors: (constant), education level
b Predictors: (constant), entrepreneurship training
c Predictors: (constant), unemployment
d Predictors: (constant), economic factors
e Predictors: (constant), funding problems
f Predictors: (constant), social environment
g Dependent variable: entrepreneurship

For Model 1: The regression coefficient beta = 0.241 is significant and positive sign. So the independent variable to know whether the level of education positively on business creation.

For Model 2: The regression coefficient beta = 0.196 is not significant and positive sign. So the independent variable namely entrepreneurship education positively affects the envy of entrepreneurship for women.

For Model 3: The regression coefficient beta = -0.212 is significant and negative sign. So the independent variable namely unemployment does not push women to start their project.

For Model 4: The regression coefficient beta = 0.241 is significant and positive sign.Therefore independent namely economic factors variable act positively on business creation.

For Model 5: The regression coefficient beta = 0.198 is significant and positive sign. So the independent variable namely the problems of financing are the main factors that can hinder the success of the project.

For Model 6: We're therefore verification of the importance and significance of the contribution of the independent variable on changes in the social environment variable. The regression coefficient beta = 0.232 is significant and positive sign. So the independent variable is the social environment has an influence on the growth of women's entrepreneurship.

Interpretation and discussion of results

We will in the following present interpret the results of multiple linear regressions for the dependent variable "growth of women's entrepreneurship." We have in our research model six assumptions that are on this variable. Thus, Annex 28 presents the results exit SPSS multiple regression of this variable.

- Based on this analysis we can conclude that only hypothesis is not confirmed and the others are confirmed:

The level of education

The results show that:

- The value of t is calculated equal to student 2.444. Compared to the theoretical value of student t (t = 1.96) at 5%, we find that the value of t is calculated (> 1.96), service (0.016) is significantly lower than unilateral 0 05.

It turns out that standardized β is significant. Thus, the level of education has a significant and positive (β = 0.241 standardized> 0) on the growth of women's entrepreneurship ➔H1 is verified.

Hypothesis 1: The level of education is a factor that promotes entrepreneurship. Confirmed.

In the context of our study, we found that the level of education promotes the growth of women's entrepreneurship. As shown St Cyr et al, (2003), this hypothesis is verified in the context of our research.

Entrepreneurship training

The results show that:

Value calculated student t equals 1.992. Compared to the theoretical value of student t (t = 1.96) at 5%, we find that the value of t is calculated (> 1.96), service (0.049) is significantly lower than unilateral 0 05.

It turns out that standardized β is significant. Thus, entrepreneurship education has a significant and positive (β = 0.196 standardized> 0) on the growth of women's entrepreneurship➔ H2 is verified.

Hypothesis 2: entrepreneurship education positively affects the envy of entrepreneurship for women. Confirmed.

The significant influence of entrepreneurship training on growth of female entrepreneurship, reinforces the results of numerous studies such as Gibb (1987) in the Journal of European Industrial Training acting; "The presence of entrepreneurial attitudes in the population can be an important indicator of potential entrepreneurs basin" justifying the important role of entrepreneurship training in enhancing the growth of women's entrepreneurship.

Thus, in the context of the present study were more entrepreneurs' entrepreneurial formations, more opportunities for high success.

Unemployment

The results show that:

Value calculated by student t absolute value is -2.209. Compared to the theoretical value of student t (t = 1.96) at 5%, we find that the value of t is calculated (> 1.96), service (0.030) is significantly lower than unilateral 0 05.

It turns out that standardized β is significant and negative sign. Thus, unemployment has no significant effect (standardized β = 0.196> 0) on the growth of women's entrepreneurship (that is to say the creation of their own project in the context of our study ➔H3 is unaudited.

Hypothèse3: unemployment is one of the main factors that lead women entrepreneurs to create their own project. Not confirmed.

In the context of our study, we found that unemployment does not promote the growth of women's entrepreneurship.

Table 8. Coefficients

		Unstandardized coefficients		coefficients standardizes	T	Meaning
Model		**B**	**Erreur standard**	**Bêta**		
1	(constant)	2,273	,175		13,010	,000
	Levels of education	,283	,116	,241	2,444	,016
2	(constant)	2,282	,172		13,254	,000
	Formation	-,153	,077	,196	1,992	,049
3	(constant)	2,041	,201		10,152	,000
	Unemployment	,229	,104	-,212	-2,209	,030
4	(constant)	2,086	,199		10,474	,000
	Economic factors	,252	,125	,241	2,014	,047
5	(constant)	1,710	,140		12,216	,000
	The financing problems	,187	,093	,198	2,000	,048
6	(constant)	2,279	,184		12,383	,000
	social environment	,307	,130	,232	-2,361	,000

Unlike proved by Evans and Leighton results (1989) Audretsch et al, (2001) "show that the lack of job opportunities is a positive catalyst for the formation of new businesses by encouraging the unemployed to start their own business" this assumption is not verified in the context of this research.

Economic factors

The results show that:

- The value of student t calculated is equal to 2.014> 1.96, meaning (0.047) is significantly lower than unilateral 0.05, and we can conclude that standardized β is significant. Thus, economic factors had a significant effect and act positively (standardized β = 0.241> 0) on the creation of own project that is to say, the growth of women's entrepreneurship➔ H4 is verified.

Hypothesis 4: Economic factors have a positive effect on the creation of own project. Confirmed.

The significant influence of economic factors on the growth of women's entrepreneurship reinforces many studies justified and confirmed in our research.

Funding problems

We note that:

- The value of t is calculated equal to student 2.000> 1.96, one-sided significance is considerably lower than 0.05. We conclude that standardized β is significant. Thus, the problems of financing has a significant and positive (β = 0.198 standardized> 0) on the growth of women's entrepreneurship is to say; the success of the project ➔ H5 is verified.

Hypothesis 5: The problems of financing are the main factors that can hinder the success of the project. Confirmed.

Several recent studies on access to finance (Annie Cornet and Christina Constantinidis) confirm the importance of funding the creation of new businesses. This is confirmed in the context of this research.

The social environment

The results show that:

- The value of t is calculated by student absolute value equal to 2.361. Compared to the theoretical value of student t (t = 1.96) at 5%, we find that the value of t is calculated (> 1.96), unilateral meaning is much lower than 0.05.

It turns out that standardized β is significant. Thus, the social environment has a significant and positive (β = 0.232 standardized > 0) on the growth of female entrepreneurship ➔ H6 is verified.

Hypothesis 6: The social environment has a positive influence on the growth of women's entrepreneurship. Confirmed.

The results show that the social environment has an effect on the creation of new businesses is to say, the growth of women's entrepreneurship in other words the importance of infrastructure (roads, highways, ports, airports, internet, close to sources). However, these results do not confuse the results not Wagner 1994 to put the important role played by the industrial environment in the rate of entrepreneurial activity in Germany, in fact, the influence of environment on corporate creative is very important that the phone company are located as close as possible to the application to minimize the cost of transportation, infrastructure endowment performs significantly the location of economic activity (Holl, 2004) .during empirical studies.

Conclusion

This article, based on the factors that promote the growth of women's entrepreneurship is all that concerns the company is for women entrepreneurs.

Tunisian women have succeeded in several areas of active life thanks to its know-how, skill and perseverance. It has become a true partner of the man as well as in the economic sphere in the political, social and cultural. The place of women in the workforce has been strengthened through bold action in his favor despite the obstacles faced by women entrepreneurs (family, social ...), but the ambition of entrepreneurs Tunisian women achieved success in professional level while retaining the flexibility to be able to fulfill their other responsibilities. While the main rules of successful women are the development, risk appetite and the desire to be independent and today, women entrepreneurs are optimistic, confident in the future, at ease in the paperwork and the relationship. This article aims to provide an initial model based on the method of multiple logistic regression estimated by maximum likelihood to verify the existence of relationship between these variables and the success of women's entrepreneurship.

This article relates that Tunisian companies studied are relatively young, small, using a limited number of people working in the textile, services rather than including other industrial or manufacturing sectors, mainly use personal savings or in informal loans from their surroundings rather than bank loans they do not use banks because the criteria given for women are not rigorous is that in our empirical study shows that finance is the main factors that hinder the success

of projects, the average age of women entrepreneurs is located less than 40 years, which confirms that young women are more attracted "by entrepreneurship.

The results of the multiple regression method, we notice that (education, entrepreneurship training, economic factors, access to finance, social environment) act positively on business creation. For cons, the unemployment has not a positive influence on the creation of business to say, that is unemployment is a factor that does not push women entrepreneurs to create their own project.

This research provides an overview of women's entrepreneurship in Tunisia to raise difficulties in the creative process and business management created by women.

At the end of this work, we concluded that despite the obstacles to the reconciliation of family and productive employment, but the ambition of Tunisian women entrepreneurs obtained success at the professional level while retaining the flexibility to be able to fulfill their other responsibilities, and became a partner of man in all areas (economic, political ...).

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