

The Contribution of Microcredit to Women's Economic Empowerment in the Context of the Souss Massa Region: The Capabilities Approach "A Qualitative Analysis"

Safiri Said

Researcher

Sadik Abdallah

Lecturer and Researcher, National School of Commerce and Management, Agadir, Morocco

Ibn Zohr University, Agadir, Morocco

LARGE Laboratory

Abstract

For several decades, literature on economic and social development has consistently regarded microfinance as one of the most effective tools for promoting sustainable development and empowering women living in precarious situations. It is therefore not surprising to find women's empowerment ranked as the third Millennium Development Goal (MDG) of the United Nations, which has been succeeded since 2015 by the Sustainable Development Goals (SDGs). According to Mayoux (2001): "When women have flexible access to credit, they become economically and socially autonomous."

Our paper aims to study the contribution of microcredit to women's empowerment in the Moroccan context, specifically in the Souss Massa region. On a theoretical level, several approaches are used, most of which are derived from socio-economics. For our purposes and in order to carry out our work, we have used the capabilities approach initiated by Amartya Sen (1980). According to Sen, female poverty is understood as a lack of capabilities among women at the economic, social and individual levels.

In terms of methodology, we used qualitative analysis through structured interviews with 11 experts in the field and managers of microcredit institutions operating in the region covered by our study.

The results of the study show that in the context of the Souss Massa region, microcredit has an indirect impact on empowerment. Indeed, the acquisition of capabilities through microcredit plays a mediating role in the process of women's empowerment.

Keywords

Microfinance, Microcredit, Empowerment, Capabilities approach, Impact.