



The Economic Impact of Mampreneurs' Work: A Qualitative Study in the Moroccan Context

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Abstract: This research focuses on the economic impact of mampreneurs' work in Morocco, highlighting their role in job creation, income generation, and household financial support. The study, qualitative in nature, is based on semi-structured interviews conducted with mampreneurs established in the Tangier region. The findings show that, regardless of the stage of development of their activity, these entrepreneurs make a tangible contribution to the local economy. They frequently recruit individuals from disadvantaged backgrounds, in particular mothers, thereby providing professional opportunities to populations often distant from the labor market. Through their action, they contribute to improving living conditions and fostering the economic autonomy of many households. These findings call on policymakers and support structures to implement targeted measures, particularly by facilitating mampreneurs' access to financing and professional networks.

Keywords: Mampreneurs, Economic impact, Job creation, Morocco, Women's entrepreneurship.

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1. Introduction

In Morocco, women's entrepreneurship is becoming increasingly significant and stands out as an important engine for job and income creation. Among the profiles that distinguish themselves, we find mampreneurs, women who simultaneously manage their business activities and their family responsibilities. Their contribution to the economy, although often discreet, proves essential, particularly at the local level.

By developing their activities, sometimes with limited means, they generate jobs and offer opportunities to people who are often excluded from the labor market, especially mothers from modest backgrounds. In doing so, they directly support household economies and contribute to the circulation of income in their close environment, thereby reinforcing local economic dynamism.

Despite the growing interest in women's entrepreneurship, few studies have focused on concretely measuring the economic impact of mampreneurs in the Moroccan context. Existing analyses tend to dwell more on the social dimension, leaving aside a precise evaluation of their contribution to wealth creation and economic development.

This study seeks to fill this gap by focusing on three key aspects: job creation, income generation, and household economic support. To this end, a qualitative approach was adopted, based on semi-structured interviews conducted with mampreneurs from the Tangier region. This method makes it possible to go beyond numbers, capturing the concrete realities of their activity and the various ways in which they influence the local economy, regardless of their background and the stage of development of their businesses.

2. Conceptual Framework

The analysis of the economic impact of mampreneurs' work is based on three essential axes: job creation, income generation, and spillover effects on the local economy.

Job creation constitutes a direct and visible indicator of their contribution. Whether permanent or temporary employment, these women provide opportunities to individuals often excluded from the labor market, particularly other mothers from modest backgrounds. Minniti and Naudé (2010) emphasize that this kind of economic integration is not limited to individual support: it helps to strengthen overall productivity by diversifying actors and broadening the available skill base.

Income generation is another central dimension. According to Brush et al. (2012), women's entrepreneurship is not limited to the economic survival of the business but extends to improving the purchasing power of the households involved, whether that of the entrepreneur herself or her employees. These monetary flows circulate within the local economy, support consumption, stimulate exchanges, and encourage investment in other activities.

Finally, multiplier or indirect effects are equally significant. As Acs and Armington (2006) point out, each transaction—whether a purchase of raw materials, a subcontracted service, or a business partnership—feeds into a chain of exchanges that strengthens the economic fabric. Mampreneurs, by often working with local suppliers and service providers, thus energize the nearby entrepreneurial ecosystem.

In the Moroccan context, Azami (2017) and Bennani & Azegagh (2020) insist on the importance of considering the weight of the informal economy, where many women operate without being officially recorded. This statistical invisibility leads to underestimation of their real contribution, even though their market activities play a strategic role in local economic development.

3. Literature Review

Studies on women's entrepreneurship highlight its ability to stimulate economic growth and strengthen community resilience. Internationally, the Global Entrepreneurship Monitor (GEM 2022/2023) indicates that one in three women entrepreneurs today manages an established business, and the female-to-male ratio for business creation is 0.80. The report also notes that, in 30 countries studied, the female entrepreneurial activity rate increased from 6.1% in the early 2000s to 10.4% over the 2021–2023 period. These trends reveal significant progress but also confirm that the gap with men remains substantial.

In Morocco, official data from the OMTPE estimates the proportion of women entrepreneurs at around 16%, well below global and regional averages. However, this rate does not reflect the reality of women's activity, as it does not account for the large share of informal work. This situation makes qualitative approaches particularly relevant to measuring their true impact, as recommended by De Bruin et al. (2007).

Scientific literature has also shown that the economic contribution of women entrepreneurs is not limited to personal income. According to Belwal et al. (2012), their role includes diversifying the economic fabric, broadening markets, and creating opportunities for other actors, thereby strengthening local competitiveness. Kelley et al. (2017) emphasize the need to broaden performance indicators, integrating aspects such as job creation and income redistribution.

Finally, Acs and Armington (2006) remind us that entrepreneurial activity, when embedded in local networks, triggers a virtuous cycle: each job created, each dirham spent on suppliers, and each subcontracted service generates new economic interactions, amplifying the initial effect. In the case of Moroccan mampreneurs, these effects are particularly visible in the neighborhoods and municipalities where they operate, contributing to inclusive local development.

4. Methodology

4.1 Type of research and approach

This study adopts a qualitative approach, considered relevant for analyzing in depth the perceptions, experiences, and economic contributions of mampreneurs. As Patton (2015) and Yin (2018) point out, qualitative methods make it possible to explore complex phenomena in their real context, taking into account social, cultural, and economic nuances.

The objective of this research is to understand how mampreneurs in the Tangier region contribute to the local economy, through job creation, income generation, and multiplier effects on households.

4.2 Population and sampling

The target population consists of mampreneurs operating in various sectors, ranging from artisanal production to local services. The sample was constructed using purposive sampling, in order to select representative profiles in terms of seniority, business size, and sector.

In total, 15 mampreneurs were selected, all located in the Tangier region, with varying stages of development (start-up phase, growth, or already established). This choice made it possible to obtain a rich range of perspectives on their economic impact.

4.3 Data collection

Data were collected through semi-structured interviews. This technique, recommended by Kvale & Brinkmann (2015), offers the necessary flexibility to explore certain aspects in greater depth depending on the participants' responses. An interview guide was structured around three main themes:

- Job creation and staff recruitment.
- Contribution to household income (personal and employees').
- Indirect economic effects (relationships with suppliers, local networks, subcontracting).

Each interview lasted between 45 minutes and one hour and was conducted either face-to-face or via videoconference, depending on participants' availability.

4.4 Data analysis

Data were processed using thematic analysis inspired by Braun & Clarke (2006). After full transcription of the interviews, manual coding was carried out to identify recurring themes. Three main categories emerged:

- Direct and indirect employment.
- Diversification and increase of income.
- The multiplier effect on the local economy.

Particular attention was given to data triangulation, comparing the results with findings in the literature, including GEM 2022/2023 reports and academic works cited in the conceptual framework and literature review.

4.5 Limitations of methodology

Like any qualitative study, this research does not claim statistical generalization of the results. The restriction to a sample limited to the Tangier region constitutes a geographical limitation, and the data collected are based on subjective statements that may be influenced by participants' perceptions.

Nevertheless, the diversity of profiles and the depth of interviews provide satisfactory qualitative representativeness.

5. Results and Discussion

5.1 Job Creation: A Lever for Local Economic Dynamism

The survey data reveal that mampreneurs play a tangible role in job creation within their communities. Among the 15 participants interviewed, 80% employ at least one person on a permanent basis, and 60% resort to seasonal or occasional labor to cope with peaks in activity. Permanent staff numbers range from 1 to 5 employees, while occasional recruitment may involve up to 10 people during events or large orders.

This recruitment is primarily directed toward vulnerable profiles, notably other mothers, widows, or young people without formal qualifications. As Minniti and Naudé (2010) point out, such targeted integration not only helps to reduce unemployment but also fosters economic inclusion that directly benefits fragile populations.

Moreover, the jobs created are often non-relocatable, since they meet local needs (artisanal production, catering, local services), thereby contributing to the stabilization of economic activity in the region. The territorial embeddedness of mampreneurs, combined with their relational networks, plays a strategic role in sustaining employment at the local level.

5.2 Income Generation and Redistribution

The results show that the activities carried out by mampreneurs are not limited to ensuring their own subsistence; they also contribute to a redistribution of income within the community. The wages paid often represent the first or second source of income for the households employed.

In several cases, the income generated by these activities has enabled employees to access improved living conditions, such as:

- Improvement of housing (renovations, purchase of household equipment).
- Increased access to education (enrollment of children in private schools or extracurricular activities).
- Better health coverage (financing medical consultations or health insurance).

These effects align with the conclusions of Brush et al. (2012), who argue that women's entrepreneurship has an impact beyond the enterprise itself, directly enhancing the quality of life of multiple households. Testimonies gathered during the interviews also show that some mampreneurs reinvest their profits in training or the development of new product lines, thereby generating a cycle of both internal and external growth.

5.3 Multiplier Effects and Structuring of the Local Economy

Another strong finding of this study concerns the multiplier effects of mampreneurs' activities. They source primarily from local suppliers, whether for raw materials, packaging, or related services (transport, marketing, maintenance).

In 73% of cases, the economic partners of mampreneurs are themselves small local businesses. This means that each dirham invested by a mampreneur in her activity circulates several times within the regional economy, generating a series of exchanges and value creation.

This phenomenon illustrates the model described by Acs and Armington (2006), according to which local entrepreneurship stimulates a chain of transactions that strengthens territorial economic resilience. In the Tangier context, this translates in particular into:

- The consolidation of artisanal sectors (e.g., food production, sewing, accessories).
- The development of specialized micro-services (e.g., graphic design, packaging, delivery).
- The emergence of inter-entrepreneur cooperation to pool certain resources (premises, equipment).

5.4 Comparison with Literature and GEM 2022/2023 Data

The trends observed in the field are consistent with broader findings in international research. The Global Entrepreneurship Monitor 2022/2023 shows that the global proportion of women running established businesses has increased, reaching around 10.4% of the female working population in the countries studied. However, the gap with men remains significant, particularly in middle-income economies such as Morocco, where the share of women entrepreneurs is still estimated at 16% according to OMTPE.

The results of this study confirm the work of Belwal et al. (2012) and Kelley et al. (2017), who emphasize that women's entrepreneurship contributes to:

- Diversifying the local economic structure.
- Stimulating innovation in niche markets.
- Strengthening social and economic ties between actors.

Thus, although mampreneurs often operate in constrained contexts (limited access to financing, lack of social protection), their economic activity has a tangible impact on the vitality and cohesion of their environment.

6. Conclusion and Implications

6.1 Summary of Results

This research has highlighted the significant economic contribution of mampreneurs in the Tangier region. Far from being marginal economic actors, they emerge as drivers of job creation, income generation, and the stimulation of local exchanges. The findings show that, even on a modest scale, their activities generate a measurable multiplier effect on the territorial economy, fostering both the inclusion of vulnerable groups and the consolidation of local economic networks.

The analysis of qualitative data also reveals a central point: mampreneurs do not merely manage a business to meet their own personal needs. They assume a broader role as vectors of economic redistribution, reinjecting part of their income into their community, whether through direct employment, subcontracting, or the use of local service providers. This role, often invisible in macroeconomic statistics, proves crucial in contexts where job opportunities are limited, particularly for women and youth.

6.2 Practical Implications

The results of this study underline the importance for policymakers, entrepreneurship support organizations, and financial institutions to recognize and value the contribution of mampreneurs to the local economy. Several concrete avenues emerge:

- Facilitating access to financing

Many participants mentioned the difficulty of obtaining bank loans or public aid, due to overly strict criteria or a lack of guarantees. The establishment of targeted microcredit schemes, accompanied by financial management training, would help to remove this major barrier.

- Strengthening entrepreneurial support

Support structures could offer programs specifically adapted to mampreneurs, incorporating flexible schedules and training modules focused on small team management, marketing, and product diversification.

- Creating networks and cooperation platforms

Pooling resources (premises, equipment, logistics) and fostering connections between entrepreneurs promotes cost reduction and the creation of joint opportunities, thereby strengthening the resilience of small businesses.

- Promoting local purchasing in public policies

By encouraging local authorities and companies to prioritize local suppliers, the economic benefits of mampreneurs would be amplified, consolidating the regional productive fabric.

6.3 Study Limitations

It is important, however, to acknowledge certain limitations. The reliance on a small sample (15 mampreneurs) geographically restricted to the Tangier region does not allow the results to be generalized to Morocco as a whole. Furthermore, since the data are self-reported, they may contain elements of subjectivity or optimism bias.

Nevertheless, the diversity of the profiles studied and the depth of the interviews provide a rich and representative picture of the realities experienced by these entrepreneurs, thus offering a solid foundation for future research.

6.4 Research Perspectives

This study paves the way for several possible extensions:

- Large-scale quantitative studies to measure the economic impact of mampreneurs in terms of jobs created, turnover, and contribution to regional GDP.
- Comparative analyses between different regions of Morocco in order to identify local factors that either foster or hinder the growth of mampreneurs.
- Exploration of the interactions between economic impact and innovation, by examining how mampreneurs integrate technologies, digital marketing, or new business models to enhance their competitiveness.

6.5 Final Conclusion

Ultimately, this research shows that mampreneurs are full-fledged economic actors whose action extends beyond the private sphere to invigorate the entire local productive fabric. Their contribution,

though often silent and underestimated, deserves to be fully integrated into economic and territorial development strategies.

As highlighted by recent Global Entrepreneurship Monitor 2022/2023 data, women's entrepreneurship remains an underexploited lever in many countries, but it holds considerable potential when supported by appropriate policies and a favorable environment.

Recognizing, valuing, and supporting entrepreneurs is therefore not only a matter of equal opportunity, but also a strategic choice to stimulate the local economy and strengthen community resilience.

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