

TÍTULO DA TESE EM INGLÊS:

The role of microcredit in Development Cooperation

ABSTRACT

The international community is committed to redouble the efforts in the fight against poverty, which despite some progress continues to affect a world population that exceeds one billion people. Microcredit has been referred as a powerful tool. But how can this be a sustainable solution?

The following thesis aims to identify the role of microcredit in Development Cooperation, with the performance of *Católica-MOVE* in the Island of Mozambique as reference, an organization that provides microcredit, training and consultancy services *pro bono*. In 2012, the organization has carried out an impact evaluation of the project. The sample consisted of 30 entrepreneurs residing in the Island and the analysis concludes that the microcredits generated a significant increase in average income (4.3%) for every entrepreneur, besides stimulating the important habit of saving.

It is considered that the role of microcredit is in fact financial intermediation, with a view to employability, economic development and inclusive growth. It is also considered an important social policy, taking into account the social benefits that it may occur. The increase in average income and the tendency for savings can guarantee the satisfaction of the basic needs of entrepreneurs and their families, and substantially improve their living conditions.

Keywords: Microcredit; Microfinance; Poverty; Development Cooperation; *Católica-MOVE*; Mozambique.