

Crowdfunding Et Inclusion Financière : Analyse De L'équité Dans L'accès Au Financement Pour Les Populations Exclues

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Abstract : Crowdfunding has emerged as an innovative solution to address the financing needs of individuals and businesses marginalized by traditional financial systems. This participatory funding model promises to expand financial inclusion by opening access to resources once limited to conventional financial actors. However, a central question remains : does crowdfunding genuinely reduce inequalities in access to finance, or does it replicate existing biases ? This research focuses on the dynamics of equity within this financing model, shedding light on its challenges, opportunities, and the factors influencing its ability to meet the needs of excluded populations. Participation in crowdfunding campaigns often relies on several prerequisites, such as access to digital technologies, a certain level of financial literacy, and an understanding of platform mechanisms. These conditions can pose significant barriers, particularly in regions with limited technological infrastructure, thereby reinforcing exclusion for some groups. Furthermore, structural biases within crowdfunding platforms, such as algorithms favoring already popular projects, can create disparities in access to funding. Nevertheless, crowdfunding offers unique opportunities for financial inclusion. It enables the funding of projects that would otherwise go unsupported, particularly in socially or environmentally impactful sectors. Moreover, it fosters a direct relationship between project creators and investors, enhancing transparency and trust. This participatory approach also allows for the inclusion of local communities and traditionally underrepresented groups in the financial ecosystem. This study leverages empirical analyses and case studies to explore these dynamics. It assesses the impact of crowdfunding across diverse socio-economic contexts and identifies mechanisms that can enhance its effectiveness in promoting equitable financial inclusion. Key recommendations include improving financial literacy, developing accessible technological tools, and designing platform structures that prioritize inclusivity over popularity-driven dynamics. Additionally, policy interventions such as targeted regulatory frameworks can help address structural limitations while ensuring investor protection. The findings of this research contribute to a deeper understanding of crowdfunding's role as a tool for democratizing access to finance. By addressing the existing challenges and leveraging its potential, crowdfunding can transition from being a mere alternative financing model to a transformative force in reducing financial inequalities. Ultimately, this study offers actionable insights into how crowdfunding can be optimized to serve as a vehicle for sustainable and inclusive economic growth

Keywords : crowdfunding, financial inclusion, equity, access to finance, marginalized populations, alternative finance, platform dynamics, financial literacy, digital inclusion, sustainable financing

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