

# Role of Microfinance in Socioeconomic Empowerment of Rural Women in Gadarif State - Sudan (Some Imperial Evidences)

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**Abstract:** This paper aimed at examining the effectiveness of microfinance loans extended to rural women by Gadarif Microfinance Institution (GMI), in Gadarif State-Sudan, with the purpose of empowering socioeconomic conditions of rural women. By empowerment we mean the ability of women to possess the necessary resources to enable them to participate viably in economic and social decisions, at the family and community levels. For realization of this purpose, the study used a mixed approach for data collection; i.e. paper-pencil-questionnaire which was used for the collection of quantitative data. Moreover, the qualitative approach was used, relying on Focus Discussion Group (FDG) and direct observations.

The collected data, was, analyzed by using statistical methods (AMOS). After analyzing the collected data, the study ascertained many findings supplemented with effective suggestions as corrective measures. The worth noting finding is that, microfinance projects were contributed significantly to increasing the economic and social empowerment of rural women in Gadarif state, and this was evidently depicted and supplemented by the results of the statistical analysis, which confirmed that, the results matched the hypothesis of the study, and more importantly, the results of the qualitative analysis supported the quantitative results with the presence of some problems that to some extent limited to the wide range operations of economic and social empowerment of rural women at macro level. Therefore, an immediate tackling of these problems is called for to ensure an effective comprehensive implementation of microfinance projects in the country at large.

**Key words:** Microfinance ,institution, empowerment, socioeconomic, rural women

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## 1. Introduction

This paper aims at Shedding light on the role of microfinance in empowering rural women in Gadarif state in Eastern Sudan (those women obtained microfinance loans from Gadarif Microfinance Institution (GMI) during the period (2014-2020). By empowering we mean their ability to manage their economic resources to enhance their ability in making economic and social decisions within the family, village and local community. Therefore, it was necessary to design a specific methodology to deal with this issue, such as defining the study community and spatial boundaries, which were limited to five rural localities in the state namely: Eastern Gallabat, Wstern Gallabat, Alrahad, Alguriesha and Central Rural Gadarif localities.

The area of the phenomenon under study is surrounded by a number of economic and social factors, hence, there was an urgent need to use a combination of quantitative and qualitative approaches. The questionnaire was the main tool for the first approach, which was distributed to a group of rural women (Beneficiaries) in different localities in Gadarif State, selected by using a simple random sampling technique, while the Focus Discussion Groups (FDG) and direct observation used for for collection of qualitative data, and the sample here was intentionally chosen, The emphases was on localities with a high density of beneficiaries.

## **2. Problem Statement**

Any development process or societal change will not be successful, if it does not take into account the involvement of all components of society, and we have focused in this matter on women, especially those living in rural areas, which are always characterized by a high degree of economic and social backwardness. One of the treatments that were introduced in the seventies of the last century was microfinance loans. The aim of these loans is to try to empower rural women so that they become more independent and therefore more productive and thus raise their economic and social level and their respective families. Here, a question arises: Did the microfinance loans borrowed by rural women from (GMI) contribute positively to increasing the pace of economic and social empowerment of rural women during the period (2014 - 2020)?

## **3. The Objectives**

1. To assess the role of Microfinance loans in enhancing the economic and social empowerment of rural women in Gadarif State.
2. To attempt to deepen the understanding of the economic and social empowerment of rural women in Gadarif state, through the intensive use of qualitative tools for data, collection.
3. Identifying the extent to which rural women in Gadaref State are able to own and benefit from economic resources and realize supportive achievements for the female sector in the State.
4. To find out the relationship between empowerment of rural women and achievement of economic and social growth
5. Supplying decision makers in the state and the financial institutions with some indicators that help in the possibility of empowering rural women as a tool to bring about real development in rural areas of the state.

## **4. Background about Gadarif State**

Gadarif State located in eastern Sudan and falls between longitudes 33° 30' and 36° 30' to the East and latitudes 12° 40' and 15° 46', with total area of e around 71,000 km<sup>2</sup>. The State is bordered by Ethiopia from the east and south and by the states of (Kassala) and Khartoum from the North, Gezira from the west and (Sinnar) State from the South. Rainfall in the State ranges between 500-900 mm from north to south, falling mainly between July and October. Because of the seasonality and variability of rainfall and the Basement complex underlying rock, the State suffers acute water deficit. According to the 2008 population census, the total population is about 1.4 million and with one of the highest annual growth rates in the country standing at 3.9%. Over two-thirds of the population is classified as rural or nomadic. The state is characterized by ethnic diversity. Moreover, Gedarif is characterized by its much higher child population, higher fertility rates, higher birth rates, higher average family size, annual growth rate and higher dependency ratio (Abdallah 2017).

## **5. Literature Review**

Human experiences have shown that there no real economic and social development that can be achieved unless women, especially rural women, have tangible roles in it. The, choice of the rural women as a title for this paper comes stems out of many reasons, the most important of which is the marginalization that they are exposed to in rural areas, which leads to a limitation of the roles that they can play in raising the status of the family and society, despite the important roles that women play in general and rural women in particular, such as childbearing, taking care of children, and caring for the family's welfare.

On the other hand, the interest in this subject comes from the consensus of many studies indicating the poverty situation in rural areas, including the (World Bank 2008), which believes that out of four people in the world, three of them are poor and live in rural areas and depend largely on agriculture directly or indirectly, with this, we can imagine the hardships position of woman in this situations.

Concerning the terminology of (EMPWOERMENT) (Rehman et al 2015)<sup>2</sup> argued that “the dictionary meaning of the word empower is “to give somebody the power or authority to do some thing or to give somebody more control over their life or the situation they are in”. Moreover, (Gregory (2014)<sup>3</sup> defines this concept as “The state of enablement to attain a higher status usually social and economic.

The word Empowerment corresponds to processes by which vulnerable individuals are endowed with power” (Mandal, K.Chandra, 2013) he concluded that: The term empowerment, as a result, is a complicated idea. However, it implies the transfer of power in a dynamic way over a period of time, adding to that these terms include self-strength, self-control, self-power, self-reliance, personal choice, capability of fighting for one’s rights, independence, own decision making power, freedom etc. These definitions are embedded in local value systems and beliefs. Empowerment has both intrinsic as well as instrumental value.

In a detailed manner (Gopaldaswamy et al 2016) argued that: theoretically the impact of microfinance in women empowerment can be measured by the following parameters:

1. Change in healthcare-seeking behavior of women
2. Ability to influence household decisions
3. Starting an entrepreneurial venture
4. enhanced possibilities for entering into labour market.
5. Increased awareness of reproductive rights.
6. enhanced awareness about the business and financial systems (banking).
7. Ability to influence and articulate their needs to the local civic bodies.
- 8 increased self-esteem and sense of capacity for solving problems.

Hence any fulfillment of one or more of these parameters means a kind of empowerment gained by women. Women empowerment as idea based on gaining loans that used in smoothing income, buying assets, spending on children school enrolment...etc. All this will improve the women’s families’ well-being and at the end serve the goal of poverty alleviation among the women and their families.

Accordingly we find that (Isangula, K.2012)<sup>6</sup> add a new meaning of microfinance represented by the ability of providing an economically effective way to assist and empower poor and socially disadvantaged women and lastly, microfinance may contribute to financial system growth and development overall, especially in rural areas through “integration of financial markets”.

In less developing countries (LDCs) and due to community norms it happens that the women, who get microfinance loans, always their husbands try to take the money from them. This leaves women with too little money left, which jeopardize the goal of empowering by reflecting negative impacts on female. Then to minimize this, there is a massive need for awareness programs to prevent husbands, relatives or sons to stop this exploitation.

The experiences of microfinance worldwide, confirmed that microfinance may often succeed in influencing family spending and creating and expanding businesses. Of course, it is expected to have a clear positive impact on education, health and women's empowerment. All these lead to conclusion that, perhaps all of the above resulted in a positive effect on the level of groups of families, but after a relatively longer time, when the investment is translated into higher total spending for a larger number of families. Obviously, changes of a social nature do not come automatically, but rather need a longer time. Therefore, the impact of microfinance on education, health and women's empowerment will not be automatic. Due to all of the above, an important fact that worth noting is that, microcredit does not appear to be a recipe for changing education, health, and decision-making for women. Thus, microcredit may not be the lifeline for all the problems of poor communities, but fortunately it allows families to borrow, invest, create and expand businesses, and all of this will not happen if there is no good environment, training, and continuous care.

According to (FAO, 2011) the improvement of rural women’s access to financial services is a proven strategy for contributing to rural women’s social and economic empowerment, as well as improving overall the

livelihoods of rural households and communities. To fulfill this strategy there is a massive needs to a certain intervention, in this regard (Hamad & Fernald 2015) argued that: This intervention involves the provision of small loans to low-income individuals – most often women – who are too poor to access traditional financial services, in the hopes that they will invest these funds in microenterprises to improve their families' living conditions. If investments lead to increases in income, a family may have a greater ability to pay for food and other household resources, in addition to decreasing the stress associated with living in poverty.

In this regard (Musanganya etl 2017) specify the two main mechanisms for delivering the financial services to the clients: First; relationship-based banking for individual entrepreneurs and small businesses, and secondly; group-based models, where several entrepreneurs come together to apply for loans and other services as a group.

## **6. Methodology**

### **6.1 Sampling and Data Collection:**

#### **6.1.1 Quantitative Data:**

The total population of this study amounted to Five hundred and Seventy Five (575) women borrowed microfinance loans from Gadarif Microfinance Institution (GMI) during the period (2014-2020) and spread over five localities in Gadarif State, namely: Eastern Gallabat, Western Gallabat, Algureisha, Alrahad and Central rural Gadarif. Two Hundred and Thirty Six (236) women were selected according to a simple random sampling method as a sample size of beneficiaries .To collect quantitative data, questionnaires were administered to the 236 women beneficiaries. This enabled all the women borrowed loans, from GMI in Gadarif State to have a chance of being selected to participate in the research irrespective of their ethnic, age, marital status, or educational background. A large variety of business projects operations (trading, service, agro-processing, simple manufacturing and industries) were included in the survey.

#### **6.1.2 Qualitative Data:**

To complete the scene the study gave a reasonable weight to the qualitative data as a means of interpreting the quantitative results and creating a deep understand for the problem. The sample size was determined intentionally (Purposive sample), as the number of women in each group ranges between 8 and 12 beneficiaries of microfinance. In their selection, the study took into account the issues of age, occupational and educational diversity within each group. In this study, Focus Group Discussion (FGD) method was adopted for the groups of women in the various localities of Gadarif State. The groups of women were selected from the following localities: Rural Central Gadarif, Western Gallabat, and Rahad. The justification behind this selection represent on the relative density of the number of female beneficiaries in these localities, as their number, according to the random sample, reached 191 out of the total sample size of 236 rural women who obtained a microfinance loans, from (GMI), and their percentage reached 81% of the total size of the beneficiaries. The purpose of the selection is to ensure representation of all women beneficiaries.

## **7. Empirical Results**

The main data collection tool was the questionnaire, which was distributed to rural women who borrowed microfinance loans, during (2014 - 2020) from (GMI ).To verify the validity of the assumptions, the study resorted to a combination of statistical methods. Therefore, it was necessary for the researchers to reach the required results to perform some statistical tests that can be summarized as follows:

1.The result obtaining from the sample of the study demonstrate that the Caranbach's Alpha coefficient for Microfinance projects as a means of women empowerment amounted to (86%) which is greater than (60%),and this indicates to a very high degree of internal stability. Theoretically; the greater the degree of stability and the stability of the instrument, the greater the confidence in it. This result encourages the researchers to go on accomplishing the rest of this study.

2.The second step the study tend to describe the characteristics of the sample the main objective is measure the absence of differences between the averages of respondents' view of the impact of Microfinance on the socioeconomic conditions of rural women in Gadarif State. For this purpose (One way ANOVA) was used to find out whether there were statistically significant differences between the averages of respondents in the

study population according to the four parameters appeared in the questionnaire namely: Age distribution, marital status, Educational situation and Relationship with the family (Dependency).

The result reveals that: The statistical analyzes calculated (F) significances for the four mentioned parameters are greater than (0.05), according to this result we rejected the null hypothesis and accepted, the alternative hypothesis : There are no statistically significant differences between the average of the view point of the respondent (Rural women view point of view towards the above stated parameters) in their view of the impact of microfinance loans on the socioeconomic empowerment of rural women in Gadarif state rural areas covered by this survey.

3. The previous steps paved the way for conducting the necessary calculations for hypothesis tests based on the statistical method, which directly adopted the Confirmatory Factor Analysis method (CFA) that based on a number of procedures:

### 7.1 The Hypothesis Test:

“Microfinance loans Borrowed by Rural Women in Gadarif State from (GMI) have contributed in increasing the Economic and Social Empowerment of Rural Women and their families”

#### 7.1.1 First Step: Matches of the Microfinance Model and its Impact on the Economic and Social Empowerment of Rural Women in Gadarif State

Table (1): Matches of the Microfinance Model and its Impact on the Economic and Social Empowerment of Rural Women in Gadarif State

Matching Indicators	Match Indicator Symbol	Match values After Modification	Criteria
Relative modular Chi-Square	Cmin/df	5.41	Not Statistically Significant
Indicative Level	P	0.000	Statistically significant
Comparative Match Index	Cfi	0.95	0.90
Non-Standard Conformity Index	Tli	0.94	0.90
Root Mean Square Error of Approximation	Rmse	0.10	Reasonable Error

Source: The researchers’s estimates using the data obtained from the questionnaire prepared for this study using the (AMOS) program.

After approving some questions and removing others from the questionnaire of this study, with the measuring whether microfinance has an impact on rural women in terms of Economic and Social Empowerment, which was suggested by ( AMOS) analysis, the results of parameters and standard and non-standard revealed that; The indicators of the model's conformity with the data were in complete conformity with the specified criteria. Table (1) shows the matching values of the Microfinance model and its Impacts in increasing the Economic and Social Empowerment of Rural Women. The study stated that all the main indicators of the final model are not tainted by the problems of mismatch, and this become clear in the table and given the value of the Comparative Fit Index (CFI) which amounted to (0.80), which mean a relatively high value, in addition to the Non-Normed Fit index, the Tucker Lewis index (Tli) reached (0.94).

Accordingly, the final model represents a model of the function of the Impact of Microfinance on the Economic and Social Empowerment of Rural Women in Gadarif State – Sudan (Microfinance loans borrowed by rural women from (GMI) in Gadarif State Increases the Empowerment of Rural Women).

#### 6.1.2 Second Step: Calculating the Level of Significance Between the latent Factors and the Value of the Correlation to Identify Microfinance and its Impacts on the Economic and Social Empowerment of Rural Women in Gadarif State.

Table (2): The Level of Significance Between the latent Factors and the Value of the Correlation to Identify Microfinance and its Impacts on the Economic and Social Empowerment of Rural Women in Gadarif State

Latent Factor	Correlation	Latent Factor	Estimates (β)	Measurement Error	(t)Statistic Value (CR)	Level of Significance	Correlation Value (R)	Covariance (sv)
F2	<-->	F1	1.854	0.216	8.571	***	0.90	0.81
F2	<-->	Q81	1.000				0.51	0.26
F2	<-->	Q80	1.378	0.208	6.615	***	0.55	0.30
F2	<-->	Q79	1.298	0.309	4.200	***	0.30	0.09
F2	<-->	Q78	1.622	0.348	4.655	***	0.34	0.12
F2	<-->	Q66	1.771	0.210	8.427	***	0.87	0.76
F2	<-->	Q65	1.743	0.209	8.350	***	0.85	0.72
F2	<-->	Q61	3.809	0.436	8.727	***	0.96	0.92
F2	<-->	Q58	3.444	0.538	6.402	***	0.52	0.27
F2	<-->	Q55	1.162	0.171	6.798	***	0.57	0.32
F2	<-->	Q54	1.562	0.196	7.953	***	0.77	0.60
F1	<-->	Q83	1.000				0.96	0.92
F1	<-->	Q84	2.752	0.091	30.122	***	0.93	0.86
F1	<-->	Q85	1.987	0.050	39.818	***	0.98	0.96
F1	<-->	Q86	1.994	0.052	38.364	***	0.97	0.94
F1	<-->	Q87	0.097	0.062	1.558	0.119	0.10	0.01

Source: The researchers's calculations using the data obtained from the questionnaire prepared for the purpose of this study, Supplement No. (1), by applying the Amos program

From table (2) above, and to verify the hypothesis of this study, which states: There is a Relationship between Microfinance and the Economic and Social Empowerment of Rural Women who Borrowed Microfinance loans, from (GMI). We find that the value of the regression coefficient (β) amounted to (0.950) and the value of standard error (0.216), the value of the (t) statistical amounted to (8.571), which is greater than the standard (1.964), and the value of the significance level (0.000), which is statistically significant, and smaller than the criterion of significance (0.05). And according to the method of unregulated estimates, its value must be greater than (0.20), which represents the values of the path, and the value of the relationship between Microfinance and Economic and Social Empowerment of rural women in this study amounted to (0.95), which is greater than the criterion.

It is also clear from table that the percentage of correlations between Economic and Social Empowerment factors for Rural Women who Borrowed Loans in the form of Microfinance Projects from (GMI) and Microfinance amounted to (90%), which is close to the full correlation, which indicates the validity of differentiation.

Table (2) above also includes the Share Variance-SV for each relationship or correlation between two factors. For example, the relationship between the (Microfinance) and the (Economic and Social Empowerment of Rural Women who Borrowed loans, from (GMI)) factor, the value of the covariance was (0.81), and this result indicated that the relationship between the independent variables (among them) according to the philosophy of constructivist models is excellent.

Based on the foregoing, we concluded the following: We accept the hypothesis: Microfinance loans, Borrowed from (GMI) in the period under study helped in increasing the Economic and Social Empowerment of Rural Women and their Families in Gadarif State.

## 8. Qualitative Analysis

There is a firm conviction that investing women's capabilities and empowerment to make choices are a valuable goal in itself but it also contributes to economic growth and development. The technical treatments mentioned above, which proved that the microfinance projects provided by (GMI) to rural women in Gadarif state had a positive impact in the socioeconomic empowerment of rural women were insufficient. Therefore,

it is necessary to discuss this result, relying on qualitative data obtained by (FGD) and the direct observation from the community of rural women who benefit from microfinance; with the help of the following we can try to discuss women's testimonies:

### **8.1 The Cultural Dimension in the Socio-economic Empowerment of Rural Women in Gadarif State**

Through (FDG) and direct observation in the rural areas covered by the study, it is noted that there is a clear cultural difference, which is reflected in some customs and traditions that characterize the different ethnic groups. In this regard, we can divide the population groups into African and Arab groups. The first group is the inhabitants of the southern Gdarif rural areas with African roots those coming from west Africa and Darfur region at different periods and for different reasons their lives are characterized by relative stability and their main activity is agriculture. As for the Arab group, they belong to the Arab tribes and widely spread in the northern parts of Gadarif state and to a lesser extent in the localities of the Western, Eastern Galabat and rahad. They are distinguished by all the characteristics that Classifying them as, nomads such as grazing, even though in recent decades they have become inclined to stability and practice agriculture in both its rainy and irrigated parts in ( rahad) project and the banks of seasonal rivers, many of them own large agricultural land and holdings.

#### **8.2 African women groups**

The women of this group are distinguished by a kind of independence manifested in different roles that women played, starting with farming, animal husbandry, going to the markets, buying and selling and negotiating with service providers. These roles result from the cultural formation of their ethnic groups, which gives more space for women and a kind of economic freedom in earning and producing, that does not conflict with the values of the religious and cultural ethnic group. The roles that women play in these societies have given them many advantages such as:

1. Frequent visits to the markets led to their awareness of the latest economic developments: input prices, agricultural products prices, transportation and deportation costs, and determining the wages of workers in all production processes.
2. They gained great confidence in themselves that enabled them to communicate with all the formal and informal actors in the local communities and at the state capital level, including the foreign and national organizations that contributed in raising the productive capacities of some rural women (the experience of the Dutch ZOA organization and a number of other foreign and national organizations).
3. The courage to enter into new investments that are characterized by a degree of risk, and this prompted them to build large capital (compared to the women of the Arab groups) from the various economic activities that they practice, and this economic improvement led to an increase in their financial contributions in social events at their villages.
4. The economic independence of the women of this group gave them unlimited powers and thus they became more able to control their economic resources in a way that increased their abilities in managing various projects such as agriculture, trade and livestock raising.

All the above advantages pushed the success of the women of the African groups in the economic and social aspects, and they became more sensitive to the success of the microfinance projects that they obtained from (GMI) and others, in addition to their success in providing services to the community such as: Supporting schools with meals during exams (the village of Wad Daeef in Western Galabat Locality).

#### **8.2 Arab Women Ggroups**

They are distinguished by the control of many customs and traditions over their behavior. As a result, they are less independent compared to the women of African groups, and therefore they depend on many matters related to markets, especially livestock markets in other parties outside the circle of the particular women group, and according to their statement that they are prohibited from going to livestock markets for sale and purchase, because this task is performed by spouses, sons and relatives in the family. The lack of independence of women in the Arab groups created some complications that harmed them and increased the degree of their dependence on the males in the family. As a result, some men consider the direct reason behind the failure of women's projects and their unsustainability because they dispose of projects by selling in whole or in part (such as sheep breeding projects). This is one of the reasons that reduce the issue of women's socioeconomic empowerment in rural communities.

***“Sometimes our husbands sell the sheep and transfer them for their own benefit, as they do not return the money to us, and this leads to a kind of frustration among women and certainly leads to the fading failing of the project”. A woman from (Alshimeiliab village) during (FGD) with rural women get microfinance from (GMI)***

For cultural considerations, it is noted that women in densely Arab societies are the least reactive to the problems and challenges facing rural societies. At the moment when the women of African groups take some initiatives out of social responsibility, such as: providing meals to school teachers and maintaining places of worship (the villages of Wad Daef and Gherigana). It is found that Arab Women’s communities are empty from any initiative of this kind.

## 9. Notes

1. One of the most important obstacles to women's economic empowerment is the interference on the part of men in acquiring the benefits that women derive from microfinance, to the extent that many of them hide their commercial activities from their husbands, brothers and relatives.
2. Sometimes, as a result of the husbands’ knowledge of the wives’ economic activity, they oblige them to purchase some household needs. In other cases, some men abandon their responsibilities towards the family because they see the success of the commercial activities of their women, and in very rare cases, rural men help the wives in their productive activities.
3. As a result of microfinance activities, rural women's knowledge of how to obtain some important official documents increased: citizenship and residence certificates, activity practice certificates, national number and national identity card.
4. The ability of rural women to purchase, store and sell food and cash crops increased at a time of high prices. This is in addition to purchasing local cosmetics.
5. As a result of the involvement in microfinance experiments, the rural women Confidence in themselves increased with regard to borrowing from the local sources, and the barrier of fear of dealing with officials and bank employees is broken completely.
6. The financial benefits for many rural women have increased and the ability to manage and plan small projects has increased. On the other hand, the ability to market the products of rural women such as: sweets, biscuits and homemade cosmetics have developed.

## 10. Conclusions

This paper as mentioned above aimed at measuring the extent of the ability of microfinance loans (projects) borrowed by rural women in Gadarif state during the period (2014- 2020) from (GMI) with the purpose of increasing their economic and social empowerment. For this purpose, quantitative data were collected by a questionnaire, which was distributed to rural women who benefited from these projects in the period of the study in a number of localities of Gadarif State - Sudan. In order to complete the scene and for methodological considerations, the quantitative approach was supported by a qualitative approach that relied on the methods Focus Discussion Group (FGD) and direct observation. The significance of this step is to deepen the understanding of the study problem, this besides interpreting the results obtained from quantitative analysis. After a number of steps, the results of the statistical analysis proved that microfinance projects contributed significantly in empowering rural women economically and socially, with a clear discrepancy that was demonstrated by the results of the qualitative analysis. Whereas, the rural women who belong to the African groups (belonging to the tribes whose original homeland is Darfur region and West Africa: Fur, Bargo, Bornu, Hausa, ....) for cultural considerations are the most empowering because they are the most independent in dealing with business and economic resources this beside their ability to deal with markets in the process of

buying and selling. On the other hand, the women of the Arab groups who were included in the study and who live in a number of villages such as : (Shemiliab, Rufa'a and Al-Rawashdah, which are located in the north of the of Al-Gadarif city are the least empowered, due to the interference of some cultural factors that limit their exit to markets, in addition to the control of husbands and families in some of their earnings and socioeconomic decisions.

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## 11. Interviews

1. Focus Discussion Group with group of beneficiaries from Al- Shimieliab village, Central Rural Gadaif locality April 15<sup>th</sup> 2021.
2. Focus Discussion Group with group of beneficiaries from Ghiriegana village, Central Rural Gadaif locality May 22<sup>th</sup> 2021.
3. Focus Discussion Group with group of beneficiaries from Al- Rahad locality June 12<sup>th</sup> 2021.
4. Interview with Dr. Ibraheem Abdulmuttalib the general secretariat of Gadarif Microfinance Institution (GMI).
5. Interview with Mr. A'atif Abbas the officer of Gadarif Microfinance Institution (GMI) - Alrahad office, Alhawata Town.

## INFO

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