

The Effect of Microfinance Service towards Urban Women Empowerment in Hargeisa, Somaliland

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Abstract: Women empowerment is one of the keys hotly global issues that most of the Governments and developmental institutions are looking for and how they eliminate the un-equality and also how they empower women using various tools, strategies and techniques of financial inclusion through microfinance service. Microfinance is the tool that increase women's access in economic, social and political, more over microfinance is not the only tool to empower women but it is the most used and road of all the other tools some of the other tools are Education, Technology, Health and political will that governments are building strong policies that they are empowering women. Despite the literature of the previous studies as some of them mentioned that microfinance has a positive impact on women's economic empowerment, while others are agree that microfinance does not has a positive impact in to economic impact of women but has impact of children education and health. So there has been conflicting results in the literature. So, the aim of my study is to assess the Effect of microfinance service towards urban women's empowerment. The specific objectives of my study are; to determine the effect of women's economic or income situation towards empowerment after receiving microfinance service; to analyze the effect of women's decision-making ability towards empowerment after receiving after microfinance; to analyze the effect of women's living standard after receiving microfinance service; to analyze the effect of women's self-confidence after receiving microfinance service. Quantitative research design was used for the study to get appropriate statistics from a high-volume sample size to gain valid result. The study used descriptive research design. This study was also adopted simple random sampling in choosing the respondents and using sloven's formula to select sample size. This study employed a cross sectional survey with structured questionnaire, which the researcher needs to administer through distributing to the sample of microfinance service institutions and clients in Hargeisa Somaliland.

Keywords: Microfinance; Microfinance service; Women Empowerment; economic empowerment; Hargeisa, Somaliland.

1. INTRODUCTION

Globally, women are poorer and more underprivileged as compared to men (Modi et al., 2014). In their study they observed that Women in the world are poorest people just because of gender equality especially in Africa women are dominated by male in all sectors of living for example household, economics and politics this will cause that woman to live low stander of living as well as economic growth and low participation in politics, microfinance lowered this problem. Women are important part in every society and playing a key role in terms of economic growth of family, society and country (Hameed et al., 2018).

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Opportunities and access to the resources among men and women vary all over the world but are more common in underprivileged developing nations such as Somalia. Women's lack of access to the financial services for variety of reasons include low level of literacy, lack of necessary documents and collateral and difficulty reaching bank branches are the factors that cause different between men and women (Cameron, 2019).

According (Klasen, 2019) in his study uneven female labor force participation levels and trends in developing countries explain in globally about one in every two adult women participate in the labor force, compared to about three out of every four men moreover, women who participate in the labor force earn less than their male counterparts in terms of salary, promotion and encouragement. This is because of lack of understanding gender equality and cultural barrier.

1.1 BACKGROUND OF THE STUDY

There is confusion based on the difference between meaning of macro finance and microfinance both are related finance but are difference on target market there is similarity between them so both of them they provide benefit in economy in different level of society so microfinance deals with an overall social structure It involves drafting policies, initiating programs like a form of financial aid or support extended to an economic or funding and operating economic plan and procedure that will generate employment and other related activities while Microfinance provide the needs of individual, small entrepreneurs or any small operating business that face difficulties in terms of access or lack of understanding (Cochrane, 2017).

Microfinance services can be traced since the early 1700s when the financial organizations used to provide small loans to the rural community in 1846, Germany evidenced that microfinance institutions used to help the local farmers of the community in 1974, Muhammad Yunus from Bangladesh established the world's first microfinance institution (MFI) named as the Grameen Bank which aimed at empowering poor especially women and bring about the sustainable operation of microfinance the concept was popularized by the self-help groups (SHG) as loans were provided to the group and not to the individuals (Mohamed, 2018). Later on, that united nation call 2005 year of international micro finance with the aim to expand their poverty eradication campaign. (Mahjabeen, 2008).

Microfinance is the provision of financial services including savings, loans and insurance to poor people living in both urban and rural settings who are unable to obtain such services from the formal financial institutions (Hasaballah&Abuhadi, 2013).

The civilization of microfinance in the world began when Muhammed Yunus handed over a few dollars to an impoverished basket weaver in 1974. Microfinance becomes increasingly popular 1976 when Muhammad Yunus made a best-known microfinance program among women in Bangladesh. Furthermore, in 2006 Muhammad Yunus and Grameen bank are awarded the Nobel peace prize for their work. Later, the idea of microfinance spread all over the world especially Asia, Latin America and Africa (Siyad, 2013).

In Africa, microfinance spread in 1980 and it became stronger and productive in the middle of 1990 due to the poorest region in the world, according to the new multidimensional poverty index developed by oxford university (Heiedhues, 1995). At present, microfinance is the reliable approach to alleviate poverty. However, microfinance is not the only tool for alleviating poverty other tools of alleviating poverty such as education, Technology, Training, skills, health services and political will to enact or build policies that will increase participation of women development (Khanam et al., 2018).

Somalia Located in the horn of Africa with Area of 627,340 km² it is bordered by Ethiopia to the west, Gulf of Aden to the North, Somali Sea to the East and Kenya to the west Population of Somalia is 15.44 million people as (world population review 2019). According to International Maritime Organization, between 2005 and 2015, Somalia has become Africa's most violent state since 2006, Al-Shabaab has capitalized on the weakness of Somalia's central government to seize large swaths of territory. However, this violence will influence the GDP of the country, lively hood and the economics of the people especially women. This will result that the government could not pay the debt of IMF, World Bank and African Bank more than three decade. Somali authorities are focusing on political stabilization, rebuilding state institutions and how they fight the terrorists they spend a lot of time and money. Somalia get help from the donors to support how they improve their economics, reduce the poverty and empower women but there is no big change in the poverty stage (World Bank, 2019).

In Mogadishu, Somalia Saed commenced microfinance services in 1993 and received initial capital from Oxfam America in 1996 (Saed Foundation report, 2005). Soon, Salam Somali Bank took up a microfinance program to alleviate poverty in capital city of Mogadishu in 2010 (Ahmed, 2015).

Women Empowerment is a global issue the concept of women empowerment was introduced at international women conference at Nairobi in 1985 in addition to that educating a woman is another milestone of women empowerment because it will allow them to overcome obstacles, they inherited traditional cultures to improve their life and their families. Women's empowerment is the fifth's goal of sustainable development goals in 2015 and 195 countries have agreed to improve the lives of the women in their countries by the year 2030. (Sinha et al., 2019).

Women typically have less access to education, work and decision making compared to men. For example, globally 15 million girls of primary school age will never get the chance to attend primary school (5 million more than boys), women earn less than men (global gender pay gap is 23%), and one in five women under the age of 50 reported experiencing physical and/or sexual violence by an intimate partner within a 12-month period (UN Women, 2018) With the above data revealed that there is still gender bias which reducing the live of women's lives. According to (Huis et., al 2019) Empowerment in overall is the women's development the way of defining, challenging, improving and overcoming the barriers and challenges in the women's life through which she increases here economy, education, participation in political and decision making to change or shape her life over half population of the world are women while the most illiterates' people in the world are women.

According to the (world Women, 2015) the most oppressed society in most of the African countries are women moreover, the poorest people in the world over seventy percent are women. According to the report (UNDPP, 2011 to 2015) the Gender Inequality Index for Somalia is 0.776 "with a maximum of denoting complete inequality", when we are looking at the inequality ranking of the world, Somalia is believed to be the top fifth ranking worldwide. Therefore, Somalia is one of the most frequent maternity, rape in the world because of poverty and illiterate, luckily microfinance service fight poverty and illiteracy by making easy for the access to small amount of loan to get out of these difficult situations and expending educational and health services furthermore, microfinance service empowers sustainability of improving their incomes.

As the researcher review literature in microfinance service and women's empowerment most of the studies focus on impact of microfinance and economic empowerment, impact of microfinance and personal empowerment, microfinance institution and economic empowerment, microfinance and poverty reduction, role of microfinance institutions in SMEs and so on. So, the researcher decides to fill that gap to ascertain the effect of microfinance service towards urban women empowerment in Somalia. The objective of this research is to critically assess the effect of microfinance Service towards Urban women empowerment in terms income condition, decision making, self-confidence and literacy in Somalia.

1.2 STATEMENT OF PROBLEM

According to the (World Bank's, 2010) gender statistics shows that women have a higher unemployment rate than men especially in the developing and under developing countries. These statistics are used to justify that woman are more vulnerable than men in microfinance to empower. In general women also make up most of the lower paid, unorganized informal sector of most economy (Mohamed, 2018). Based on the theoretical review of previous studies most of them focus on microfinance and women empowerment in terms of microfinance and economic empowerment, microfinance personal empowerment, microfinance and poverty reduction and microfinance SME so some of the findings of the studies shown that the microfinance has positive effect on women's empowerment while others argue that microfinance has negative impact on women's empowerment because they lead to increase social pressure that sometimes cause to migrate in the country when the clients are not avoid to repayment or to seizure the microfinance intuitions their property (Matle, et al., 2014) These inconsistent findings in the empirical literature necessitate the undertaking of additional studies to provide valuable insights into the ongoing debate to ascertain the real effect of microfinance service on urban women empowerment in Somalia in terms of income, self-confidence, decision making and literacy.

According to (Othman, 2006) in his study of Malaysia found that effect of microfinance depend on other features such as family culture, religion and community norms the researcher point out that Malay women are suffering two main difficulties and they are first, because of their gender in a patriarchal society, which restricts their mobility outside home

and second, because of their membership in an oppressed caste or class where they must obey husbands and perform the familial duties of care.

(According to Rooyen et al., 2012) revealed that the effect of microfinance service in sub-Saharan African countries are mixed for example no effect, positive effect and negative effect because the effect of microfinance service varies from one country to another due to the financial literacy, type of service that the institutions are provided, population density, the size of the people in need for the service and finally government plan they want to participate.

Somalia is one of the poorest countries and most dangerous in the world because of civil wars, terrorists, recurring droughts and traditional cultural barrier where women have low standard of living, income gender gap, lack of participation in decision making and lack of self-confidence moreover the most illiterate people in the Somalia are women.

Sead was commenced microfinance service in Somalia to drive for women's development and empowerment based on micro credit and more importantly motivating the women to in calculate the habit of thrift and savings, consequently contributing to their emancipation and empowerment and attaining an equal place on par with humanities in terms of socioeconomic and political evaluation. They could not benefit all people because most of the people where poor especially women and the capacity of the founder is limited (Mohamed, 2018). This study will contribute the real effect of microfinance service towards urban women empowerment in Somalia.

Generally, this study deals with effect of microfinance services towards women empowerment in terms of Income, decision making, self-confidence and literacy in the study area Hargeisa Somalia. Since, Somalia's microfinance service established recently, there are no extensive researches conducted in this area and it is suitable to make a research in order to fulfill on this gap.

1.3 RESEARCH OBJECTIVES

Every work needs tools and device so the objectives of the study in the light and key of my research topic which is "Effect of microfinance service towards urban women empowerment" (Hargeisa, Somalia). The main objective of this study is to assess the effect of microfinance service towards women empowerment in Hargeisa, Somalia and specific objectives are

RO1. To analyze the effect of women's decision-making ability towards empowerment after receiving microfinance service in Somalia.

RO2. To determine the effect of women's income towards empowerment after receiving microfinance service in Somalia.

RO3. To analyze the effect of women's literacy rate towards empowerment after receiving microfinance service in Somalia.

RO4. To analyze the effect of women's self-confidence towards empowerment after receiving microfinance service in Somalia.

RO5. To analyze the moderating role of Hargeisa and the relationship of income, decision making, literacy rate and self-confidence after receiving microfinance service in Somalia

1.4 RESEARCH QUESTION

To achieve the objective of this research, the study will seek to answer the following research questions.

1. Does decision making ability affect women empowerment after receiving microfinance service in Somalia?
2. Does income effect women's' empowerment after receiving microfinance service in Somalia?
3. Does literacy rate effect women's empowerment after receiving microfinance service in Somalia?
4. Does self-confidence effect women's empowerment after receiving microfinance service in Somalia?
5. Does urban location have greater impact on the relationship between predictor (decision making, income, literacy rate, self-confidence) and women's empowerment after receiving microfinance service in Somalia?

1.5 SIGNIFICANCE OF THE STUDY

The theoretical importance of this study will firstly contribute the advancement of knowledge and the relationship between microfinance service and financial self-sustainability theory Secondly, the study will strengthen the Financial Self-Sustainability theory and also highlight direct and indirect effect of microfinance service Furthermore, this study also will participate the expansion of existing theories on microfinance service and women empowerment. Since the contrasting paradigms of mayoux (2001) are general theory of microfinance and women empowerment so the outcome of this study might cause modification of existing theory.

The outcome of this study will help the government, policy makers and financial intermediaries on the contribution of microfinance service towards women empowerment in the country. Also, the study will help other stakeholders particularly Somali Microfinance service. The findings of the study will be used by other researchers who might be interested to conduct further studies on the subject.

1.6 SCOPE OF THE STUDY

The scope of this study will cover two microfinance institution's service and rural women beneficiary in Hargeisa, Somalia. The two microfinance institutions are Micro Dahab and Hodmiye. Hargeisa city is selected purposively because to reduce the scope of the broaden microfinance service in Somalia, and Hargeisa is the second largest city of Somalia. It is the safest city and most people use microfinance so that the researcher can easily study during the appointed time and the data will become precise and concise, and easily collected, analyzed and interpreted. As well as the other states of Somalia there is need to do research, but at the current time the researcher cannot reach them at all because of time, financial and other problems such as insecurity.

2. MICROFINANCE SERVICE

Previous chapter contain introduction, background of the study, problem statement, research objectives that the researcher will be addressed in the study, research questions, scope, limitation of the study and significant of the study. In this present chapter the researcher will discuss microfinance service, types of service that microfinance service provide, objectives of microfinance service, models of integration, challenges and obstacles that microfinance service face.

Microfinance service is service that microfinance institutions provide to help poor people those are not access to financial banks whether a conventional or Islamic, the reasons are lack of financial literacy and remote location therefore, microfinance service facilitates these jobs and train the people to understand the financial system and reduce poverty to become independent (Kazimiri, 2013).

Microfinance service is an approach to improve the hierarchy and the position of women in a society and help them to move out poverty (Hansen & Lensink, 2020). In under developed countries, most of the poor people have limited access to formal financial sectors, including credit, savings and insurance, so microfinance service allows to low-income people to participate and get access on it, to take loans to empower them (Geleta et al., 2019). Microfinance service in generally describes why and how these programs aim to empower women there are several types of service such as access to small loans, savings, insurance, and training (Armendáriz & Morduch, 2010).

Microfinance institutions has generated various debates based on how they improve their system and the capacity to fight poverty and empower women some of the experts argue that microfinance itself need to divide into different segments and each department has it is own rules, regulations, duties and responsibilities so that they can easily face obstacles of the clients or beneficiary and suddenly respond them to improve the living conditions of the beneficiary based on this principle many microfinance institutions promoted the idea of microfinance service (Flores & serres, 2009) under these approach microfinance institutions provide beneficiaries with financial service credit, saving and insurance the main purpose is to improve barrower's capacities to develop sustainable income generating activities while other experts challenge this approach, because they were fear to meet lack of skills or lack of mandate to provide non-financial services the other reason why the opposite experts they were worried sending contradicting messages to clients and they may trust will have lost.

In developing microfinance institutions, they invested a lot of time and resources how they would have present financial institutions with their aim is to how they would interact with poor people who were in need financial service but lack of access to formal financial banks, So the microfinance institutions provide microfinance service who is doing activities related on payments of small size of loans, savings, insurance services, money transfer to the target poor people who were excluded by conventional commercial banks due to lack of financial literacy and other requirements that banks are needed (Geleta,& Mengistu 2019).

According to (Kumar,2017) concludes his study that the sustainability and development of the microfinance service programs depends on regular meeting, regular consultation, regular savings and regular repayment between the microfinance institutions, NGO'S and beneficiaries.

(Feleke,2011) stated that the household's income is positively related to the participation in microfinance service so the house hold participation in microfinance institutions will increase their reputation in terms of financial literacy, earnings, smooth consumption, enhance their security, self-employment and reduce the risk and finally increase their living standard and savings.

2.1 SERVICES FOR MICROFINANCE INSTITUTIONS PROVIDE

Microfinance institutions most of the time they provide service that they need to tackle poverty and empowering women. because people have no choice, they have to be jobless, uneducated no body's going to give them job so this is why the microfinance institutions try to help and participate the empowerment of women and development in order to improve the livelihood of that vulnerable people (Karlan& Valdivia, 2011).

According to (Zerai& Rani, 2012) stated that 80% of the world's populations living in developing and under developing countries do not have access to formal financial services because of two main reasons first, lack of financial literacy and second high demand this has raised to work hard microfinance institutions to create opportunities to the poor people who do not have access to the commercial banks and to help them how the poor people understand financial literacy. According to the consultative group to assist the poorest CGAP, 2004 microfinance is a powerful tool to fight poverty that can help the poor people especially in women to raise their income, build their assets and help the development such as health centers and education places. However, they mentioned that microfinance is not the solution we can remove poverty, but it puts down poverty and participate women empowerment. According to (Hassen,2009) Serving the poor people and attaining sustainability is not an easy task even microfinance service, but they put on a lot of effort how they at least achieve or would close to them. There are potential borrowers who are very poor and they don't have any reliable source of income even if they have it's not possible to realize to repay the loan because of lack of opportunity. Actually, microfinance service is not a profit-oriented program. According to (Gonzalez and Rosenberg 2005) argue that some of the clients of microfinance service does not avoid to make profit from the loan because of their extreme poverty, lack of knowledge and remote and sparsely populated area where administrative cost is high and at the same time the interest rate is high furthermore the time period that they need to pay pack is limited (Gonzalez and Rosenberg 2005).

2.2 TYPES OF SERVICE THAT MICROFINANCE INSTUTIONS PROVIDE IN SOMALIA

Microfinance institutions in Somalia provide financial services in terms of financial intermediation, social intermediation, enterprise development service and social services by supporting low income people especially women to empower for the purpose of start or expand their own business, create jobs and improve their living standard or quality of life such as health and education despite that microfinance institutions are different in policies of loans, Interest rate and period of repayment and also the amount of loan that they would provide to the beneficiary because of the type of loan that the customer would request and the agreement that the institution and beneficiary they have get together(Finca,2017).

2.2.1 Financial service

Microfinance institution provide financial service that they need to help poor segments of society in developing countries and this is the most important service that microfinance institution in Somali provide.

According to (Bent, 2019) Microfinance institution provide several services First, service group loan they are focusing on the low-income group of people and also the type of the business they are interesting is it possible or not furthermore, the microfinance institution before they do the service, they look how they are interconnected the group most of the groups

they organize, and make separate rules and regulations. Second, microfinance institutions provide service of individual loans this service is the most used in Somalia as (Dahabshiil web, 2018). At the same time the microfinance institution before serving the service they prioritize the beneficiary because as we mentioned before most of the people are needed in this kind of service and the institution does not avoid to help all of them. Moreover, most of them are women. Finally, microfinance institutions provide Insurance loans such as Credit, disability and funeral insurance help reduce the financial stress of meeting major or unexpected expenses. But in Somalia microfinance institutions are still beginner so they do not use this service at the others.

2.2.2 Social intermediation service

Microfinance institutions provide service of social intermediation this process involves group formation, networking and capacity building through training on financial literacy, book keeping and business managements in the poor people to become independent and manage their finance (Wairimu, & Mwilaria, 2017).

2.2.3 Enterprise development services

Microfinance institutions provide enterprise development service. This service is non-financial service that assists the poor women entrepreneurs including marketing business, energy, development trainings and technology services such as small and soft data bases to reduce or eliminate the illiteracy (Gibson, 1997).

2.2.4 Social services

Microfinance institutions and other international organizations provide non-financial service such as health centers, educational Institutions and how they get clean water to support poor countries (Grand, 2018).

2.3 OBJECTIVES OF MICROFINANCE SERVICE

There are two main objectives in microfinance service and they are gender targeting and poverty alleviation (Julius & Aminat, 2011). So, my study focuses on microfinance service and women empowerment. To target in the poor people of the society especially women those are not able to take loan from financial institutions to create employment or protect themselves against the risk of daily life are one of the main objectives of microfinance service (Mia, 2017).

In Somalia the objectives of microfinance service are to provide financial service, education service and health service to poor people because the population of Somalia live in both urban and rural areas 53.2% and 46.8% respectively while 46.8% live in urban areas fled war and droughts while up to now some of those peoples are refugee camps.

Microfinance service in Somalia provide access to finance and other transformational services such as health and education to low income but with the ambition to do something those are in refugee and other displaced populations around 2.6 million individuals are internally displaced as a result of insecurity and natural disasters so microfinance service priorities or target women (Kaah international microfinance service, 2013).

Microfinance institutions need to supply services that fill the gaps and integrate the underserved group in to the market, Microfinance service institutions to remove Poverty and empower women, create employment and encourage the development of new business or development to life a better life (Afonso, 2019).

2.4 CHALLENGES AND OBSTACLES THAT MICROFINANCE SERVICE FACE IN SOMALIA

Empowering women is not an easy task it needs a lot of energy, time, knowledge and finance so the researcher listed some of the challenges that microfinance service institutions face in general and specially in Somalia. There were four major challenges throughout the world although most of them are solved because advances in technology and they are First, Collection of information from remote rural beneficiaries second, Management Information system at institutional level and third, conducting financial transactions in remote rural areas and finally, absence of financial sector which complicate the process of getting money donors to microfinance institutions (Parikh, 2006). Despite, the major challenges are solved in the many parts of the world but there are still challenges goes on Somalia and they are Improper use, religious attitude towards conventional interest, negative perception of the community and lack of knowledge (Dahir, 2015).

3. LITERATURE REVIEW

This chapter discusses the literature review that support the current study this literature has been studied from relevant electronics resources includes articles, journals and books, the earliest range of publication was 2000 while the latest is current year 2021. Various journals have been used amongst those are African journal of business management, advances in economics and business management, international journal of humanities and social science, journal of management and science, ProQuest, Elsevier and Emerald insight are the data base used to gain the relevant Information. The research key words include Microfinance, Microfinance service, Microfinance institution, Woman empowerment, Somalia.

UNDERPINNING THEORY

3.1. THEORY

The theory of Contrasting paradigm Mayoux, 2001 relates my study. The contrasting paradigms contain financial self-sustainability theory, poverty alleviation theory and feminist empowerment theory. (Mayoux, 2001) noted that the main effect of microfinance is to increase women's income through credit disbursement, then it means microfinance empowers women economically first then empower other parts such as socially and politically. Especially Financial self-sustainability paradigm relates my study because it provides microfinance service that are sustainable financial to the poor women and provide accessible and affordable financial services to empower women economically, socially and politically.

However (Mayoux, 2001) cautioned that it is impossible to specifically categories these models because the inter connectedness of the three paradigms observe microfinance and women empowerment.

WOMEN EMPOWERMENT

According (Das et al2019) define empowerment is multidimensional social process that helps women to gain and participate their own lives and works to become in dependent. Women empowerment can be regarded as a process in which females are able to exercise and make strategic life choices referring decisions related to marriage, education, health employment and childbearing (Han&Zhang,2019).

Empowering women firstly is goal of herself and secondly increase or participate the socio economic of her family and society (Alexander, 2018). The Issue of women empowerment is opportunity for the people who are passionate about promoting women and even the microfinance institutions those are engaged how they reduce poverty.

Women empowerment is a "multifaceted and developing idea that is consistently being characterized, explained, honed and illuminated more over it related with the basic change of society through land and Labor reforms, opportunity to get education, self-governance and the privilege to access to property, the privilege to particular control over their bodies, sexuality and multiplication" (Ali et, al 2018).

Women empowerment increase the team work and collaboration of the family and society in the future, because women will become well educated, trained and well involved in the economy and finally they focus on how they implement the leadership all those achievements it was helped by microfinance program he added that women are needed to develop their skills to empower such as trainings and workshops and do some activities such as sports (Fouad, 2018).

According to (Nieuwenhuijze, 2019) stated that women's empowerment has a positive impact on women's economic, social, political and psychologically.

MICROFINANCE

The purpose of microfinance is to improve the lives of poor people to reduce poverty and to empower women. According to (Ameer,2013) highlight in his study in Pakistan different kinds of microfinance institutions micro financial banks, rural support programs and trust which make easy and available financial support to the vulnerable people to have their own business in addition, many microfinance institutions also support non-financial service which consists of managerial support, competence building programs, health and literacy training.

The concept of microfinance started in India path in 1921 with the foundation of Syndicate Bank in the private division in its first years, the Syndicate Bank focused on bringing small scale stores up in the type of every day/week by week

premise and reducing the scale of credit to its customers for short periods however, microfinance came popular just when Dr. Mohammad Yunus made a mass development in Grameen Bank and analyzed in Bangladesh. Microfinance can be known as a novel way to deal with give reserve funds and venture office to the poor around world (Srinivas, 2019).

Microfinance became a useful development tool and reached millions of poor people in all around the world in terms of social and economic empowerment through financial and social intermediation (Sivachithappa, 2013).

According (Santosh, 2016), Microfinance is defined as, "financial services such as saving accounts, insurance funds and credit provided to poor and low-income clients so as to help them to increase their income, thereby improving their standard of living". Microfinance is a program related to finance, which help the poor segment of the society, focusing on poverty alleviation and gender development, providing credits or loans to poor people to live a better life. However, microfinance service providers are microfinance institutions, governmental organizations and non-governmental organizations (Muhammad, 2012).

MICROFINANCE AND WOMEN EMPOWERMENT

Most microfinance institutions target poor people especially women to provide equal access to financial service and helping them to get equal power to the men, to develop and encourage microfinance provide income and assets like land, technology and also trainings to accelerate the productivity of women in economic, socially and politically in developing and under developing countries (World Bank, 2015).

According (Human Development Report, 2008) women are the basically the poorest, seventy percent of world's population surviving on 1 USD per day are women further more women are still unequal rights as their male counterpart and there is a lot of challenges in sectors of economic, social and politically especially rural areas caused by lack of education, low level of participation in the decision making and lack of confidence, microfinance institutions and other Organizations advocate how women are empowered to solve these problem.

The gender inequality looks like to get better as before in the recent years to achieve the objective of sustainable development goals due to the enhancing the understanding importance of equality using trainings, encouraging economic development, political participation and decision making in the household this assumption is supported by scholars whom emphasize the importance of women's empowerment (Huis & Lensik, 2019). Even the (UNDP 2017), argued the gender equity is prerequisite to achieve other development goals of the world this will shows us that we are connected and we need to work together to achieve sustainable development goal.

According (Women Research Development Center, 2012) found that microfinance improve women's ability and value in terms of economy, socially and politically to contribute income and development to the household. While (Osmani, 2007) study also shows that women's earning increase the household expenditure in terms of food, enrolment of girl's education in terms of trainings and workshops related on women development skills.

These findings of different authors and websites demonstrate how microfinance participate women's empowerment.

(Tariq et al., 2018) found that participation of women in microfinance particularly through Self Help Groups (SHGs) they get a lot of benefits to become empowered in the economy, social, psychological and decision making. Apart from that they get evidences on how they disempowered and decrease work load and lack of control of the assets when they benefit microfinance. According (Modi, 2014) in his study of impact of microfinance service on women empowerment concludes microfinance service improves the economic and social empowerment of women.

MICROFINANCE AND ECONOMIC EMPOWERMENT

According (Ahmad, 2018) argue that microfinance is an effective way of helping poor people, especially women in addition to that he point out that there is a high interest rate in microfinance or micro loan in Ethiopia, but they are not much as commercial lenders or normal banks, but in the other side microfinance institutions are use high interest rate a mechanism for reducing the aggregate people who are requesting or the borrowers and concludes that most of the people in the study area are poor this is why microfinance institutions are interesting to select the individuals who are ready to take the loan with in high interest rate but as we know this kind of selection is not good because the aim of microfinance service is to eliminate poverty and empower women.

Low economic activity in low-income communities due to lack of financial resources lead them poverty and poor life standards, however this problem is solved by microfinance to a great extent by and large, financial service cover savings and credit activities (Shaheed et al., 2018). Economic empowerment is the strength of individual and group and the base of social, political and psychological power of society (Weaver, 2016). According (Mulidhar & Lokhande, 2009) mentioned that, microfinance play an important role in economic empowerment starting micro entrepreneurial activities for creating productive assets to enhance women empowerment in terms of employment and other section of empowerment.

According (Jamal, et al., 2017) mentioned economic empowerment increase the well-being of social and political empowerment of women in addition to that access of credit and saving increase decision making in household welfare and improves skills, mobility and access to knowledge of women.

According (Svensson, 2012) concludes that women economic empowerment is not examined in a vacuum it means anyone who want to study must have a scale to measure the previous data such as economic indicators and all other factors impacting such as violence, lack of access to clean water, sanitation, lack of adequate access to education, training and technology, lack of access to responsible health care and cultural practice and women's lack of knowledge about rights and laws and finally adequate representation in decision making positions and government structures to justify what extent economic empowerment rise and fall.

EMPIRICAL FINDING OF WOMEN EMPOWERMENT

According to (Klasen, 2019) summarize way of helping women employment barrier in developing countries by giving equal participation in the market and implementing policies and programs that are designed to empower women. According to (Chaudhry, 2018) observed that education of women, participation of household and impact of media are important factor for women empowerment.

According to (Bhattacharyya, 2019) the study of microfinance a tool for empowering women reveals that microfinance is an effective tool for empowering poor people in terms of economic, social and decision making especially women, using both microfinance institutions and self-help group. According to (Mohamed, 2017) concludes that the response of joining microfinance was encouraged because beneficiaries of the microfinance have a positive in their level of self-confidence decision making ability regarding income and expenditure children's education and health.

According (Weber & Ahmed, 2014) found that the study of Empowerment through microfinance the relation between loan cycle and level of empowerment "women in higher loan cycles were on a higher level of empowerment and concludes that microfinance has a positive impact on the empowerment of female borrowers".

According (Srinivas, 2018) noted that lending to the poor people through microcredit is not the solution of the problem of the poverty and women's empowerment, but it is a good starting point if the system of lending handle effectively it will enhance the program of poverty alleviation and it is very important to improve and even government must take part to support capacity building programs such as trainings and seminars related to empowerment whether they are technical and professional. According (Subrahmanyam et al., 2016) argue that microfinance is the availability access of unbankable people most of the unbankable people are women because of traditional barriers so this service will help to cover those needs such as children's education, health and other household needs.

According to (Pedrini & Spina, 2017) concludes that many authors (Cain & Shamsunnahar, 1979), (Kabeer, 1999, 2001, 2005), (Swain & Wallentin, 2007), (Shekilango, 2012) agree that the phenomena of microcredit are a useful tool in women's empowerment. According (Aruna & Jyothirmayi, 2011) the article of the role of microfinance in women empowerment a study on the SHG bank linkage program in Hyderabad suggested that microfinance has a great influence on women's empowerment in terms of economic status and decision-making power. (Sivachithappa, 2013) finding of his study reveals that the higher the loan cycle higher the empowerment because they get trust and they understand the system so easily they empowered compared to low loan takers.

RESEARCH GAP

In general, the literature review indicates that the relationship between microfinance and women empowerment is very wide. Most micro finance institutions target poor women and usually those from socially excluded groups because those

are the most vulnerable in the society and the main goals of microfinance are to reduce poverty, gender gap and empower women (Ahmed, 2010).

The review of empirical studies reveals that a lot of studies were done to the microfinance and women empowerment, but mostly they focus on different dimensions of women empowerment. *Mohamed, R. (2018)*. Previous studies focus on the impact of microfinance institutions on economic empowerment, impact of microfinance institutions on personal empowerment, microfinance and poverty reduction, role of microfinance institutions in SMEs and so on. Such as Ali, A. H., Abu-Hadi, A. O., & Ali, A. Y. S. (2013) The accessibility of microfinance for small businesses in Mogadishu, Somalia. Mohamed, R. (2018). Micro finance Institutions and Women Empowerment. Shamsha, A. M. (2017). *Effects of Micro Finance Services on the Financial Performance of Small and Medium Enterprises in Nairobi City County* (Doctoral dissertation, University of Nairobi).

Finally, there is no extensive research has been done in the area of the microfinance service and women empowerment in Somalia. The researcher hoped to fill the literature gap and provide a better understanding of effect of microfinance service towards women empowerment in Somalia.

Theoretical frame work

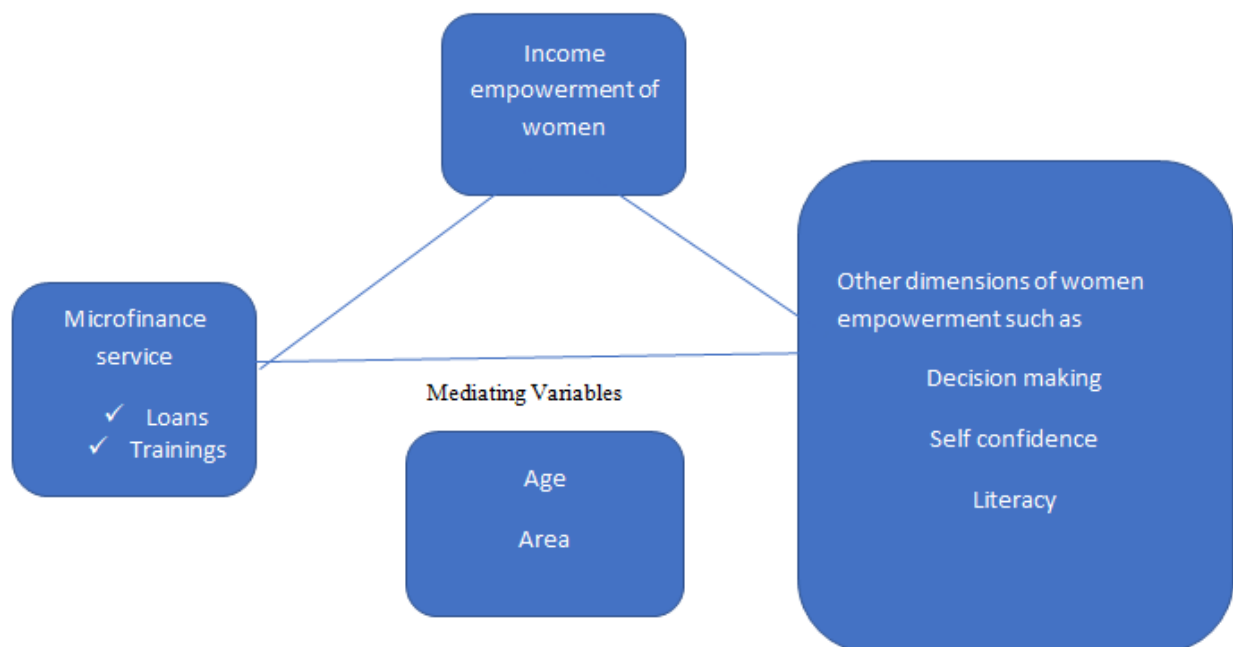


Figure 1: research process

The theoretical frame work of effect of microfinance service towards women empowerment shows that microfinance service leads to income empowerment then translate other dimension of women empowerment, as Malhotra, Schuler and Boender (2002) found that microfinance directly impact on other dimensions of women empowerment without going economic empowerment.

DEFINITION OF TERMS

This section deals with identification and definition of some special terms used in this study. This is important for individuals outside the field of the study to understand the meaning of these words

Microfinance. Microfinance is defined as, “financial services such as saving accounts, insurance funds and credit provided to poor and low-income clients so as to help them to increase their income, thereby improving their standard of living (Santosh, 2016).

Microfinance institutions. Financial services that deal or target individuals who are lack access to the conventional banks and facilitate the work they needed (Srinivas, 2019).

Microfinance services. Services that microfinance institution offers such as saving accounts, insurance funds and credit provided to poor and low-income clients as to help them to increase their income and improve their living standard (Santosh, 2016).

Empowerment is "the result of the process which enables an individual to know about herself / himself, what she/he wants, express it, try to get it and fulfill their needs, to enhance confidence, awareness, mobility, choices, control over resources and decision-making power (Shahid & Rahman, 2018).

Women empowerment. Women empowerment can be regarded as a process in which females are able to exercise and make strategic life choices referring decisions related to marriage, education, health employment and childbearing (Kabeer's, 2005).

4. RESEARCH METHODOLOGY

4.1 INTRODUCTION

This chapter present or highlight the detail discussion of the research method that will be applied in the study, research Approach, design, data type, sampling Design, technique and sampling size, data collection instruments and methods of data analysis.

4.2 RESEARCH APPROACHES

This section seeks to highlight the philosophy underpinning the research, procedures to be adopted for data collection of the study, including the detailed information regarding the data analysis procedures. The essence of this research is to get the effect of microfinance service towards women's empowerment in Hargeisa, Somalia. Therefore, based on nature of my research problem being addressed. The researcher will be used approach of data collection (Quantitative research approach) and approach of data analysis (SPSS).

4.3 RESEARCH DESIGN

The researcher will use a descriptive research design as a framework or blue print for conducting the research study because to find out the effect of microfinance service towards women empowerment in Somalia. It details the procedure necessary for obtaining the information needed to structure or solve research problem. The researcher will use a descriptive research design as a plan of how the researcher will progress. Moreover, the researcher will obtain answers to research questions. It is a theory-based design which needs to gather, analyze, present and collect data.

My study focusses on effect of microfinance service towards urban women empowerment, the reason behind writing this research is since microfinance established in Somalia most of researchers are focusing other sectors of microfinance and women empowerment such as microfinance and economic empowerment, microfinance and personal empowerment or microfinance and small medium enterprise so to fill that gap the researcher decide to do this research. The researcher will get the data needed microfinance service institutions and women who are the beneficiary of the service. The estimated time frame of my study will be three years.

4.4 POPULATION

Population refers to the entire group of people who are beneficiary of microfinance service in Somalia, Especially Hargeisa. 9000 beneficiaries of microdahab.

4.4.1 QUANTITATIVE RESEARCH APPROACH

The researcher will use quantitative research approach to assess the effect of microfinance service towards women empowerment. The reason of this approach is to find out accurate and reliable statistical analysis (Queirós et al., 2017).

Quantitative research helps the researcher to use standardized questionnaire to collect numerical data to confirm accuracy. However quantitative research is conducted a more structured environment that often allow the research to have control of the study variable, research questions and environment (Rutberg & Bouikidi, 2018).

4.4.2 SAMPLING TECHNIQUE AND SAMPLE SIZE

This study will adopt simple random sampling for choosing its respondents. Because individuals who make up the sub set of the large group are chosen at randomly and each individual has the same probability of being selected. The respondents for this study will be selected Simple random sampling based on the data we needed to get from the respondents. The research intended to make a survey in form of questionnaire. In selecting sampling design there are factors determine adequate sample which include nature of population, types of sampling and degree of precision desired. Using sample that is too large is waste of resource such as time and cost while using the sample that is too small means getting results that are likely to be lacking in validity. So, to select the adequate sample size, the Slovine's formulas will the researcher use

$$n = \frac{N}{1 + Ne^2}$$

n = sample size

N=total population

e =error margin / margin of error

4.5 SURVEY DESIGN

Actually, to obtain data that the researcher needs for the investigation of effect of microfinance service towards women empowerment, this study will employ a cross sectional survey with structured questionnaire, which the researcher needs to administered through distributing to the sample of microfinance service institutions and beneficiary in Somalia. The current study will use paper structured questionnaire.

4.6 DATA COLLECTION TECHNIQUE

4.6.1 Primary data

Primary data will be used mainly a survey research; therefore, the source of reliance will be primary data and literature of previous researchers, articles, books and websites. The study will be mainly a survey research; therefore, the prime reliance will be on primary data. Primary data will be collected from women beneficiary and microfinance institutions staff.

To have a high response rate, and probing more in to issues to be investigated the researcher will intend to use paper questionnaire. However, this will be supplemented with relevant institutional documents. The researcher intended to spend one month for the purpose of data collection. Consent of the respondent of beneficiaries as well as microfinance institutions depend on themselves the researcher will ask as a volunteer to fill the questionnaire. The questionnaire will be recorded using papers in order to capture the themes of the questions and have accurate analysis. Researcher will be use to analyze data regression analysis.

4.6.2 QUESTIONNAIRE DESIGN

A questionnaire design will be constructed to get the required data. The questionnaire will contain demographic information about age, marital status, education, number of family members, number of earners, occupation and income of the household, number of children, family type and questions related to economics especially saving, assets, health, family relations and household expenditures and self-confidence etc. Structured questionnaire will be used and some dichotomous questions were also inquired to accumulate the information from the sample. Questions where very precise and simple with a predetermined choice, 'yes' or 'no' while multiple-choice questions were asked, in which the choice of answers were given and respondents were told to select one or more. This questionnaire consisted of different segments. First segment included the questions regarding Income and demographic information of the respondents. Second segment contained information on women's situation about getting microfinance service. In the third segment questions were asked regarding situation of the women after getting micro service. Last segment will collect information about the effect of microfinance service towards empowerment.

The questionnaire perhaps, is the most used and most useful survey instrument as (Osula, 2005).

Majority of the respondents are not understanding English language so to get appropriate answers the questionnaire will be translated in to Somali.

4.7 DATA ANALYSIS

After the data collection the researcher will start processing of raw data in to suitable form to analyze and interpret. Descriptive statistics will be used to obtain the main variables, for instance measure of central tendency such as mean, median, mode and measure of dispersion such as standard deviation, variance range and standard of errors will be used for inferential statistics, logistic regression model will be used to estimate factors affecting of on women empowerment.

4.8 RESEARCH PROCESS

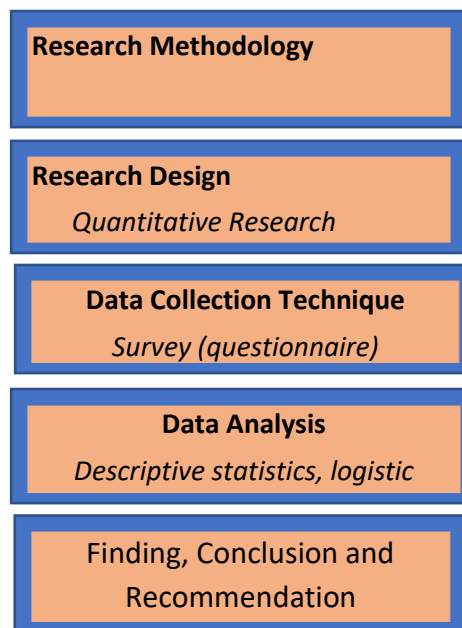


Figure 2: research process.

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