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The Role of Microfinance in Integrating Rural Women into Formal Banking System (Some Empirical Evidences from Gadarif State)

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Abstract

The inclusion of rural women in the formal banking sector is not considered as a final goal in itself for this study, but it is a necessary condition for the transition of rural women from a state of poverty and destitution to a status of sufficiency. This study aimed to measure the ability of microfinance projects borrowed by rural women from the Gadarif Microfinance institution (GMI) during the study period (2014-2020) with the objective of integrating them into the official banking system. For this purpose, a mixed approach was used in data collection and analysis, including both quantitative and qualitative approaches. The study concluded that aforesaid microfinance projects did not contribute to the integration of rural women into the formal banking sector in Gadaref State - Sudan. This result attributed to many factors namely, the macroeconomic factors related to economic stability and other factors related to banking policies, whether at the level of financial institutions or financial decision-makers, beside other cultural and social factors related to rural women and their local communities.

Index terms— microfinance, institutions, loans, rural women, inclusion.

1 I. Introduction

Human experiences have shown that, no real economic and social development can be achieved unless women in general, and rural women in particular, playing tangible roles in its processes. The interest of the present paper in rural women emanates from 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 financial status of the family and society at large, over and above the important roles that women play in general, such as childbearing, taking care of children, and caring for the family's welfare.

Moreover, 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 not, and so we can imagine the position of the woman in this situation.

This paper aims to examine to what extent microfinance projects that are borrowed by rural women from Gadarif Microfinance Institution (MFI) in Gadarif state-Sudan contribute to raising the financial inclusions of them to the formal financial agencies. For this purpose both quantitative and qualitative methods were used, for data collection. These included a questionnaire designed for this purpose and coupled by some qualitative tools such as Focus Discussion Groups (FDG) and direct observation.

2 II. Literature Review

The basic idea behind microfinance is to provide economic inputs to those in rural areas that are willing to pull themselves out of poverty. This paves the road for the policymakers to think about households to have permanent

3 III. A GEOGRAPHICAL BACKGROUND ABOUT THE AREA OF THE STUDY

42 access to a range of high quality and affordable financial services. This is the first step of integrating poor rural
43 into the formal financial system, this step will prevent traditional harsh financial methods (for instance shaill
44 system that widely spread in rural Gadrif areas) or any other usurious methods.

45 Accordingly we find that Isangula (2012) adds a new meaning of microfinance represent on the ability of
46 providing an economically effective way to assist and empower poor and socially disadvantaged women, and
47 lastly microfinance may contribute to financial system growth and development overall, especially in rural areas
48 through "integration of financial markets".

49 Microfinance refers to a movement that envisions a world in which low-income households have permanent
50 access to a range of high quality and affordable financial services. In this regard (Mader, 2016) argued
51 that Microfinance appears as a financial market solution to the social problem of poverty, promising poverty
52 alleviation in a market friendly and cost-efficient way, and is regarded by many today as a key tool in the
53 portfolio of international development policies. Proponents hope that the financial inclusion of poor and low-
54 income population segments will help them cope better with multifaceted problems of poverty, in particular their
55 uncertain and low incomes.

56 Providing banking services to the population, especially the residents of rural areas, is considered a key step
57 to advance the processes of economic and social development. This grave task assumed to be undertaken by
58 the official banking system in the particular country. Considering this matter in depth will note that significant
59 population groups are deprived from bank financing, especially those living in rural areas far from decision-making
60 centers. This observation was supported by Arif, (2014)who stated that: "In developing countries, majority of
61 poor public is not a part of formal financial sector and excludes from financial activities like access to credit,
62 savings and insurance."Sudan and mainly Gadarif state is not exception of it. The list of the deprived people
63 includes different types among them, of course, women, especially those living in rural areas. Rural women
64 represent an important segment among poor this due to their lack of assets such as agricultural land, machinery
65 and equipment.

66 There is an urgent need to help the rural poor, and of course women, through the expansion of microfinance
67 operations, which would provide the necessary financial and non-financial resources for integrating them into the
68 public banking system, which ultimately pushes them to move away from poverty and destitution. In this regard,
69 it is believed that there is a close relationship between financial inclusion and microfinance, as the latter is a
70 motivating factor for the former.

71 Adding to what mentioned above, we conclude that the integration of rural women into official banking system
72 in an attempt to push them to benefit from banking services this is what we called financial inclusion. For example
73 the (World Bank, 2021) expand the concept of financial inclusion to include the following topics: access to a
74 full range of financial products and services that are useful, affordable, sustainable, and responsibly delivered.
75 These services include credit, savings, payments, and insurance, including through digital finance. On the other
76 hand Mishra etl, (2017) give a comprehensive definition to the same concept arguing that: "Financial Inclusion
77 refers to a situation where people, in general, have connection with the formal financial institutions through
78 holding saving bank account, credit account, and insurance policy etc. It may help the person to have affordable
79 access to financial services like formal savings, credit, payments, insurance, remittance etc." financial inclusion.
80 The previous theoretical narrative gives some insights into the potential impact of microfinance as a tool for
81 promoting financial inclusion among rural women who suffer from poverty and deprivation.

82 We must bear in mind the difficult conditions that the Sudanese economy is going through, which has resulted
83 in many problems that have hindered the economy from performing the economic and social roles that guarantee
84 real development, and that require government intervention that pushes the integration of weak and disadvantaged
85 groups in the society in this process, and here comes the role of microfinance as an effective tool confirms this
86 fact (Baza Ufo, etl 2017) as he argued that: Financial exclusion is a great part of social exclusion and needs the
87 government action.

88 In Gadarif state the problems of integrating rural women in the formal financial system is partly attributable
89 to the low level of banks and financial institution branches outreach in rural areas. The lack of branches of the
90 bank /institution in remote rural areas is due to the lack of the necessary infrastructure, such as the lack of
91 electricity in some rural areas, which pushes institutions/banks to operate power generators that need diesel fuel,
92 and this increases the costs of providing banking services, which reduces the openness of these banks towards the
93 rural areas , this represent one of the sources of loss for these institutions, and all of this harmed the experience
94 of the horizontal expansion of commercial banks in the rural areas of Gadaraf State, which led to the closure of
95 the branches of many commercial banks in some rural.

96 3 III. A Geographical Background about the Area of the Study

97 Gadarif State located in eastern Sudan and falls between longitudes 33° 30' and 36° 30' to the East and latitudes
98 12° 40' and 15° 46', with total area of e around 71,000 km². The State is bordered by Ethiopia from the east and
99 south and by the states of (Kassala) and Khartoum from the North, Gezira from the west and (Sinnar) State from
100 the South. Rainfall in the State ranges between 500-900 mm from north to south, falling mainly between July
101 and October. Because of the seasonality and variability of rainfall and the Basement Complex underlying rock,
102 the State suffers acute water deficit. According to the 2008 Population Census, the total population is about 1.4
103 million and with one of the highest annual growth rates in the country standing at 3.9%. Over two-thirds of the

104 population is classified as rural or nomadic. The state is characterized by ethnic diversity. Moreover, Gadarif is
105 characterized by its much higher child population, higher fertility rates, higher birth rates, higher average family
106 size, annual growth rate and higher dependency ratio (Abdallah 2017).
107 Year 2022 ()

108 4 B

109 Based on the foregoing, we come to the following conclusion: The process of financial inclusion is an attempt
110 to bring within the range of the organized financial system the weaker and vulnerable sections of society. In
111 other words, by mobilizing the poor rural women, organizing them into groups, building their capacity for self-
112 management and supply them with a wide range of services including credit, savings, insurance and business
113 development(Microfinance).The inevitable result is the integration of rural women into the banking system, which
114 means realizing the principle of a) The Objectives 1. Attempting to bridge the applied studies gap in the issue
115 of financial inclusion in general and the inclusion of rural women in the formal banking sector in particular.
116 2. Clarify women's needs for safe and low-cost banking services. 3. Determining the obstacles that face the
117 integration of rural women in the banking sector and presenting proposals to ensure the inclusion of rural women
118 based on the applied study.

119 5 b) The Methodology

120 It is clear that the issue of this study is intertwined by many economic and social factors, thus one analysis
121 method alone cannot capture it. In this regard, the researcher believes that the field of this paper (The role of
122 Microfinance in integrating Rural Women in Gadarif State in to the formal banking system) encourages the use
123 of both qualitative and quantitative approaches, then using the two approaches may help in obtaining data of
124 the highest quality and more reliable results.

125 6 c) Source of Data

126 For this and concerning the quantitative method the questionnaire was the main tool, the total number of
127 beneficiaries were Fife Hundreds and Seventy Five women (575) spread over Gadarif State localities namely:
128 Eastern Gallabat, Western Gallabat, Alrahad, Allgureisha and Rural Central Gadarif.

129 7 d) Study Population i. Quantitative Method

130 The total population of this study amounted to Five hundred and Seventy Five (575) women benefited from
131 microfinance projects that borrowed from Gadarif Microfinance Institution (GMI) through the period (2014-
132 2020) and spread on five localities in Gadarif State, namely: Eastern Gallabat, Western Gallabat, Algureisha,
133 Alrahad and Central rural Gadarif. Simple random sampling method was used to select Two Hundred and
134 Thirty Six (236) women as a sample size of beneficiaries .To collect quantitative data, survey questionnaires were
135 administered to the selected women.

136 ii. Qualitative Method The sample size was determined intentionally (Purposive sample), as the number of
137 women in each group ranges between 8 and 12 beneficiaries of microfinance. In their selection, the considerations
138 of age, occupational and educational diversity within each group were taken into account. The groups of women
139 were selected from the following localities: Rural Central Gadarif, Western Gallabat, and Alrahad.

140 8 e) Tools of Data Analysis

141 Concerning the quantitative data a simple regression method were conducted to test the relationship between
142 microfinance loans (projects) and its impact on integrating rural women into the formal banking system (financial
143 inclusion). On the other hand and to interpret the statistical indicators a qualitative analysis were adopted
144 depending on the Focus Group Discussion (FGD) method was adopted for the groups of women in the various
145 localities of Gadarif State.

146 9 IV. Finding and Discussion

147 10 a) Quantitative Analysis: The Model

148 To achieve the objective of the study, which is to answer the question: Did microfinance projects borrowed by
149 rural women from Gadarif Microfinance Institution (GMI) contribute in integration rural women into the formal
150 banking sector? A simple linear regression model was selected and applied to crosssectional data collected by
151 questionnaire from rural women in the aforementioned localities of the state who received microfinance projects
152 from (GMI) in the period covered by this study (2014-2020). To test this model, the study followed steps:
153 i. First Basically, the Ordinary Least Squares (OLS) method and the simple linear regression method were
154 used, to identify the impact of Microfinance on the Integrating Rural Women in the formal banking sector for
155 this some statistical indicators were relied on as follows: 1. (Beta) coefficient to find out the direction of the
156 relationship between the dependent variable (Integration of Rural Women into the formal banking system) and
157 the independent variable (Microfinance). 2. The Coefficient of Determination (R²) to identify the percentage by

11 I. FINANCIAL INCLUSION OF RURAL WOMEN

158 which the explanatory variable (Microfinance) explains changes in the dependent variable (Integration of Rural
159 Women into the formal banking system in Gadarif State) 3. (F) Test to identify the significance of the regression
160 model, and the significance level (0.05) was relied upon to judge the significance of the effect, where the calculated
161 level of significance was compared with the value of the adopted significance level (0.05), in theory it is expected
162 to increase the significance of the model whenever the significance index was less than (0.05) and vice versa.
163 Based on the results of the statistical analysis in Table ??1) related to measuring the impact of microfinance (the
164 independent variable) on the integration of rural women into the formal banking sector (the dependent variable),
165 we can refer to the following:

166 1. There is a relationship between the independent variable and the dependent variable, but it is not consistent
167 with the hypothesis of the study, as a result of the negative sign of the coefficient of the independent variable
168 (-0.13), in addition to that, this relationship is not statistically significant.

169 2. The low significance of the model and this is evident through the relatively weak calculated (t) value, where
170 the calculated significance level (0.177) was greater than the approved significance level (0.05).

171 ii. Second From Table (2) bellow which represent the Oneway analysis of variance of the model, it can be
172 clarified that microfinance has no effect on the integration of rural women into the formal banking sector: Based
173 on the results of tables (??) and (2), we conclude the following: 1. The (F) ratio value amounted to (1.84) where
174 its level of significance is (0.177), which is greater than the level adopted in this study 0.05. Therefore, this results
175 indicate that there is no statistically significant relationship between the independent variable (Microfinance) and
176 the dependent variable (Inclusion of Rural Women in the Official Banking Sector. 2. The value of the correlation
177 coefficient (R) reached (0.127), meaning that the correlation of Microfinance with the variable (Inclusion of Rural
178 Women in the Official Banking Sector) is very weak because it is closer to zero. 3. The value of the coefficient of
179 determination (R^2), which amounted to (0.016), and this means that the total of what Microfinance explains of
180 changes in the dependent variable (the inclusion of rural women in the formal banking sector) does not exceed
181 (1.6%), and this percentage is so low that it confirms weak explanatory power of the independent variable on the
182 dependent variable. 4. The statistical indicator (F) ratio showed a result indicating the weakness of the overall
183 significance of the model and the inability of its independent variable to explain the change in the dependent
184 variable. Since the value of the statistical significance level of (0.177) is greater than (0.05), and therefore the
185 result is not significant, that is, the independent variable does not explain the variance in the dependent variable,
186 so according to the data on the study sample and taking into account the time period covered by the study that
187 relied on it in the study, we come to the following conclusion: Microfinance cannot be relied upon as the only tool
188 for integrating rural women in Gadarif State into the formal banking sector. This conclusion can be supported by
189 relying on the results of the descriptive analysis in the table (3) that derived from the study questionnaire: The
190 result presented in table ??3) supports the findings of the simple linear regression model that the microfinance
191 projects that were borrowed by rural women in Gadarif State from (GMI) did not succeed in integrating women
192 into the official banking system. Basing on the descriptive data mentioned in the above table, we find that the
193 overwhelming majority of rural women, with a rate ranging between 70%-85%, agreed that they live in areas
194 where commercial banks are not available, do not have bank accounts and do not find any cooperation from the
195 financiers, whether they are banks or microfinance institutions Including (GMI).

196 On the other hand, the poor results of the model mentioned above can be attributed to number of reasons
197 among them:

198 1. The specificity of social phenomena, which are characterized by their data as being of a nonexperimental
199 nature, so the possibility of the emergence of standard problems in the mathematical models is very much, so some
200 errors may appear during monitoring and other problems related to approximation. Moreover data collection
201 through the questionnaire is encountered by the non-response of some respondents, and in the end some standard
202 problems appear in particular the problem of variance, which results in weakness in some indicators of the model,
203 for example, a weakness appears in the significance test because it depends in its calculation on the variance. 2.
204 An additional reasons that weakened the indicators of the model is the absence of economic and social variables
205 that were not included in the model, perhaps due to the inability to express them quantitatively, not being aware
206 of them or the lack of data of special quality about them. This leads us to the conclusion that microfinance is
207 not the only factor in integrating rural women into the official banking system in Gadarif State, where we must
208 take into account cultural, social and other variables related to economic performance at the national level.

209 b) The Qualitative Analysis

210 11 i. Financial Inclusion of Rural Women

211 The rural women who were surveyed gathered that the idea of opening bank accounts was a desire that always
212 haunts them, but this desire increased after the experience of microfinance, because banks and institutions always
213 urge their clients to open bank accounts to facilitate loan repayments and projects financing. There is a consensus
214 among rural women that the issue of integration into the activities of the official banking system is a necessary
215 issue and dictated by the urgent need for the normal development of their commercial and financial activities.

216 Most of the women who were surveyed were not able to open bank accounts. According to the questionnaire,
217 the women who were unable to open bank accounts reached a rate of 79% from the total surveyed women. One
218 of them said that even the accounts that we were able to open are accounts for agricultural associations. Also,

219 the Focus Discussion Group (FGD) sessions proved that few rural women have bank accounts. However, there
220 are a number of obstacles that limit rural women financial inclusion let us summarize them as follows:

221 1. The interest on loans in (GMI) for example is very high as it amounts 24% per annum , basing on this facts
222 the losers will be the poor rural women who pay excessive interest rates with all its imaginable impacts such as;
223 business failure, over indebtedness and worsened poverty . In the early years of microfinance, rural women did
224 not take this into consideration for two reasons:

225 a. The economic conditions were favorable as a result of economic stability, which led to the boom in
226 commercial activities.

227 2. The finance that women receive as microfinance is very small (small amounts given for short time at
228 very high interest rate), and therefore even if it is operated, its returns will be so low that it is not possible
229 to open bank accounts. 3. Economic instability (inflation) erodes the savings of rural women (even though
230 they are modest) as money loses its value and the erosion will increase as it deposited in bank accounts (some
231 women managed to open savings accounts, but due to considerations of economic instability, they think that the
232 experience was not helpful). 4. Commercial banks are concentrated in urban areas and this is a fact supported
233 by (Ghosh J. 2013) as he stated: "MFIs did not spread their lending out, but rather tended to concentrate in
234 certain geographical areas, thereby generating saturation and excess competition in the local market. Partly,
235 this was because the microloans that were used by borrowers to engage in small productive activities resulted in
236 too many competing producers for relatively limited markets for local goods and services" Concerning our case
237 study (GMI) the geographical concentration of microfinance activities in Algadarif the capital city of the state
238 is not just an accident: it is also because the institution focuses on the easiest targets by prioritizing of urban
239 areas because of its higher population density and more economic activity this beside the cheap cost of loans
240 management. 5. Account opening procedures are complex. 6. The inappropriate treatment that rural women
241 find from the employees of commercial banks. 7. The customs and traditions (especially of rural communities)
242 sometimes do not accept women's frequent visits to commercial banks. 8. There are severe restrictions on families
243 because banks are associated in the minds of the public with imprisonment for the inability to fulfill financial
244 obligations.

245 12 V. Concluding Remark

246 There are a number of difficulties facing the integration of rural women into the formal banking system, and they
247 are divided into two types: The first relates to the demand side that concern with rural communities in general
248 and rural women in particular, and the second is the supply side factors and those more related to banking
249 service providers and other relevant official bodies such as policy makers. The above-mentioned economic and
250 non-economic considerations may be one of the justifications that limit the integration (Inclusion) of rural women
251 into the official banking system. Thus, traditional methods such as (shaill)0 F 1 or any other usurious methods
252 may prevalent, which are fraught with many risks and characterized by cruelty. In the following, we will briefly
253 review these factors:

254 1. Limited access to finance due to weak capabilities and lack of financial awareness and culture. 2. In
255 many rural societies in Gadarif State especially in the area covered by the study, women are not financially
256 independent, in addition to their lack of sufficient information about available official products and services. 3. It
257 is noted that there are many social obstacles in the culture of some societies covered by the study, which are still
258 regressive, where these societies have more educational opportunities for males than females, moreover women
259 are also deprived from working outside home or owning a small business or even a mobile phone. 4. Financial
260 institutions and banks do not consider women, especially rural women, as an opportunity to obtain a greater
261 market share. Rather, the prevailing belief is that their investments are risky. 5. Geographical obstacles, as most
262 of the rural women who were included in this study live in remote rural areas where there are no branches of
263 commercial banks or microfinance institutions, and it is difficult to reach them during the rainy season due to the
264 blockage of roads due to the lack of suitable infrastructure. 6. Even if we accept the availability of some electronic
265 financial services in some commercial banks appeared in the recent years in Gadarif state, the issue of poor mobile
266 phone network coverage in the poorest areas remains inevitable. Moreover illiteracy and ignorance in dealing
267 with modern banking techniques among rural women Increases underutilization of rural women and consequently
268 their financial inclusion 7. Poverty, lack of income, low banking culture and incomplete supporting documents,
269 the spread of the culture of late payments all these cause the deterioration of rural people's relations with banks.
270 8. One the most important observation is that rural women although they are poor and marginalized, but they
271 have an economic awareness (their firm belief that economic instability is one of the most important barriers
272 in integration into the banking system). 9. There is a general shortcoming on the supply side of microfinance,
273 which is represented in the failure to involve rural women in choosing projects that are in line with their physical
274 and mental capabilities, in addition to the lack of follow-up, lack of training and even the feasibility study that is
275 demanded by the finance Institutions, including of course (GMI) mostly unreal (fictitious). For these reasons some
276 projects often fail and deviate, and these are the first indicators of the failure of banking integration (Inclusion
277 of rural women in the formal banking system). Finally, one of the most important missing links with regard to
278 integrating rural women into the banking system is how to bridge the gap between rural women and banks, and
279 the solution is in their assessment of the presence of (Mobile Banks) that roam remote villages and localities
280 and carry out all banking operations such as: Withdrawing, depositing, delivering loans, projects, and receiving

281 installments...etc. This is in addition to follow-up the existing projects and introducing advices to the rural
282 beneficiaries, and thus the problem of slow microfinance procedures will be solved automatically.

283 **13 VI. Recommendations**

284 1. Encourage the horizontal expansion of the branches of commercial banks and microfinance institutions in
285 rural areas. 2. Expanding the spread of mobile banking services. 3. Simplify the procedures for opening bank
286 accounts for rural residents in general and women in particular. 4. Establishing mobile banking branches that
287 are supposed to carry out all operations: depositing, receiving installments, providing advice, evaluating the
288 productive and financial position of the financed projects and writing periodic reports about them.

289 **14 Exempting banks and Microfinance institutions**

290 operating in rural areas from fees and taxes. 6. Raising awareness and banking culture among the inhabitants of
291 rural areas in general and rural women in particular, in order to counter the false belief prevailing among them
292 that commercial banks were created to meet the needs of the wealthy classes. 7. Paying the salaries of employees
293 in official and private institutions in rural/urban areas through bank accounts and encouraging them to pay bills
294 for water, electricity, any other goods and services through smart banking services. 8. Overcoming the problem
295 of rural women's lack of documents by assisting the official authorities to expedite the procedures for obtaining
296 them.

297 **15 VII. Conclusion**

298 Attempting to integrate rural women into the formal banking sector is not a goal in itself, but it seems to be a
299 necessary condition for achieving economic and social development that leads to improve the conditions of rural
300 women and their ability to be independent by increasing their self-confidence to bear the consequences of the
301 development process at the family and community levels.

302 This study tried to investigate the ability of microfinance projects borrowed by rural women in Gadarif state to
303 integrate them into the formal banking sector. The study assumed that rural women, by virtue of their interactions
304 with the (GMI), and their access to loans in the form of projects, may be able to achieve the principle of financial
305 inclusion. To realize the objectives of the study, a combination of quantitative and qualitative approaches was
306 used to collect and analyze data.

307 The study concluded that microfinance projects did not contribute to the integration of rural women into the
308 formal banking sector in Gadarif State. This was clearly shown in the results of the simple linear regression
309 model, which showed weakness in its indicators and inconsistency with the study's assumption. This result is
310 conclusively supported by the result of the analysis of the questions about the integration of rural women in the
311 banking sector in the questionnaire, which confirmed the wide gap between rural women and financial inclusion.
312 On the other hand, the results of the qualitative analysis confirmed the lack of financial inclusion among rural
313 women for many reasons related to the economic instability at the macroeconomic level, the lack of banking
314 awareness, the crowdedness of banking institutions in the state capital (Algadarif city) away from the rural areas,
315 along with other cultural and social factors.

Dependent Variable	Regression Co-efficient(?)	Calculated significance level of (t)	Significance level
Microfinance	-0.13	() 1.36	0.177
Statistical Indicators			
Constant			1.79
Correlation Coefficient(R)			0.127
Determinant Coefficient (R ²)			0.016
Error of the Estimate			0.165
Adjusted R			0.007
Calculated (F) Value			1.84
Calculated significance level of (F)			0.177

Source: The Researcher Basing on the Study Questionnaire 2021

Figure 1: Table (1

Independent Variable	Source	Sum of Squares	Degree of Freedom	Mean Squares	Calculated (F) Value	Level of Significance
Microfinance	Regression	0.05	1	0.05	1.84	0.177
	Residuals	3.063	112	0.027		
	The Sum	3.113	113			

Source: The Researcher Basing the Study Questionnaire 2021

Figure 2: Table (2

The phrase	Yes	The Percentage	NO	The Percentage
Do you live in an area where there are commercial banks	16	13.2	105	85.8
Do you have a bank account	25	20.8	95	79.2
If you are unable to pay the installments of the microfinance, do you find support from the financing institution?	34	28.3	86	71.7
If the funding commensurate with the size of the activity you practice?	67	55.4	54	44.6

Source: The Researcher Basing on the Study Questionnaire 2021

Figure 3: Table (3

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