

# Two decades of empowerment through microfinance in the face of global uncertainty from Muslim Countries

*M. Qoshid Al Hadi*<sup>1\*</sup>, *Rozzana Erziaty*<sup>1</sup>, *S. Purnamasari*<sup>1</sup>, *Zakiyah*<sup>1</sup> and *Mochammad Arif Budiman*<sup>2</sup>

<sup>1</sup>Department of Islamic Economics, UNISKA MAB, Indonesia

<sup>2</sup>Department of Accounting for Islamic Financial Institutions, POLIBAN, Indonesia

**Abstract.** In the last twenty years, microfinance institutions have experienced extraordinary development dynamics, and non-usury financial alternatives are no exception. This article attempts to examine the literature on microfinance institutions from 2002 to 2022 in the online Taylor and Francis database as an effort to identify the empowerment programs within them and find out the breadth and depth of this study by previous researchers. This study uses the keyword "empowerment of Islamic microfinance" and finds 79 articles that can be reviewed. Then the 79 articles were analyzed using a systematic literature review (SLR) which filtered 18 articles. 18 articles were then examined in more depth to get answers to research questions. The conclusion of this study shows that studies on empowerment programs conducted by financial institutions are still very minimal. Especially in a Muslim country. For this reason, further research is needed to add to the existing literature, especially for publication in the online Taylor & Francis database..

**Keywords:** Empowerment, Microfinance Institutions, Systematic Literature Review.

## 1. Introduction

The idea of empowerment has occupied the minds of many people in the last few decades. The term empowerment is used by politicians as well as academics in any media. Empowerment is seen by politicians and social activists as an effective answer to the problems of oppression, exploitation, injustice and disease that plague society (Beteille, 1999). This premise means empowerment as an important factor in efforts to solve existing social problems (Coy et al., 2021).

Several previous studies on empowerment have examined how empowerment to solve the problem of poverty (Ravallion et al., 2015), underdeveloped communities (van Corven et al., 2021), the role of women (Tanushree Mahato et al., 2022) and various problems in the social realm (Mwololo et al., 2022).

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\* Corresponding author: [mqoshidalhadi@uniska-bjm.ac.id](mailto:mqoshidalhadi@uniska-bjm.ac.id)

In the economic context, empowerment is defined by The Organization for Economic Co-operation and Development (OECD) as the participation of men and women in contributing to generating equitable growth and recognizing and respecting their dignity. According to it, Zitouni & Ben Jedidia, (2022) concludes that economic empowerment is an effective way to solve the problem of poverty.

Meanwhile, Ali Al-shami et al., (2014) stated that institutions that are also effective in alleviating poverty by providing easy access and empowering the community are microfinance institutions. The results of the study by Zitouni & Ben Jedidia, (2022) have confirmed that some microfinance institutions have been able to contribute to certain economic empowerment of some beneficiaries.

The existing literature has paid limited attention to examining the breadth and depth of research and has not reflected how research has progressed over the last two decades on the relationship between empowerment and microfinance institutions. Stimulated by gaps, this research tries to conduct a systematic review of the literature that examines empowerment and microfinance institutions in the face of global uncertainty based on articles between 2002 and 2022.

In light of the above background, this study will make a significant contribution to researchers interested in the field of empowerment and microfinance institutions as this study will identify influential institutions, journals, articles, and authors to consider when conducting future research with similar concerns. Thus this review study provides a comprehensive reference guide for researchers and practitioners in the field of empowerment and microfinance institutions.

## **2. Research Method**

Based on the objectives of this research, the thing that has been considered for the next systematic literature review is the relationship between empowerment and microfinance institutions. The methodology adopted in this paper, namely a systematic literature review (SLR), was inspired by previous studies such as Priya et al., (2021) Rohman et al., (2021) and Xiao & Watson, (2019). Based on the SLR guide written by (Xiao & Watson, 2019) there are three important stages related to the success of SLR, they are planning, implementation and review reporting.

## **3. Result and Discussion**

### **3.1 Paper Selection**

The articles used in this research came from Taylor and Francis online. Taylor and Francis online, like Emerald, ScienceDirect and others, are reputable journal publishers that have published millions of quality articles on an international scale. Only Taylor and Francis online is easier for researchers to access than other database sources.

In the process of selecting research articles, the researchers used the keywords "empowerment Islamic microfinance" from 2002 to 2022. The researchers found 79 articles. Of the 79 articles the researcher screened based on the title and abstract. Finally, the researcher found 18 articles that fit the research objectives. According to Gutiérrez-Nieto & Serrano-Cinca (2019) the results of SLR research can still be optimized if the researcher uses several variations of keywords in the search but there will be several articles that are duplicated so that it takes more time in the screening process.

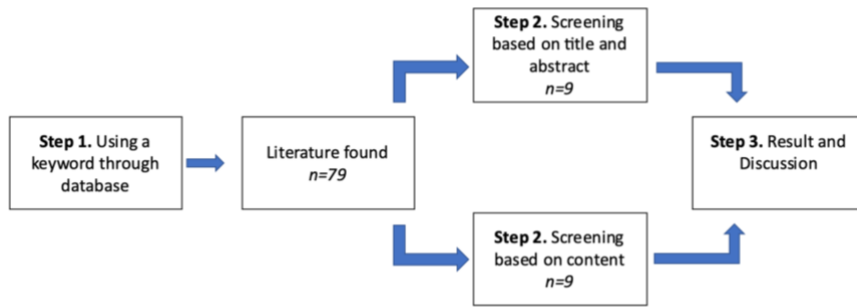


Figure 1. Data Collection and Analysis Process

### 3.2 Top Journal

From 18 articles we have collected, we analyzed the **Journal of Social Service Research** with three articles, then the **Journal of Human Behavior in the Social Environment** with two articles. In this context the researchers understand that both journals provide a great opportunity for studies on empowerment in microfinance in Muslim countries to be published even though this is not a guarantee. The Journal of Social Service Research is a journal exclusively devoted to empirical research and its application to the design, delivery and management of new social services. This journal focuses on results-based research and practice, and clearly presents the different types of state-of-the-art funded and unfunded research that is being carried out in the field. Each issue effectively highlights both quantitative and qualitative methodologies. Contributors from the national and international social service arena provide an important and critical basis for management and policy decisions in a variety of social service settings. This journal is published by Routledge in the US which is indexed by Scopus Q2. It means the quality of the articles are considered to have a good reputation.

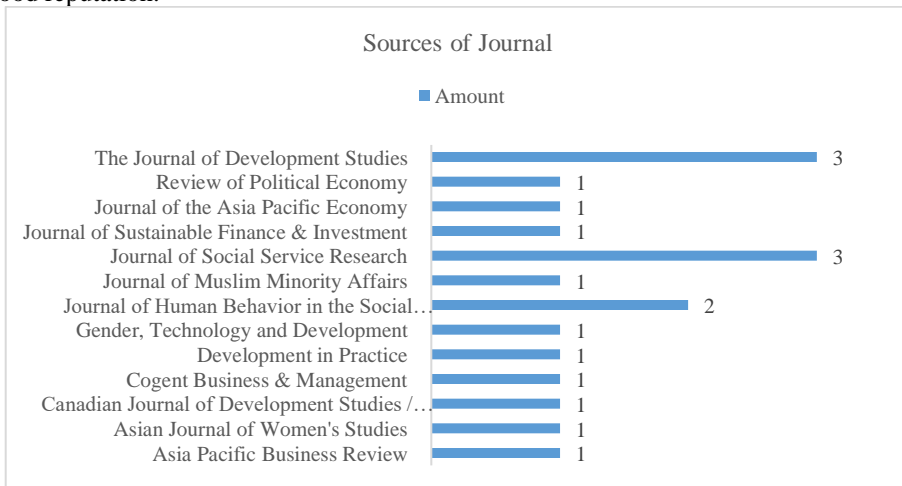


Figure 1. Source of journal

Meanwhile, the Journal of Human Behavior in the Social Environment has the scope of providing an outlet for empirically based articles on the theory of human behavior that facilitate the goals of social worker practice. This groundbreaking journal is the first to address the complexities of human behavior in relation to social work and their relevance to practice. This makes it an important resource for classes in human behavior in social settings.

Articles provide with innovative and up-to-date information on the development of an empirically based theory of human behavior. They discuss the conceptual and empirical focus that studies human behavior as a complex phenomenon. Supported theory targets specific behaviors for change, has clarity by detailing desired changes, predicts changes, and facilitates desired behavior changes through the application of theoretical models. This journal is indexed by Scopus Q1 which means it has a very good reputation.

**3.3 Country Scientific Production**

Based on figure bellow, the researchers present the countries with the number of articles in which the authors are affiliated in. Researchers affiliated in the USA are the most numerous, followed by UK, Malaysia and India. These four countries contribute most significantly in terms of empowerment through microfinance institutions. This indicates that the study of empowerment through microfinance institutions is very open, besides that future researchers will have broad opportunities to develop studies with affiliates in institutions in these countries.

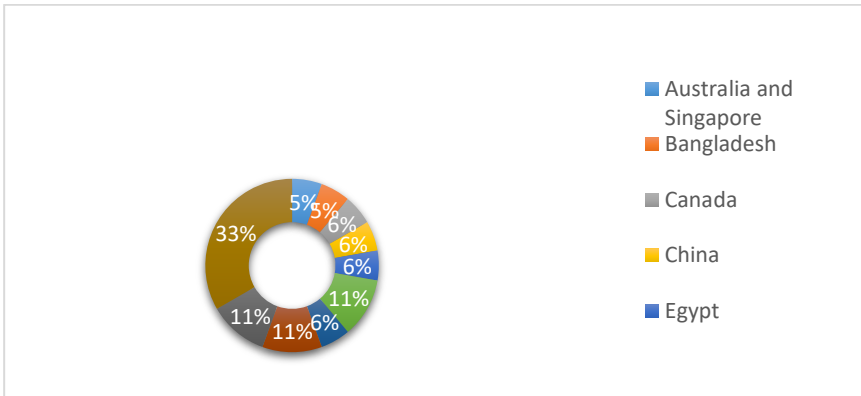


Figure 2. Country Scientific Production

**3.4 Top University**

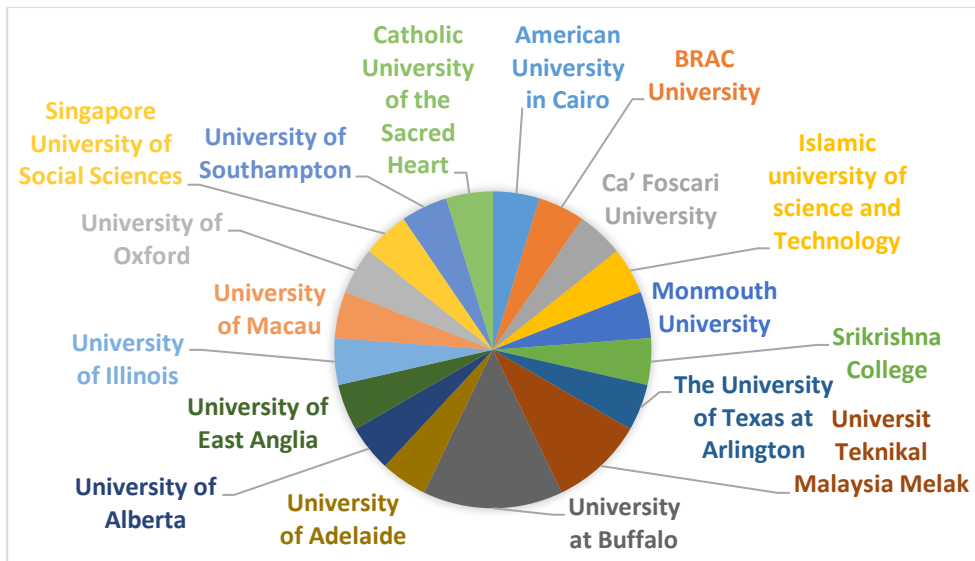


Figure 3. Affiliation of institution

The following graphic below, also presents the institutions that are affiliated with the researchers. From 18 articles related to empowerment through microfinance institutions, the top university comes from University at Buffalo and Universit Teknikal Malaysia Melak. University at Buffalo is ranked one public university in New Your State by the Wall Street Journal or Times Higher Education. Their students come from 97 countries, which means the University at Buffalo has a good brand image on the international level. Lastly is Universit Teknikal Malaysia Melak which was founded on December 1, 2000 as the 1st State Engineering University in Malaysia. It is located in the UNESCO world heritage city of Melaka, Situated within 766 hectares of lush green landscape offering state-of-the-art facilities across all its seven faculties.

### 3.5 Citation

To complement this research, we analyze citations per article. Then we found five articles with the highest average citations as follows:

No.	Average citation per year	Author
1	11.00	(Al-Shami et al., 2016)
2	9.50	(Murshid, 2018a)
3	6.33	(Murshid, 2018b)
4	5.40	(Kandulu et al., 2019)
5	5.14	(Al-Shami et al., 2017)

The table above shows a study conducted by Al-Shami et al., (2016) has an average of 11 citations per year. This means that this study is the most referenced each year when compared to other articles that examine empowerment in microfinance institutions in Muslim countries.

### 3.6 Issues about Empowerment through Microfinance

Microfinance is known as a financial development tool for those who have difficulty accessing financial services. The study conducted by Al-Shami et al., (2016) sought to examine the influence of microcredit institutions on Malay Muslim women in Amanah Ikhtiar Malaysia (AIM). The method used is quasi-experimental by conducting a cross-sectional survey of 500 old and new clients. Data collection was also carried out by means of informal semi-structured interviews with 20 clients who had received microcredit two years earlier. The result is that AIM microcredit can empower women and improve gender equality. These findings give hope to women to be able to access financial capital, form their micro and small businesses and earn income that helps them contribute to household expenses.

A year later, a study conducted by Al-Shami et al., (2017) examined the effect of productive loans on the welfare and empowerment of women's households. The result is that microcredit has a significant positive effect on the borrower's household income and the acquisition of personal assets. However, while the effect of microcredit empowers women borrowers in household decision-making, it does not impact women's control over petty finances.

Meanwhile a study conducted by Mukherjee & Kundu, (2017) shows that women's participation has resulted in various patterns of decision-making in the four areas selected for investigation: (a) money management, (b) food, (c) use of borrowed money, and (d) kinship and kinship affairs. The likelihood of "women only" decision making increased among households participating in the SGSY, regardless of caste and creed, compared to those not participating in it (the control group).

A similar study was also carried out by Murshid, (2018a), whether microfinance affects women's participation in household decision making. The study used a sample of 6,150

women between the ages of 15 and 49 in Bangladesh, and found that control over resources plays an important part in the bargaining that increases opportunities in household decision-making, even for women who do not participate in microfinance.

In the same year Murshid, (2018b) also conducted the same study, namely a study evaluating whether microfinance participation empowers women using culturally appropriate conceptualizations of empowerment which are autonomy, decision-making power in the household, and justifications for partner violence. The results revealed that women participating in microfinance were not statistically different at the 0.05 level from women not participating in microfinance in terms of empowerment when the groups were matched on socio-demographic variables that ensured that the treatment and comparison groups were equally likely to participate. in microfinance. However, the results cast doubt on the assertion that microfinance participation positively influences women's empowerment. This research provides an opportunity for future studies to focus on what empowerment means to examine the individual in relation to his individual identity in the socio-political world in which he lives.

Another study on empowerment through microcredit was also conducted by Orso & Fabrizi, (2016). The result was that participation in the microcredit program had a positive impact on both dimensions of empowerment, while the partner attitude effect was weaker, proving that gender community norms tend to take root in the minds of women regardless of the partner's perception of the status of women. In conclusion, he emphasized that microcredit interventions that focus not only on increasing women's income but also on changing social attitudes have advantages that lead to their empowerment. Such interventions should focus on changing women's beliefs and attitudes toward women's status.

Furthermore, using data from an ethnographic research project on microcredit, power, and poverty in Bangladesh, Ashraf Ali, (2014) managed to show that women's relationships with NGOs and male relatives are dependent and subordinated. This study recommends that NGOs change their discriminatory attitudes, such as changing policies that prohibit unmarried women from gaining access to financial services and even making men the trustees of women's loans. This recommendation is useful for achieving gender equality in economic activities.

An interesting article was actually written by Barsoum, (2011). The paper was written on the basis of fieldwork in rural Upper Egypt and in two urban slums in Cairo. According to him, empowerment in microfinance institutions is precisely the eradication of poverty which is not clear which can actually oppress women rather than empower them. This is also a strategy that excludes the majority of the poor, namely poor men who mainly work in the informal economy.

With many financial institutions offering a variety of microfinance services, women's participation as borrowers has changed. Research conducted by Bezboruah & Pillai, (2013) examined variations in participation rates of female borrowers in 105 developing countries by analyzing participation rates using selected determinants such as legal status, outreach, external control, and target clients. The results show a preference for MFIs especially non-governmental organizations (NGOs) indicating that it is a tendency for poor women.

Furthermore, the paper Duvendack & Palmer-Jones, (2016) shows that the relationship between microfinance, empowerment and fertility reduction, is fraught with problems, and far from solid; hence the claimed causal relationship between microfinance and family planning through women's empowerment needs further reconsideration. This study provides an explanation that a social development approach by focusing on women as agents of change can have an impact on population control. Because women demand fewer children than men, so women's empowerment relative to men allows them to enforce their fertility choices, which may be less pronatal.

Based on the results of reports that have been studied, Muslims in India live in deplorable conditions with a backward socio-economic and educational order. In this context, Wani, (2023) explores through qualitative analysis the possible dimensions of social finance and to evaluate the current socio-economic conditions of Muslims in India. The results of this study will be taken into consideration for efforts to examine the potential of Islamic social financial institutions, namely zakat and waqf, for community empowerment in a broader national context.

Furthermore, the study of empowerment in microfinance institutions does not only focus on gender issues but also issues of post-conflict conditions conducted by Osman, (2020) who studies the extent to which microfinance can be used as an effective tool for post-traumatic reconstruction in Syria. The main conclusion is: Syria still needs the role of the European Investment Bank which assists microfinance institutions besides that the absence of microfinance institutions with sharia principles is also a dream for the Syrian population because the majority of them are Muslim residents.

Research conducted by Kandulu et al., (2019) examined whether microfinance had an effect on improving education by collecting large-scale cross-sectional data in Bangladesh. The results suggest that policies that focus solely on increasing microcredit participation, without increasing the amount of microcredit income households have access to, may be less effective in improving children's educational outcomes. This means that other research can develop other approaches related to the relationship between microfinance and education improvement.

This study originates from the lack of literature on Islamic social activities which actually have great potential, especially in Bangladesh. This research conducted by Mohiuddin, (2017) raises three themes that can provide important guidelines for Bangladeshi Islamic social enterprises to improve operations and effectiveness. The themes are leveraging social capital, product and service innovation, and the establishment of a top institutional body. The paper ends with actionable and transparent policy and strategy recommendations for all stakeholders.

Regarding the theme of product and service innovation, an empowerment study conducted by Murshid & Bowen, (2019) tried to evaluate the relationship between microfinance participation and HIV literacy. By controlling for demographic factors such as wealth, age, and education, we found that 30% of microfinance participants more likely to be HIV literate, compared to women who do not participate in microfinance. These results suggest that microfinance is a cost-effective way to increase HIV literacy for poor and low-educated women in rural Bangladesh.

Microfinance studies to date have focused on rural poverty, despite better production and marketing facilities in urban areas and the higher consumption capacity of the urban population. Because the nature and extent of urban poverty is somewhat similar to rural poverty, and because the urban poor are growing faster than the rural poor, greater emphasis should be placed on reducing urban poverty. Study conducted by Bashar & Rashid, (2012) suggested that if urban MFIs use their greatest asset, namely the trust provided by their members, they can become catalysts of social and economic change in Bangladesh.

Subsequent studies conducted by Aslanbeigui et al., (2010) are theoretical in nature which examine whether microfinance is empowering and how it is measured. In conclusion, whether microcredit achieves its goals, according to Aslanbeigui et al., (2010) it is futile to target short-term changes in the borrower's life. While empowerment-based microcredit evaluations acknowledge this, they generally examine short-term outcomes. Our research shows that in assessing the impact of microcredit, it is important to consider generational and intergenerational differences in the lives of borrowers and their families.

The last study in this literature study was conducted by Chan & Ghani, (2011). In the review they argue that microfinance is not a panacea, and the extent to which the very poor

are served remains unclear. This study examines whether microfinance programs are achieving their intended targets in vulnerable remote villages, and whether borrowers are improving their standard of living through microfinance. Seventy-two borrowers from three villages were studied. Remote villagers living below the poverty line are reached. Ninety-three percent of borrowers observe increases in income, assets and expenses for family members. Increases in non-income aspects were also reported. The findings show that small loans can encourage the development of (1) rural businesses, (2) rural women's skills and confidence and (3) rural women's social standing. This study concludes that microfinance is a tool of empowerment in vulnerable remote areas.

#### 4. Conclusion

The purpose of this study is to find out how extensive and deep research is on empowerment through microfinance institutions in Muslim countries in the face of global uncertainty and the issues studied. Using the SLR method in the online Taylor & Francis database for 2002-2022, this study found 18 relevant articles for analysis. These articles explore empowerment based on gender, education, health as well as theoretical studies that criticize the measurement of the success of the empowerment program itself.

Regarding how deep and broad the research has been carried out, researchers try to measure the involvement of researchers from institutions to countries that are affiliated with researchers. The results of these findings conclude that the literature on empowerment through microfinance institutions is still minimal, especially those carried out by Muslim countries in Asia. However, this study still has several weaknesses, including the database used and search keywords that can still be developed.

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