



Empowering Somali Women With Microcredit

An analysis of the benefits of microcredit for women in Somalia, focusing on designing midwife development programs

By Yusuf Ahmed Maalin

Introduction

The Somalia Strategy Forum believes in finding strategies to empower Somali women and men to lift themselves out of poverty. Microloans have proven to be a sustainable economic development strategy. Research shows that investing in women is also a successful strategy to fight poverty. For instance, women show a higher microloan repayment rate and consistently invest more of their earnings on their children and families than men do. Microcredit also helps very poor Somali households meet their basic needs and protect against financial risks to their families. The SSF focuses on women's needs and is interested in designing products to specifically meet those needs.

Microcredit benefits Somali women in several ways. The SSF believes that by supporting Somali women's economic participation through microcredit will help to empower Somali women, promote gender equality, and improve household stability. The SSF promotes business training, investment in women's general education and literacy, guidance in balancing family and work responsibilities, forums for inter-generational dialogue on social and political issues (such as women's rights and community problems), opportunities for women to participate in decision-making, and women's ownership and control over participatory governance in microcredit programs.

Why is microcredit so important for Somali women?

In a world where a majority of poor people are women, studies have shown that access to financial services has improved the status and wellbeing of women within the family and the community. Through this process women have become more assertive and confident. Thanks to microcredit, women are able to own assets, including land and housing, play a stronger role in decision-making, and take on leadership roles in their communities.

Somali Women Microcredit Program objectives:

- ☞ Implement microcredit for Somali women from 2012–2018.
- ☞ Bring a female perspective to the governance, management, and implementation of microcredit programs.
- ☞ Incorporate programmatic elements such as training or leadership opportunities that contribute to women’s empowerment.
- ☞ Generate inter-generational dialogue to minimize extremist ideology among young Somalis.
- ☞ Engage the Somali diaspora living in North America to help solve the problems facing Somalia.

Somali Midwives Training Program (SMTP)

The Somali Midwives Training Program (SMTP) was founded in 2011. The SMTP mission is to increase the technical expertise and professionalism of Somali midwives. SMTP will revolutionize the maternity care and birth culture throughout Somalia. This training will impact Somali midwives in the following ways:

- ☞ Master the depth and breadth of midwifery care
- ☞ Access, analyze and apply information
- ☞ Think critically and creatively
- ☞ Exemplify personal integrity and professional ethics
- ☞ Demonstrate the humility to always be open to learning
- ☞ Establish a clear vision regarding their unique role and mission

Somali students are assigned instructors for all academic courses, and work one-on-one with an approved midwife for their clinical component. At the successful completion of the program, students will obtain a certification in

midwifery and the national credential of Somali Certified Professional Midwife (SCPM) or Registered Midwife.

SMTF affirms that traditional midwives fill an important and unique position within the health care spectrum. Somali traditional midwifery care emphasizes facilitation and enhancement of natural processes throughout all aspects of pregnancy: prenatal care, pregnancy, delivery, postpartum, and well-woman care. Somali Strategy Forum believes that excellent core midwifery training must be accompanied by entrepreneurial business and life development–skills in order to create a holistic midwifery education.

Somali Midwives Training Program (SMTF) objectives:

Somali Midwives Training Programs (SMTF) contributes to the improvement of maternal and child health in Somalia. In summary:

- ☞ SMTF provides midwifery and general health education.
- ☞ SMTF curriculum includes courses in body systems, nutrition, and other holistic modalities, which greatly expand the midwife's resources for assisting clients.
- ☞ SMTF curriculum includes entrepreneurial business and life development courses to enhance the success of the midwife's patient relations and professional skills.
- ☞ SMTF provides a broad base of education, which builds professional skills beyond that of mere vocational training.
- ☞ SMTF course work prepares students to successfully pass the Somali Certified Professional Midwife (SCPM) or Registered Midwife.