

The Role of Community Self-Initiatives and Development, Khartoum, Sudan

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Abstract

The paper described community self-initiatives of informal and social network of people funding; the middle class in Um Badda; Al-rashedeen area (14) during the period of March-April, (2018), Khartoum, Sudan. Primary data were collected through regular questionnaires and non-probability randomized (purposive) sample of 42 community respondents (25 males and 17 were females). Secondary data were collected from the relevant sources. A set of research tools including; descriptive statistics and logistic regressions were used. The findings of descriptive statistics showed that, the reasons for some; (35.7%) to open small business and trade, (21.4%) for both to buy house or housing purpose and saving respectively, (16.7%) to secure their life in case of illness and only small number of (4.8%) were marriage preparedness. Varieties of barriers are hindering the community did not move to the formal Government (MFIs); (38.1%) due to the collateral funds and loans condition, (35.7%) difficulties of procedures, (16.7%) limitation of the period and duration, the only small number of (9.5%) were small amount of SDG funds given. The results assured that the middle class were shifts to the social and self-initiatives due to; (28.6%) less of risks, (26.2%) it's simplified, (23.8%) flexibility and just over (21.4%) were the easiest procedures. The contribution share of SDG per person in the two group were (66.7%) are paying SDG 500 per each 2 weeks whereas (33.3%) paying SDG 1000 a month. Findings from this study, suggests that the Research and future Development (R & D) should be focus on community initiatives, multi-stakeholder initiatives and network as a tool to empower the indigenous of urban and rural societies by enhancing their capability to work toward longer term stability. A strategy of engagement that focuses on stimulating community initiatives will enable service providers by amplifying the connective strength of positive community action. This will in turn help community to develop internal assets that can be used to further improve communities/societies development.

Keywords

Community Development Initiatives, Effective Community Development Initiatives, Community Asset Based Management

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1. Introduction/Background

1.1. Introduction

The right of people, including those living in poverty, to participate in the formulation of public policy decisions is now generally uncontested. In fact, this right is supported by law in a number of areas. However, exercising effective participation in ways that result in tangible, measurable,

positive changes is a difficult and complex matter. It is linked, on the one hand, to the ability of people to use existing opportunities to participate and to have additional such opportunities created. It is linked, on the other, to a commitment and ability on the part of government to make the required changes in public policy, following such advocacy. (O. Neill, 2002).

Community Development marks a foundationally novel

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approach to improving Indigenous communities. These diverse and locally-led activities provide a way for dynamic groups to assert ownership of their community through participation. This approach (community initiatives) leads people to begin to seek answers to profound questions at home, instead of relying on a formal needs assessment or counsel from some far-off bureaucratic organization. The approach is making to help community of people to seek and addressing their problem among themselves that impel everyone to take action. The hope is that communities have to begin the call for community initiation. (ISID, 2014).

The community motivation depends on communities maintaining adequate infrastructure, having access to services, enhancing business and economic opportunities and establishing policy settings to foster outcomes. Vitality also relies on communities “rethinking” assets, developing networks, building local cooperation and acting on local passion and motivation (Jim Cavye, 2001).

The Human personal development it was felt that development in any meaningful sense must begin with, and within the individuals. Unless motivation comes from within, efforts to promote change will not be sustainable by that individual. The individual will remain under the power of other. Once group of urban/resident development worker developed: the human (personal) development is a process by which an individual develops self-respect, and become more self-confident, self-reliant, cooperative and tolerant of other thought becoming aware of she/he short coming as well his/her potential for positive change. This takes place through working with other, acquiring new skills and knowledge, and active participation in the community, social and the political development of their community. (PEOPLE FIRST, 2000).

The Economic Development: is any productive economic involves the mobilization and management of some combination of all or most of the factors of production. These factors are land, and/ or raw material labour (skilled and unskilled), capital energy, tools, machinery, plant management and entrepreneurship. The Political Development; the political development is the a process of gradual change over time in which the people increase their awareness of their own capabilities, their right and their responsibilities; and use this knowledge to organize themselves so as to acquire real political power in order; (1) to participate in decision-making at the local levels and to choose their own leaders and representatives at higher levels of government who are accountable to the people; (2) to plan and share power democratically; and (3) to create and allocate communal resources equitably (fairly) and efficiently among individuals groups. Hence it may possible to avoid corruption and exploitation, realize social and economic

development, political stability and peace, and create a politicized population with the context of their own culture and their own political system (PEOPLE FIRST, p 37).

The Social Development; in this context it include health services, education, water supply, energy, transports system and communication. Unless the societies completely unregulated private involvement in the sustained without and adequate degree of political development and resources mobilized through the taxation, public bounds and expropriation to cover the investment cost and provide operating funding.

1.2. Community Initiative Development – Social and Capital (People First)

Most communities address social and economic problems with only a small amount of their total capacity. Much of the community capacity is not used and is needed! This is the challenges and opportunity of community engagement. Everyone in a community has something's to offer. There is no one we don't need. The ABCD; is involving everyone can contribute and want to contribute, relationships build community, leadership, active members, leaders involve, active members of the Community. Leaders from the wide community of voluntary associations, congregations, neighborhoods, and local business, can engage other from their sector. Following is based on trust, influence, and relationships. A citizen -centered “inside-outside Organization is the Key to Community Engagement. All institutions such as government, non -profit, and businesses are stretched thin in their ability to solve community problem. They cannot be successful without engaging the rest of the community in solutions. Leaders in institutions' have an essential role in community- building as they lead by “stepping back” creating opportunity for citizenship, care and real democracy.

Community development is a process where community members come together to take collective action and generate solutions to come together to take collective action and generate solutions to common problems. Community wellbeing (economic, social, environmental and cultural) often evolves from this type of collective action being taken at a grassroots level. Community development ranges from small initiatives within a small group to large initiatives that involve the broader community. (Peer Net BC, 2018).

The Asset based Community Development (ABCD) is strategy for sustainable community –driven development. Beyond the mobilization of particular community, ABCD is concerned with how to link micro-assets to the micro-environment. The appeal of ABCD lies in its premise that communities can drive the development process themselves by identifying and mobilizing existing but often

unrecognized assets, and thereby responding to and creating local economic opportunity. (Community Development, 2009). The ABCD build on the assets that already found in the community and mobilizes individuals, associations, and the institutions to come together to build on their assets –not concentrate on their needs. An extensive period of time is spent in identifying the assets of individuals, associations, and then institutions before they are mobilized to work together to build on the identified assets of all involve. Then the identified assets from individuals are matched with people or group who have an interest or need in that assets.

Community Social Capital refers to features of social organizations such as networks, norms, and trust which increase society productive potential. It is built on webs of relationships that exist within any given community that allows people to succeed or advance through associating together. Social capital is present in the networks, norms and social trust inherent in associations where members work together in concerned collaborated action. In a literal sense, social capital is the store of good-will and obligations generated by social relations. Formal and informal associations, networks, and extended families are treated as asset and also as the means to mobilize other assets of the community. By treating relationships as assets and the community seen the practical application of the concept of social capital. There must be and exchange between people sharing their assets by bartering, etc. These connections are made by people who are connectors. Its takes time to find out about individuals; this is normally done through building relationships with individuals by individuals with their physical assets include the land, buildings, spaces, and funds are other asset that can be used. They don't control anything; they are just coming together around a common interest by their individual's choice.

1.3. Feature of the Effective Community Initiative Development

1. a long-term endeavor
2. well-planned
3. inclusive and equitable
4. holistic and integrated into the bigger picture
5. initiated and supported by community members
6. grounded in experience that leads to best practices
7. the connection between social, cultural, environmental and economic matters
8. the diversity of interests within a community and its relationship to building capacity

Community Development has the potential to effect changes

that will combat poverty and social exclusion. Its role, above all, is to advocate for radical change in the structures that keep people poor. The analysis so far has pointed to the fact that the sector is not realizing its full potential. The question remains then whether alternative approaches and processes can be put in place to build the effectiveness of community development as a powerful force for social change. [Anna Lee, 2006].

1.4. Community Development Grassroots Process and Challenges of Perception

1. become more responsible
2. organize and plan together
3. develop healthy lifestyle options
4. empower themselves
5. reduce poverty and suffering
6. create employment and economic opportunities
7. achieve social, economic, cultural and environmental goals

The challenges include the following:

1. They cannot change an issue because it is outside their sphere of influence, or because they do not have the resources or assistance to be effective,
2. They do not want to change,
3. They do not know how to change (lack of direction, organization or expertise)
4. They think they cannot change

1.5. Problem Statement

The social and economic changes are transforming rural and regional communities. How communities deal with these changes depends not only on the “delivery” of services, the maintenance of infrastructure and economic development, it also relies on local people using assets in new ways, working cooperatively, improving networks, mobilizing existing skills, and putting innovative ideas into action. The outcomes are not only jobs, income and infrastructure but also strong functioning communities, better able to manage change. The formal Microfinance Institutions (MFIs) in Sudan are existing; however, the majority of [the middle class] of the poor community are lacking the access of [lending, borrowing and loans] opportunities to get it from the formal banking system. Accesses are applicable but more importantly is for the one who have or engage in the business and the entrepreneurship. The middle class of the community are in challenges and enduring Dilemma of they; do not want to change, they think that they cannot change and /or they do

not know how to change (lacking the direction and/ or expertise). Moreover the constraints including the barriers to entry, lacking of assets, the banking bureaucratic of loans process, the collaterals and requirement, risk of legal action that can force the community/beneficiaries to mortgage his owned asset particularly the house of living. The collateral forcing many people to seek and work informally and have left the called beneficiaries put in the prison; beneficiaries requesting in debts and the community deficit reasoning to the banking and its conditional funding. According to the annual report of (CBS, 2018); that many lender were fled and or/ shifts to the non-formal borrowing of community network. That it's occurring outside of the regulation. Funds are allocated by the community themselves, family, relative and friendly manner. It has the voluntary choices of everybody individuals or groups including the one who has occupation, job seekers, casual workers and the remittances.

1.6. Research Objectives and Questions

The broad objective of the study is to investigate the Role of community Self-financing and Development Initiatives of urban and residents' societies.

The specific objectives are the following:

1. To identify what are the community motivational and factors associated to engage in informal and self-financing
2. To identify what are the existing types of (MFIs) serve in the area of study.
3. To understand what are the influences and pressures are at work in the community.
4. To understand the functioning of the informal community self-initiatives and funding
5. To understand what public concerns have an impact on community development finance

The Research Questions Include The following :

1. Are the communities motivating to foster the innovation and enthusiasm initiative?
2. What are the main type and sources of the financial funding to the community services?
3. Does the number of the low- income of household suggest a need for specific services?
4. How are the community individual and groups bringing the contribution share of the group?
5. What is role of the government in the community area of the study?

1.7. Importance of the Study

There are no fixed roles, no formula, no quantitative

measurement. There has been lesson learned, lesson based on the hard earned experiences of poor men and women in Asia, African and Latin America. What they and they dedicated change 'agents' working with them have learned slowly becoming better known through the research and writing of various observers, mainly social scholars and participation from the Less Developing Countries (LDCs) its self. Community self-reliant participatory development is a practical, field level methodology. Its result of trails and error throughout the third world. It has developed in the third world and will, helpfully, eventually develop the less developing countries. Ultimately, the community/people of the so-called develop world may also rediscover the basic principle of genuinely human endeavor. Therefore, the importance of the study is to address the community self- initiative, foster community confidence, provide coordinated framework for the community initiative and to establish a great recognition of the community value and forming the people to change by the selves' initiative. This can be possible through build enthusiasm and confidence, challenge community attitudes and perceptions, support "hidden" informal leaders in communities, "rethink" apparent needs and redefine community assets, gain access to appropriate information resources and develop the community attitude and /or the so called the gradually social change in our societies.

1.8. Community Initiative Development Best Practices Experiences; Grameen Bank: Asian

All the human beings are born entrepreneurs; some got a chance to unleash that capacity; some never got the chance, never know what he/she has that capacity [Muhammad Yunus the founder of Grameen Bank, Bangladesh].

The Grameen bank was established date back in 1976, by Prof: Muhammad Yuns, *Economist Bangladeshi*. The Grameen system was fully trusted and its does not require any legal procedure and no any collateral was required in the first formed to provide the loans, The bank goes friendly to the poor community, gave them the credit while the repayment methods was in a friendly manner of simplified and very flexible. Moreover, the idea was to support the poor, the members was 5 per each group of participants. In addition, the plan was community initiative and leads to develop the leadership via annual election of the group and center leader, and electing board members institutions was owned by the borrowers. It has about 90% of its share while the remaining 10% was owned by the government and official owned by the rural and poor of borrowers in (2007).

When you look across rural *America, Canada, Europe or Australia* there are many effective communities adapting to change and implementing community-led initiatives. Yet we

also see many communities struggling to take action. Some community-based initiatives cease after external funding finishes, suggesting a less than genuine connection with local passion and contribution to community capacity. We see a large investment of community and government resources in planning and prioritization but limited local action. Community leaders and volunteers are “burning out” and struggling to foster broader participation and shared vision. While adequate resourcing is crucial, some communities and agencies can “chase” funding without engaging genuine community ownership. (Jim Cavye, 2001).

The South African government initiated a Community Development Worker Project in 2003. The primary aim of these workers is to maintain direct contact with people where they live, and to assist in rendering development initiatives more embedded in communities. Although the current in rendering development initiatives more embedded in communities. Although the current documentation provides a fairly good overview of what is expected of community development workers, the question remains as to what one can learn from the international experiences in relation to having a cadre of dispersed and locally accessible pool of community-based workers. This article aims to highlight these important lessons, which should be taken into account to assist in the conceptualization of the role of community development workers. (Deidre Van Rooyen, 2003).

women in India develop by the process of forming self-help groups, capacity building by training the women’s groups with socio-economic and political analysis, entrepreneur skills in production of consumer commodities and developing marketing strategies and skills leading to the welfare of the self, family, and the community in a holistic manner and satisfying the social and physiological needs. Furthermore, the women in India especially who have all along been under the dominance of matriarchal or patriarchal systems, who would never step out in society because of the fear of breaking the so called cultural barriers, imposed by male dominated conventions and practices are new in the limelight of society and have come to the extent of contesting in the local elections for place in politics.

1.9. Sudan: Recent Trends of the Community Self-Initiative of Source Funding

Recently, the community/beneficiaries specially, (the middle class) roughly about 40% in Sudan are shifts to the informal sources of funding and friendly of so called Community Initiative of Social Funding Boxes. The community initiative is extending to the small funding ranged from about (SDG 10,000-30,000). Officially, money for community/people development has come primarily from government sources,

which has accounted for up to half of all nonprofits. Today, not only has the proportion of funding from government dwindled, but the government financial of the banking funding has several procedures to finance such kind of this services. A single and groups of informal/social community funding is well adopted funding typically; involves multiple sources and entities, both public and private this may have begun in its simplest form, with the requirement for matched funding. It is quite common for (10-20 of participants) and it’s negotiable or more sources to fund just one community initiative among them. The early piecemeal approach of addressing community needs is moving toward coordinated and collective action as community developers and funding sources are becoming more concerned about how a project fits in with and benefits from other projects at work in the same community. As similar mission-minded organizations work together to address common goals, coordinate activities and collect data, these “collective impact” approaches are beginning to translate into measurable and sustaining results in various communities.

1.10. The Formal Microfinance Institutions and Non-Bank of Private Sector

The Central Bank of Sudan is national and serves as [Bankers Bank] its supplies banks with currency (banks may withdraw funds from their deposits at Fed in the form currency), holds reserve for banks clear checks, and make loans to banks. In addition, the bank of Sudan supervises and inspects banks with national charters. The bank system and its modeling include; *Murabaha, Musharaka, Mudaraba, Salam, Mogawala and Gard Hassan*. Moreover, the finance include extended by the operating banks to the private sector, public enterprises and the state and local governments, in addition to the Capital contribution in local and foreign currencies. The loans have various stage and condition its depend on the project funding and the bank agreement to fund the duration of short term; 1 year, 2 years up to 3 years of duration are applicable (CBSs, 2018). Several barriers that can prevent the potential borrowers this include; availability of the collaterals, guarantors, psychological barriers of the middle class that they can not able to deal with the banking procedures. Accesses of loan from the formal institutions are still questionable to the middle class of the community Household. As the result and limitation opportunity the community recently adopted a new method of self-innovative/community initiation.

The Non-Bank Financial Institutions include Exchange Bureaus, Finance Transfers, Companies, Sudan Financial Services Company Ltd, and Tarweej Company for Financial Investment, Bank Deposits Guarantee Fund, the Khartoum Stock Exchange Market, Insurance Companies and the National Agency for

Insurance and Export Financing. *The private lending include:* friends, relatives, moneylenders and the middle men.

2. Methods

2.1. Area of Study

Omdurman, Um *Badda locality AL-rashedeen*; area (14), is located about 15 km Western part of Khartoum capital national town. The area grouped by African tribes of Nubian they came to Omdurman date back to 1983s. It has a total population of (1397341 person, WFP, 2017); with the area coordinate at Latitude (15° to 50065' N) and Longitudes (32° to 55990' E). The community area classified as the poor and the middle class compared to the other. People are characteristics by different small livelihoods economy, such as casual of (labors, pretty trades, trades, handcrafts practices. Most of the community are working informally and unorganized with miscellaneous income sources and livelihoods activities.

2.2. Data Collection and Sampling

A field survey was conducted during April, (2018) in the area surrounded; Um *Badda; AL-rashedeen* (14) both primary and secondary data methods were used in this study. Primary data was collected during the field survey through using semi-open ended and structured questionnaire. Simplified random sampling was used to select sample composed of (25 male and 17 female). The field survey provided data for many

indicators including Household (HH) information (or socio-characteristics of HH); e.g age, marital status, HH size, education level, type of employment, the reasons and determinants factors made community lacking the informal of MFIs. Whereas the secondary data were taken from different sources; published papers, Journal, researches articles, books and relevant information from institutional government; Ministry of Social Welfare and the Ministry of the Economic and Planning Strategy. The sources include the UN agencies of (UNDP, WFP, FAO and USAID), and groups of (NGOs) include; the ICRC, MSP and SCF.

2.3. Analytical Techniques

Due to the dependent variables of [Dichotomous], the *Logistic regression analyses of predictive analysis* were used between a categorical dependent variable and a set of independent (explanatory) variables. The name logistic regression is used because of the dependent variable has only two values, such as 0 and 1 or Yes and No. The name multinomial logistic regression is usually reserved for the case and the dependent variable has three or more unique values, such as Married, Single, Divorced, or Widowed. Although the type of data used for the dependent variable is different from that of multiple regressions, the practical use of the procedure is similar. The study used Binary/ qualitative [dummy] variables; by using 1 and 0 directly inserted to the regression model as explanatory variables (x), and referred to as dummy variables.

Table 1. Explanatory variable [Expected sing].

Variables	Measurement	Expected sign
Dummy variable	1= Yes, 0 = No	+/-
Participant Gender	1 = Male, 0 = F	+/-
Participant age (year)	1= Yes, 0 = No	+/-
Marital status (dummy)	1= Yes, 0 = No	+/-
Size of household; Adult and children	1 = Yes, 0 = No	-
Level of education in years	1 = Yes, 0 = No	+
Reasons community self-financing	1 = Yes, 0 = No	+/-
Reasons community do not move to MFIs	1 = Yes, 0 = No	-
Risks of MFIs	1 = Yes, 0 = No	-
Community motivation	1 = Yes, 0 = No	+
Type of employment	1 = Yes, 0 = No	+/-
Community share per 2 week and monthly	1 = Yes, 0 = No	+/-
Punition; one who unable to pay	1 = Yes, 0 = No	+/-
Role of Government	1 = Yes, 0 = No	-

3. Results and Discussion

3.1. Household Social Characteristics Discussion

The descriptive statistics of (HH) Socio-characteristics considered in this study were gender; male and female, age in years, marital status, HH size and the level of education. A field survey of 42 respondents (25 male and 17 females)

showed that (59.5%) of the sample size were males and (40.5%) were females interested and joined the community initiatives of social and friendly of funding. The participant's age group of 20-25 year represents the highest percentage of (31.0%); followed by age group of 25-30 years (26.2%), 30-35 year (21.4%), 15-20 year (9.5%), 35- 40 year (7.1%) and 40-45 year only represents (4.8%). The marital status reported (47.6%) single, (40.5%) married, (7.1%) divorced /separated and only (4.8%) were widowed. The number of

HH size were ranged (52.3%) 3-5 persons, (26.2%) 7-9 persons, (16.7%) 5-7 persons and only the smallest number of (4.8%) were less than three persons. The educational level reported (52.3%) secondary school, (21.4%) are still studding at the university, (14.3%) basic school and (4.8%) had both

literacy and *Khallwa* School. They do have different type of employment; (42.9%) free of work, (21.4%) mobile of cash transfer, (21.4%) handicrafts, (14.3%) employed by government. (See Table 2).

Table 2. Personal Characteristics of Sample Members.

Variables	NUMBER	VALID PERCENT%
Gender		
M	25	59.5
F	17	40.5
Total	42	100
Age in years	NUMBER	VALID PERCENT%
20-25	13	31.0
25-30	11	26.2
30-35	9	21.4
15-20	4	9.5
35-40	3	7.1
40-45	2	4.8
Total	42	100
Marital Status	NUMBER	VALID PERCENT%
Single	20	47.6
Married	17	40.5
Divorced or separated	3	7.1
Widowed	2	4.8
Total	42	100
Size of Household (Adults and Children)	NUMBER	VALID PERCENT%
3-5 persons	22	52.3
7-9 persons	11	26.2
5-7 persons	7	16.7
Less than 3 persons	2	4.8
Total	42	100
Level of Education	NUMBER	VALID PERCENT%
Secondary	22	52.3
University	9	21.4
Basic school	6	14.3
Literacy	2	4.8
<i>Khallwa</i> school	2	4.8
Graduate degree	1	2.4
Total	42	100
Participants: Type of Employment	VARIABLES	NUMBER
Free of works	18	42.9
Handicrafts	9	21.4
Mobile cash transfer	9	21.4
Multi-worker (any work)	6	14.3
Total	42	100

Sample members N = 42 respondent

Source: Field survey, (2018).

3.2. Description of Determinants Factor Effecting the Formal MFIs

A varieties of reasons, associated factors, motivation and barrier effecting and the community area of study to the government (MFIs), the reasons for some; to open small business and trade, both to buy and buy purpose and other for saving, secure their life in case of illness and marriage preparedness were reported (35.7%, 21.4%, 16.7% and 4.8%) respectively. Regarding the barrier that community does not move to formal Government (MFISs) were (38.1%) collateral of funding and its condition, (35.7%) difficulties of procedures, (16.7%) limitation of the period and duration, the only small number of (9.5%) reported

small amount funding of SDG given. The question regarding the reasons that why community shifts to this social and its self-initiatives were; (28.6%) less of risks, (26.2%) it's simplified, (23.8%) flexibility and just over (21.4%) were its easies procedures. A lot of barrier were include (38%) were not able to reimburse the payment, (28.6%) no able to peruses the condition of the funds, (23.8%) not apply the MFIs condition and only (9.6%) barrier may force to mortgage their assets. The contribution share per person in the two group; one (66.7%) are paying SDG 500 per each 2 weeks whereas groups two (33.3%) paying SDG 1000 monthly both groups are living in the same location and side some of them paying in both group. (see Table 3).

Table 3. Description of Factors (Barriers) Affecting Community /Beneficiaries to MFIs.

VARIABLES	NUMBER	VALID PERCENT%
Reasons Community Participate in self-initiatives		
To open small business and trade	15	35.7
Other; mention; saving	9	21.4
To buy house and / hosing purpose	9	21.4
To secure the life in case of illness	7	16.7
Marriage preparedness	2	4.8
Total	42	100
Constraints of Formal Government (MFIs)	NUMBER	VALID PERCENT%
The collateral of funds, loan (condition)	16	38.1
Difficulties of procedures	15	35.7
limitation of the period (duration)	7	16.7
Small amount of SDG funding were given	4	9.5
Total	42	100
Reasons Community and Motivation	NUMBER	VALID PERCENT%
Less of the risks	12	28.6
Simplified	11	26.2
Flexibility	10	23.8
The easiest procedures	9	21.4
Total	42	100
Reason People antiquated formal (MFIs)	NUMBER	VALID PERCENT%
Not able to reimburse the payment	16	38
Not able to peruse the conditional of funds	12	28.6
Not apply to the criteria	10	23.8
Force to mortgage your assets	4	9.6
Total	42	100
Contribution Sharing and range	NUMBER	VALID PERCENT%
SDG 500 each 2 weeks	28	66.7
SDG 1000 per month	14	33.3
Total	42	100

Sample members N = 42 respondent

Source: Field survey, (2018).

3.3. Econometrics Results

The results obtained from the logistic regression analysis in the Table 3 reported that, participant age, education level, types of employment, community motivation, and puniton having positive efficiency than other It also important to mentioned that the positive This implies that the probability of community/beneficiaries will increases with these variables explained. On the other hand, rests of variables are negatively related with technical efficiency.

Among them gender, marital status, size of HH, reasons of community self-finance, community do not move to MFIs, risks, community sharing payment and the role of government have significant negative effect on efficiency. This implies that the characteristic of the HHs significantly adversely affecting on community to MFIs. The results most of variables are statistically significant at 10, 5 and 1 perent of significant level. (As can be seen from the table 4).

Table 4. Determinants of factor effecting community /beneficiaries to MFIs.

Explanatory variables	Coefficient	Std. Err.	T-Value	Sig.
Constant	3.542	1.850	1.914	0.066
Participant Gender	-0.396	0.581	-0.682	0.501
Participant age (year)	0.057	0.199	0.287	0.776
Marital status (dummy)	-0.093	0.420	-0.389	0.700
Size of household; Adult and children	-0.007	0.261	-0.028	0.977
Level of education in years	0.275	0.214	1.285	0.209
Reasons community self-financing	-0.093	0.138	-0.678	0.503
Reasons community do not move to MFIs	-0.514	0.212	-2.428	0.022
Risks of MFIs	-0.153	0.135	-1.138	0.264
Community motivation	0.066	0.189	0.348	0.730
Type of employment	0.076	0.183	0.416	0.681
Community share per 2 week and a month	-0.275	0.228	-1.207	0.273
Punition; one who unable to pay	0.099	0.271	0.364	0.718
Role of Government	-0.087	0.213	0.317	0.811

***, ** and * significant at 1%, 5% and 10% respectively.

Source: field survey April, (2018).

4. Conclusions

To conclude, the Community Development marks a foundationally novel approach to improving Indigenous communities. These diverse and locally-led activities provide a way for dynamic groups to assert ownership of their community through participation. This approach changes the word Indigenous to mean “us”, instead of “them”. Indigenous community members can start asking "what are we doing", instead of “what have they done to us”. This approach also leads people to begin to seek answers to profound questions at home, instead of relying on a formal needs assessment or counsel from some far-off bureaucratic organization. This paper does not devalue the great efforts that societies are making to help Indigenous people. The current state of Indigenous health and social problems impel everyone to action. The hope is that Indigenous communities will begin to access the tremendous and often remiss power of local involvement.

Results may not seem compelling to outsiders, however there is generally a consensus that the goal of involving community members is more important than the outcome of community-led actions. The study, used logistic model to investigate the constraints facing the community of middle class opportunities to the from government institutional funding. The result showed that the barrier that community does not move to formal Government (MFISs) were (38.1%) collateral of funding and its condition, (35.7%) difficulties of procedures, (16.7%) limitation of the period and duration, the only small number of (9.5%) reported small amount funding of SDG given. The question regarding the reasons that why community shifts to this social and its self-initiatives were; (28.6%) less of risks, (26.2%) it's simplified, (23.8%) flexibility and just over (21.4%) were the easiest procedures.

5. Recommendations

The policy recommendations include using Community engagement initiatives, leadership and collaboration as a tool to empower indigenous communities by enhancing their capability to work toward longer term stability. A strategy of engagement that focuses on stimulating Community

initiatives will enable service providers by amplifying the connective strength of positive community action. This will in turn help community to develop internal assets that can be used to further improve communities/societies.

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