

Chapter 9

Promoting FoRB in a Poverty Reduction Programme in Sudan^{*†}

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1 Introduction

The objective of this chapter is to examine how the Islamic Development Bank (IsDB) has engaged with implementing freedom of religion or belief (FoRB) into its poverty reduction interventions in South Kordofan and Blue Nile, as experienced by the populations of the two states, most of whom are members of non-Muslim minority groups. We look at how sensitive the Islamic Microfinance Poverty Reduction Programme is to religious inequalities faced by the local populations, based on their ethnic and religious identities.

The main research enquiry is guided by three questions:

- 1 What is the IsDB approach to the inclusion of FoRB in its poverty reduction development programme?
- 2 How is an Islamic Microfinance (IM) mechanism to reduce poverty responsive to religious differences and inequalities in South Kordofan and Blue Nile states?
- 3 What are the opportunities and challenges for integrating FoRB into this development programme?

This chapter does not intend to evaluate whether poverty has been reduced for minority religious populations in the two states as the result of implementation of the Poverty Reduction Programme (which in itself is an Islamic Sharia compliance micro funding programme), or how it contributes to wider efforts to reduce poverty for low-income individuals and households in South Kordofan and Blue Nile states.

We recognise that the notion of ‘poverty reduction’ within the development literature is debated and contested, and that it has been given different meanings over time. In the context of this case study, we use the term ‘poverty reduction’ as defined by the Sudanese government’s *National Strategy for Poverty Reduction 2013–2030*. Here poverty reduction refers to improving living conditions of poor people, through creating gainful employment, providing education, housing, and health services, which facilitate social and political participation. In this context poverty can be reduced, but it is impossible to alleviate it completely (Republic of Sudan 2018: 6).

The concept of IM adheres to the principles of Islam and is a form of socially responsible investment. The IsDB states that ‘there is a common

goal in Islamic principles and microfinance which is making people self-reliant, enterprising, productive and self-respecting' (2011: 3).

We use the term 'religion' to refer to faith and spirituality, and the term 'religious group' to mean a group of people who practise a particular set of religious beliefs or faiths. 'Religious places' refer to places where religious practices and ceremonies take place, such as mosques and churches.

The most widely used definition of FoRB in much of the literature is informed by Article 18 of the Universal Declaration of Human Rights:

Everyone has the right to freedom of thought, conscience and religion; this right includes freedom to change his religion or belief, and freedom, either alone or in community with others and in public or private, to manifest his religion or belief in teaching, practice, worship and observance.
(UNGA 1948)

Barker, Bennett and Farr (2019) argue that a full account of religious freedom includes at least four main dimensions. First, the religious freedom of intellectual and spiritual inquiry. Second, the religious freedom of practical reasons. Third, the religious freedom of sociality, where all people should be free to speak and act to express their religious beliefs and to join with others of like mind and spirit. Fourth, the religious freedom of political and legal expression. Included here is the right to create and operate religious institutions such as schools, charitable organisations, hospitals, universities, and others. In sum, while religious freedom is not an absolute right, it is a capacious and presumptive right that should be firmly protected in law and respected in culture (*ibid.*: 40).

It can be argued that the fourth dimension of religious freedom as defined by Barker *et al.* is most relevant to the case of Sudan. The Islamic government of Sudan (1989–2019) undermined the religious freedom of non-Muslim groups by constituting that Islam is the main source of legislation. For example, public education is based on Islamic values and culture, with no account of other religions. Religious minority groups in Blue Nile and South Kordofan states are forced to be subjugated under Islamic law and culture, which led to political and armed conflict between 2008 and 2012. Therefore, religious discrimination by the Islamic government of Sudan has led to serious political and security instability, which contributes to increasing poverty in the two states (Ministry of Economy and Finance 2016: 14).

When referring to the populations of the two states as being religious minority groups, we refer to power differentials between the Islamic governing body of the country and the non-Muslim populations of the two states, who have felt marginalised because of their different religious or ethnic identities. Most of the people living in the two states are either Christians, atheists, or affiliate with indigenous religions and beliefs of African ethnical decent. The Sudan People's Liberation Movement (SPLM) argues that the 'population in Blue Nile State and South Kordofan suffer because of their intersecting identities, where their religious identity intersects with their African ethnic background identity, resulting in their political opposition to the political regime in the country' (*Alayam Newspaper* 2015: 3).

2 Methodology

A flexible research methodology was chosen to fit the complex purpose of the study. Published literature and previous research within the field of this case study is very limited, and therefore a combination of literature review and participatory field research was applied to collect the data needed.

The literature review covers official reports and documents of both IsDB and the Sudanese government. All the documents referred to in this study were obtained via the headquarters of IsDB in Saudi Arabia, and the Heads of the Ministry of Finance and National Economy, the Ministry of Social Welfare, and the Central Bank of Sudan in Khartoum. Also reviewed were relevant project reports concerning the two states where the project is implemented.

All direct planned interviews with key professionals involved in the project, both in Sudan and Saudi Arabia, had to be changed into Zoom and telephone interviews, due to the Covid-19 lockdown in the two countries, along with international restrictions on cross-country travel.

Key professionals at the policymaking level and project managers, both at the headquarters of IsDB and the Sudanese government, were interviewed to obtain key project information. These professionals were selected on the grounds of either their main roles in the policymaking of FoRB integration into development projects, or because of their project management roles at the headquarter or state level. The two project managers in the two states were also interviewed to obtain information about how FoRB is addressed at the project level.

We asked for samples of the project's beneficiaries and members of Interfaith Community Committees (ICCs), most of whom are religious and faith leaders, to answer questionnaires face to face (most are unable to read and write), and to respond to research questions that would indicate their perspectives of how the IsDB project has engaged with FoRB in the two states, and further to identify the main challenges the project faces in promoting FoRB. Focus group discussions (FGDs) and individual face-to-face interviews were also conducted.

Originally, we planned to interview 100 project beneficiaries in each state and 100 members within the ICCs, but this had to be reduced to 50 project beneficiaries and 160 members of ICCs, Local Interfaith Committees (LICs), and Interfaith Community Development Committees (ICDC) because of the restrictions on in-country travelling in Sudan due to Covid-19, and the application of social distancing principles. Security restrictions were further reasons for reducing the number of interviews.

The samples were chosen from the project beneficiaries and the ICC members in each state. They represent various religious and faith affiliations, and gender, ethnic, and tribal identities. The number of interviews for each social variable was decided according to the actual number of project beneficiaries in each state.

Two research assistants were trained on participatory research methods (via Zoom meetings) and a code of conduct was agreed upon to ensure that the participants could give free and genuine opinions during the interviews. The research assistants travelled to South Kordofan and Blue Nile states and conducted in-person group interviews. The researchers visited communities and religious venues used by the project to facilitate

Table 9.1 Sample of project beneficiaries, and ICC, LIC, and ICDC members interviewed in Blue Nile state

Project beneficiaries in Blue Nile state		ICC, LIC, and ICDC members in Blue Nile state	
Variable	Total number	Variable	Total number
Gender		Gender	
Female	30	Female	30
Male	20	Male	50
Religious and faith affiliation		Religious and faith affiliation	
Christian	15	Christian	22
Local religions and faith	25	Local religions and faith	20
Muslims	10	Muslims	28
		Others	10
Ethnic and tribal identity		Ethnic and tribal identity	
Arab	5	Arab	15
Hawsa	12	Hawsa	23
Ombraro	30	Falata	16
Others	3	Ombraro	20
		Others	6

community accessibility to microfinance, as part of applying ForB in the project delivery mechanism.

The main challenge faced during the field study was the travelling and movement restrictions resulting from the Covid-19 pandemic. In Sudan, government employees do not have access to work information from their homes, and this further delayed accessibility to project documents.

Poor electricity and internet supply in both states restricted communication, and therefore some of the interviews with the project managers had to be conducted by the two research assistants.

3 Background

3.1 The Islamic Development Bank

The IsDB Group was established in 1974, as a multilateral development bank. It is a global development institution, headquartered in Jeddah, Saudi Arabia, with major hubs in Morocco, Malaysia, Kazakhstan, and Senegal, and gateway offices in Egypt, Turkey, Indonesia, Bangladesh, and Nigeria.

The IsDB Group has 57 member countries across four continents. The prime conditions for membership are that the prospective country should be a member of the Organisation of Islamic Cooperation, that it pays its

Table 9.2 Sample of project beneficiaries, and ICC, LIC, and ICDC members interviewed in South Kordofan state

Project beneficiaries in South Kordofan state		ICC, LIC, and ICDC members in South Kordofan state	
Variable	Total number	Variable	Total number
Gender		Gender	
Female	25	Female	18
Male	25	Male	62
Religious and faith affiliation		Religious and faith affiliation	
Atheists	6	Atheists	19
Christians	19	Christians	16
Local religions and faith	15	Local religions and faith	27
Muslims	10	Muslims	18
Ethnic and tribal identity		Ethnic and tribal identity	
Arab	9	Arab	25
Hawsa	13	Hawsa	12
Nuba	25	Nuba	35
Others	3	Others	8

first instalment of its minimum subscription to the Capital Stock of the IsDB, and that it accepts any terms and conditions that may be decided upon by the Board of Governors. IsDB is the global pillar within Islamic Finance with an AAA rating, and it has operating assets of more than US\$16bn and subscribed capital of US\$70bn (IsDB 2019: 7–8).

The IsDB is governed by a Board of Executive Directors (BED), which is responsible for the direction of the general operations and policies of the bank. The BED is currently composed of 18 members – nine Executive Directors appointed by their respective countries, which are the main shareholders, while nine others are elected by the governors of other countries. The term of office for members of the BED is a renewable period of three years (IsDB 2020).

In its 2017 annual report, the IsDB described its vision:

By the year 2030, the IsDB will have become a world class development bank, inspired by Islamic principles, that has significantly transformed the landscape of comprehensive human development in the Muslim world and helped restore its dignity. It states that its mission is, to promote comprehensive human development with a focus on priority

area of alleviating poverty, improving health, promoting education, improving governance and bringing prosperity to the people. (IsDB 2018: 5)

The President of IsDB stated during its 2019 annual meeting: ‘Achieving the Sustainable Development Goals is a crucial development priority for IsDB, as it is in line with Sharia principles of inclusive development and human rights principles’ (IsDB 2019: 7–8).

IsDB summarises its main five pillars of development activities as:

- 1 Building partnerships between governments, the private sector and civil society through public–private partnerships.
- 2 Adding value to the economies and societies of developing countries through increased skills and knowledge sharing.
- 3 Focusing on science, technology and innovation-led solutions to the world’s greatest development challenges through boosted connectivity and funding and a focus on the UN Sustainable Development Goals (SDGs).
- 4 Promoting global development that is underpinned by Sharia-compliant long-term sustainable and ethical financing structures as global leaders in Islamic Finance.
- 5 Fostering collaboration between our member’s nations in a uniquely non-political environment as we come together to focus on the betterment of humanity.

(IsDB 2019: 15–21)

The IsDB claims that its development intervention programmes are decided upon and initiated according to the development needs and priorities of the member countries, through a collaborative approach and in partnership with bilateral and multilateral development financing institutions, the private sector, and civil society. In this regard, the development interventions of the IsDB shift when they move from only offering services to Muslim communities to initiating development projects to benefit non-Muslims communities as well. It is also mentioned that the IsDB promotes FoRB in developing countries, and especially among the Muslim world (IsDB 2018: 5). A Sudanese scholar, Dr Yousif, who studied the work of the IsDB in Africa, links this shift to the Universal Declaration of Human Rights 1948. In responding to the declaration, the IsDB attempts to engage with partner communities from non-Muslim countries such as Uganda, South Sudan, and Ethiopia (Yousif 2016: 34–35).

In spite of its development work with non-Muslim communities, this study does not find any evidence that the IsDB has adopted a clear inclusive statement to promote FoRB in its mission statement.

3.2 Situating Sudan’s economic and political context

Sudan sits at the crossroads of sub-Saharan Africa and the Middle East and is bordered by seven countries and the Red Sea to the northeast.

Sudan has a population of approximately 36.2 million, of which two thirds are rural, holding abundant land and livestock, rich mineral resources extraction and a solid manufacturing base. Much of this potential has not

been realised due to ongoing conflicts and governance challenges. Despite these large endowments of natural resources and its agricultural potential, Sudan was ranked the fifth most hunger-stricken nation in the world by the Global Hunger Index in 2013. According to the Global Hunger Index in 2019, Sudan ranked 107th out of 117 qualifying countries.²

Since 1989, when the Islamic government took over in Sudan, a combination of economic and political instability has contributed to the Sudanese economy's crucial downturn and increased the poverty rate. The country has suffered from prolonged years of conflict, a volatile security situation, political transitions, an unsustainable debt burden, economic and financial sanctions, and fragile relations with the international community. All these aspects have severely constrained the country's broad-based growth prospects and poverty reduction efforts.

Sudan has further endured decades of civil war. However, in 2005, a peace agreement was signed (the Comprehensive Peace Agreement), which ended the conflict between the Sudanese government and the Sudan People's Liberation Army (SPLA). This resulted in a partition of Sudan into two countries – Sudan and South Sudan in 2011.

The armed conflicts in South Kordofan (2008–11) and Blue Nile (2011–13) states were between the Sudanese Armed Forces (SAF) and Sudan People's Liberation Movement–North (SPLM-N), a northern affiliate of the Sudan People's Liberation Movement (SPLM) in South Sudan, which claims religious and ethnic discrimination by the Sudanese government.

It is estimated that 5 million people have been displaced in Blue Nile and South Kordofan states due to the ongoing war and political turmoil between the Sudanese government and the SPLM (MoSWW&CA 2016b: 7).

The South's secession in 2005 led to the loss of the nation's oil revenues, which has had fundamental repercussions for Sudan, as evidenced by significant stresses in the macro-fiscal situation, the structure of the economy, and the political economy.

The external debt burden also remains a contentious issue. Sudan is a highly indebted country that has accumulated sizable arrears and the external debt burden weighs heavily on Sudan's development. As of end 2016, its public and publicly guaranteed debts stood at US\$45bn, of which about 85 per cent was arrears (CBOS 2018: 56).

US sanctions on Sudan affected its access to debt relief and consequently its access to concessional loans that are needed for infrastructure and basic services such as health, education, and food security. These sanctions also affect foreign direct investments, which could contribute to more employment opportunities. Remittances from Sudanese people abroad to their families, a fundamental informal safety net in Sudan, are also affected (MoSWW&CA 2015: 15).

The combination of economic and political instability has contributed to the Sudanese economy's downturn since the separation of the South in 2011. Sudan lost 75 per cent of its oil revenues due to this secession and the growth rate of the country's gross domestic product declined from 3.5 per cent in 2010 to -3.3 per cent and -10.1 per cent in 2013 and 2014, respectively (MoSWW&CA 2016a: 17).

This impacts on the livelihoods of many Sudanese, and the main constraints on rural livelihoods results in poor access to markets and lack

of access to financial services. 'In 2014, average rural poverty rates in Sudan are estimated at 58%, much higher than the national average and the urban poverty rate (47% and 27%, respectively)' (Republic of Sudan 2015: 16–17).

Long civil wars and internal armed conflicts since 2005, in Darfur, Blue Nile, and South Kordofan states are considered to be major factors contributing to unemployment and poverty in Sudan (Husein 2015: 15).

The government of Sudan considers promotion of economic growth, reduction of poverty, achieving the SDGs, and employment creation to be among the most important policy priorities and strategic pillars for the country's development. They are vital to addressing the challenges of high levels of poverty and unemployment, and an increase of inflation due to the secession of the South in 2011 (Republic of Sudan 2017: 19).

The Islamic government of Sudan (1989–2019) is known for its poor human rights record, and support of Islamic terrorism, which brought the country under economic and political sanctions by the international community. The government in power at the time of the study (2020) had a constitution that is based on the principle of Islam as the main source of legislation for the country.

The Interim National Constitution of the Republic of the Sudan, 2005 is the supreme law of the country. Article 1(1) defines the Nature of the State: 'The Republic of the Sudan is an independent, sovereign State. It is a democratic, decentralized, multi-cultural, multi-lingual, multi-racial, multi-ethnic, and multi-religious country where such diversities co-exist', while Article 1(3) states that 'The Sudan is an all embracing homeland where religions and cultures are sources of strength, harmony and inspiration' (Republic of Sudan 2005: 3).

Article 5 refers to Islamic law and consensus as being a source of legislation that is enacted at the national level. It says that the popular consensus and the values and customs of the Sudanese people, their traditions, and religious beliefs, which consider the diversity of the Sudan, are a source of legislation enacted at the national level (*ibid.*).

Article 6 of the Interim National Constitution highlights the Religious Rights as:

State shall respect the religious rights to:

- (a) worship or assemble in connection with any religion or belief and to establish and maintain places for these purposes,
- (b) establish and maintain appropriate charitable or humanitarian institutions,
- (c) acquire and possess movable and immovable property and make, acquire and use the necessary articles and materials related to the rites or customs of a religion or belief,
- (d) write, issue and disseminate religious publications,
- (e) teach religion or belief in places suitable for these purposes,
- (f) solicit and receive voluntary financial and other contributions from individuals, private and public institutions,
- (g) train, appoint, elect or designate by succession appropriate religious leaders called for by the requirements and standards of any religion or belief,

- (h) observe days of rest, celebrate holidays and ceremonies in accordance with the precepts of religious beliefs,
 - (i) communicate with individuals and communities in matters of religion and belief at national and international levels.
- (*ibid.*: 4–5)

The religious discrimination by the Sudanese government is the main reason behind the war in South Kordofan and Blue Nile states, and one can argue that the Sudanese government has violated FoRB through making Islam the main source of legislation and through governing the country via Islamic laws and policies, as discussed above (SPLM-N 2016: 10).

The practice of the Sudanese government (1989–2019) contradicts FoRB as expressed in international covenants such as the Universal Declaration of Human Rights and the United Nations (UN) Declaration on the Rights of Persons Belonging to National or Ethnic, Religious and Linguistic Minorities (1992), a UN General Assembly resolution that explicitly affirms the right of minority populations to religious freedom, including the free exercise of religion in the public space; Article 2 states:

- 1 Persons belonging to national or ethnic, religious and linguistic minorities (hereinafter referred to as persons belonging to minorities) have the right to enjoy their own culture, to profess and practise their own religion, and to use their own language, in private and in public, freely and without interference or any form of discrimination.
 - 2 Persons belonging to minorities have the right to participate effectively in cultural, religious, social, economic and public life.
- (UNGA 1992)

3.3 Blue Nile and South Kordofan states

South Kordofan is one of the 18 states of Sudan. It borders South Sudan and has an area of 158,355sq. km and an estimated population of 1.1 million people. The capital, Kaduqli, is centred on the Nuba Hills. Most of the South Kordofan population have a distinguished African ethnic identity and are from the Misseriya and Hawzma Arab tribes (nomadic), along with the Nuba communities (agriculturalist). Christianity is the predominant religion among the Nuba, while Islamic faith is followed by the Misseriya and Hawzma tribes.

It is estimated that half a million people were displaced during the civil war (2011–16), and that 65 per cent of the population are living below the poverty level (Ministry of Economy and Finance 2016: 17–18).

Blue Nile state borders South Sudan and Ethiopia. It has an area of 45,844sq. km, and an estimated population of two million people. The state is host to around 50 different ethnic and religious groups. Most of its population are from Hawsa and Ombraro tribes. Indigenous religions and faith are followed by most people, followed by Christianity, and then Islam. It is estimated that 60 per cent of the population are living below the poverty level (MoSWW&CA 2016c: 27).

The economic activity of both states is based on rainfed agriculture and livestock, but there is also increasing mineral exploitation. As a result of the war and armed conflicts with the government of Sudan, the two states

inherit a fragmented society with its social and religious elements shattered, and a devastated economy. As a post-conflict society, local religious and ethnic groups are left in pervasive ethnic, tribal, religious, and interfaith antagonism, mistrust, and hostility between the former adversaries.

Blue Nile state experienced an inflow of refugees from Ethiopia, and South Kordofan state received them from South Sudan. Refugees put even further economic pressure on residents and pressure on public services such as health and education. It is estimated that about five million people in the two states have suffered the impacts of war and armed conflict. The armed conflict in South Kordofan and Blue Nile states started in 2008 and continued until 2013, and it was between the SAF and the SPLM-N. The SPLM-N claims that the people of Blue Nile and South Kordofan states have sustained encroachments on their basic human rights, including FoRB, by the Islamic government, which called for religious and ethnic cleansing of the predominant non-Muslim and non-Arab ethnic communities. SPLM-N stated:

We fight against marginalization, religious discrimination and human rights abuse of the Islamic government directed at non-Muslims, and non-Arabic ethnic groups in the two states. We demand equal shares in the country's wealth, resources and in governance, and that the country should be run by a secular government and not Islamic one. (SPLM-N 2013: 2)

In both states it is difficult to distinguish ethnic identity from religious affiliated identity, as the two forms of social identity coincide in many aspects, and lead to religious discrimination by the government against the non-Muslim religious minority. Although religious minority groups have the freedom of practising religious worship, they are deprived of economic and political power. Dr Karsani, who has studied the causes and impacts of war in the two states, argues that '... in South Kordofan and Blue Nile state[s], the Arab and Muslim populations are minority groups, in numerical terms, but they are more powerful because they share religious and ethnic identity with the government in Khartoum' (Karsani 2016: 34).

3.4 Poverty reduction strategy in Sudan 2010–19

The Sudanese government developed a *National Strategy for Poverty Reduction* in 2013. The strategy is based on two integrated approaches. The first approach is the formulation of a macro-economic policy framework, to ensure the twin objectives of sustainable broad-based economic growth and poverty reduction. Pro-poor spending and structural change to the economy is promoted to ensure economic growth, which has been identified as the most powerful and effective way to reduce poverty, and to ensure economic stability. The aim is therefore to promote the sectors that facilitate growth and reduce poverty in a sustainable manner. With this macro-level approach,

pro-poor expenditure gives priority to: (i) Agriculture and Natural Resources; (ii) Infrastructure (roads and rail); (iii) Education; (iv) Health; (v) Water; and (vi) Social Protection. This definition of pro-poor expenditures follows four pillars of governance,

reintegration of Internally Displaced Persons (IDPs), human resource development, and economic growth promotion.
(Ministry of Economy and Finance 2015: 13–14)

The second approach is direct poverty reduction, which targets the underprivileged and poor population in order to provide them with the necessary assistance to achieve improved health, education, and social wellbeing.

It is in this context that the government of Sudan developed its first IM development strategy in 2010. Since then, IM mechanisms have been promoted as a major initiative to reduce poverty and fight unemployment, especially in the rural areas. It is also a measure for resettlement in the war-affected states of South Kordofan and Blue Nile, and the Darfur region.

Dr Korenia, a senior strategic planner in Sudan and a development researcher from the University of Gazera, has criticised the *National Strategy for Poverty Reduction 2013–2030*. According to Dr Korenia, the strategy is ineffective and cannot achieve the economic growth and poverty reduction as described. The strategy does not tackle the root causes of political instability and armed conflict, all of which have resulted from uprisings of local populations against systematic marginalisation and religious discrimination of the three poorest regions in Sudan – Darfur, South Kordofan, and Blue Nile states (Korenia 2016: 13).

The main challenge to the poverty reduction strategy is that it promotes financial inclusion of the poor through Sharia-compliant microfinance. It does not take into consideration the religious and ethnic diversity of the poor population of Sudan and encroaches on basic human rights, and freedom of religion to the non-Muslim population. Dr Korenia argues that the strategy will not attract the international community's support, since it is based on religious principles. Sudan has had the worst human rights violation record since 1989 (Korenia 2016: 15).

3.5 Poverty reduction through Islamic Microfinance in Sudan

In Sudan, 46 per cent of the population is living in poverty and there is no formal social protection system in place to assist them. For many of the people living in poverty, financial inclusion and access to financial services and credit can make the difference between continued poverty or moving out of the poverty trap. They need access to financial services in order to turn around their negative livelihoods, to reduce vulnerability to shocks, as well as to access credit for business opportunities (Ministry of Economy and Finance 2015).

Microfinance is usually defined as the provision of financial services and products to poor people whose low economic standing excludes them from conventional financial institutions. Microfinance services are designed to meet the particular needs and social and economic circumstances of poor people. These include microcredit, small loans, savings, and certain forms of insurance. Access to each of these services is provided on a micro scale, allowing those with severely limited financial means to participate (Bakhtiar 2006: 14).

IM has been promoted in most developing countries with a Muslim majority population as a mechanism to ensure financial inclusion and to

contribute to poverty reduction. In 1990, the Sudanese government replaced the conventional finance and banking system in Sudan with an Islamic-based version. The government assumed that conventional microfinance services did not meet the needs of poor people, since it charges interest on loans provided to small and medium enterprises. In addition, a vast majority of the Muslim population refrain from availing themselves of conventional microfinance services due to the element of interest that is considered repugnant, or Haram, according to Sharia (Swar 2017: 5).

Derar (2015), in her study of an IM case in Sudan, explains that IM is based on four principles, which derive from the Sharia laws (Islamic jurisprudence) and are seen by many scholars as shaping the core of modern Islamic Finance: (i) the prohibition of interest; (ii) risk-sharing: lenders share in the profits and losses of the business they fund; (iii) calculations of the time value of money, which sheds light on the wisdom behind banning *riba*; (iv) the prohibition of *gharar* (meaning uncertainty or ambiguity created by the lack of information or control in an economic transaction) (Derar 2015: 18).

IM is becoming an increasingly popular mechanism for alleviating poverty in Muslim countries. IM adheres to the principles of Islam and is a form of socially responsible investment. Many economists argue that there is a common goal in Islam and microfinance, which can be summarised as making people self-reliant, enterprising, and self-respecting. In his study of the role of IM in poverty reduction in Bangladesh, Dhaoui (2015) suggests that practising microfinance in an Islamic way is a solution to achieve the target of poverty eradication. IM, which involves a Sharia-compliant way of financing and providing credit without collateral or any property for guarantee to the marginally poor, for their business, is one of the most popular tools employed as part of poverty reduction strategies. This approach is argued to be empowering and to increase the productivity of the poor, giving them social benefits in a sustainable way, and aiding economic development (Dhaoui 2015: 1).

In March 2007, the Sudanese government established the Islamic Microfinance Unit as a branch of the Central Bank of Sudan (CBOS) to develop a national strategy for IM to play a major role in poverty reduction interventions in the country. For more than a decade, the Islamic Microfinance Development Plan has developed to expand Islamic financial services through the establishment of institutions offering financial services. By 2014, the institutions of microfinance were well established, including the units within the CBOS headquarters, the Supreme Council for Microfinance, State Councils of Microfinance (micro finance policies and oversight), Sudan Microfinance Development Facility (an apex institution), Kafalat insurance (microfinance wholesale insurance), and Microfinance Planning Units at related ministries and microfinance institutions.

Despite the poverty reduction interventions through IM in Sudan, the effectiveness of the government's interventions has been widely criticised by many development researchers. In his study of microcredit as a strategy for poverty reduction in Sudan, Garoot Eissa (2013) describes the poverty reduction programme of the Sudanese government as lacking effectiveness. However, recently a more ambitious poverty-focused microcredit programme was laid forth, under which billions of dollars were earmarked

for microcredit to help the poor to obtain investible resources, which can be directed towards starting income-generating projects. Eissa argues that today, there is no shortage of funds earmarked for microfinance in Sudan. But the prevailing institutional inadequacies would not allow such substantial outlays to have much impact on poverty reduction (*ibid.*: 1).

In his study of the role of IM in poverty reduction in Sudan, Shafiee (2015: 28) criticises the government's attempt to establish state-level microfinance institutions to contribute to resettlement processes without addressing the roots of religious and ethnic inequalities in South Kordofan and Blue Nile states, which ultimately led to war.

4 Promotion of FoRB in the Poverty Reduction Programme in South Kordofan and Blue Nile states

4.1 Project implementation mechanism

The agreement between the Sudanese government and the IsDB regarding the Poverty Reduction Programme has been signed by the Federal Ministry of Finance and National Economy, which manages the implementation of the project as part of a country-wide strategy. The project was for US\$10m for three years, starting from January 2016 to January 2019 (Republic of Sudan 2018). CBOS is the main microfinance regulatory body offering technical support and training for Islamic Microfinance Firms (IMFs) and monitoring their performance.

IMFs have been established in each of the two states to channel IsDB funding to targeted persons. IMFs are not-for-profit civil society organisations, managed by a board of directors from CBOS, the Ministry of Finance and National Economy, IsDB representatives, and various religious and ethnic community representatives. In each board, one third of the directors are women. IMFs work through various partners, mediators, community groups, and non-governmental organisations (NGOs) to reach out to poor people needing the funds to start their own small businesses.

The field study findings show that this management structure is very complex and ineffective in responding to the local emerging demands and needs. The managers of the two firms must report both to the Ministry of Economy and Finance and to CBOS.

The complicated management structure has affected the promotion of FoRB within the project, and it restricts the project's ability to engage in partnerships with local religious leaders. The two microfinance managers need approval from the Ministry of Finance and National Economy prior to engaging in any partnerships on a local basis. On some occasions, their planned activities must be altered according to the ministry's request, which have serious implications on practical aspects of the projects. Mr Mohamed Abdalbagee, the Microfinance Firm Manager of Blue Nile state described the structural complexity:

We spend months trying to build trust with local religious leaders from different religious minority groups, and once we reach agreements of working relationships, the plan must be changed if it has not been approved by the Ministry of Finance in Khartoum, although it has been approved by CBOS.³

4.2 Project objectives and strategy to promote FoRB

The IsDB Poverty Reduction Programme case study presented here explores the strategy pursued to promote FoRB in the development project in Kordofan and Blue Nile states. The primary objective of the project is to assist with social resettlement and peace-building processes, through poverty reduction and interfaith reconciliation interventions.

In its efforts to reduce poverty and restore peace and religious reconciliation, the project has adopted three main strategies to implement its objectives (see Table 9.3):

- 1 Economic intervention to rehabilitate the shattered economy and generate income and employment opportunities, through direct microfinance funding for individuals and group microenterprises and small businesses.
- 2 Funding community-led development projects to provide services and goods to the local interfaith and inter-ethnic communities, such as schools, health centres, and building and water supply services.
- 3 Interfaith reconciliation interventions, through a vast array of projects that concentrate on uncovering the past, promoting interfaith dialogue and understanding, using community media to counter religious hate and to promote religious tolerance, and working together towards the common goal of promoting FoRB.

In this chapter, we focus on one stream of activities, namely individual and group microfinance activities.

4.3 Religious and faith inclusive funding: accessibility regulations for individual and group funding

Through the microfinance firms in the two states, the IsDB project offers non-financial services, such as training and health insurance, to all applicants irrespective of their religious or ethnic background. In a Zoom interview, the Blue Nile state's Microfinance Firm Manager, stated:

[T]he microfinance-funded projects in the two states are designed to contribute to interfaith reconciliation and peace building through addressing religious inequality, as well as to assist with resettlement of displaced people, and to enable poor people to start their own businesses to generate income for themselves and [their] families, and to contribute in [sic.] the economic development of the locality. (Abdalbagee pers. comm. 2020)

In the main programme agreement between IsDB and the Sudanese government, it is written: 'Islamic Microfinance should be made available to poor and displaced people in the two states irrespective of their religious and ethnic background, especially to women and youth' (Ministry of Economy and Finance 2015: 13–14). It could be said that this is the first step in promoting FoRB in the Poverty Reduction Programme in the two states.

This inclusive policy orientation has been endorsed by a public call for a project funding proposal from the population, irrespective of religion, ethnicity, or gender background. In its publicity work, the project made it

Table 9.3 IsDB project objectives and strategy

IsDB Poverty Reduction Objectives and Implementation Strategy		
Individuals and groups micro funding	Community development projects	Interfaith and ethnic reconciliation
Objectives	Objectives	Objectives
<ul style="list-style-type: none"> • Assist individuals and groups affected by the war to resettle and engage in economic and social activities. • Poverty reduction. • Create self- and group employment opportunities. • Assist with local production and delivery of goods and services. • Assist with ethnic, religious and faith reconciliation. 	<ul style="list-style-type: none"> • Building of community services to assist with resettlement and interfaith acceptance and tolerance. • Building community capacity through training, community leadership. • Widening participation of religious leaders in religious and interfaith acceptance and tolerance, and reconciliation. 	<ul style="list-style-type: none"> • To achieve interfaith and inter-ethnic reconciliation and religious tolerance. • To promote FoRB in all aspects of the project, activities, and social life. • To prevent or resolve the occurrence of religious, faith or ethnic violent conflicts.
Activities	Activities	Activities
<ul style="list-style-type: none"> • Individuals funding. • Multireligious group funding. • Setting up of local cooperative to deliver basic goods and services. • Provision of non-financial services, such as training, project insurance, advice, and advocacy for project owners. 	<ul style="list-style-type: none"> • Religious and faith leaders' engagement. • Establishment of locality-based ICDCs to lead community engagement and participation in identifying local needs. • Building of community services such as schools, water supply, health centres, rebuilding of religious venues destroyed during the war. • Rebuilding interfaith trust and mutual understanding through jointly managing community projects. 	<ul style="list-style-type: none"> • Developing grass-roots structures. • 'Uncovering the past' activities. • Promote interfaith dialogue. • Community media project.

clear that it encourages people from various religious backgrounds to apply for the microcredit funding. In the internal policy of funding application assessments, religious and ethnic identity is not taken into consideration when assessing project funding applications.⁴

The project has promoted microfinance funding for individuals and groups of microenterprises, as well as for small businesses to generate employment and income. Such projects have particularly targeted poor people and those who have been affected by the war and armed conflicts. They have provided short- and medium-term loans, and occasionally technical assistance, to these new entrepreneurs.

In Kadogli, in South Kordofan state, a group interview with ten female farmers who had received project funding revealed that they had heard of the project from religious leaders, schools, and on the local radio, and that all women and men – Muslims and Christians – could apply for funds to start their own business and pay back the money without paying interest.

They had all applied for funding to meet the demand of the agricultural season and had received it.

To encourage promotion of FoRB and interfaith interactions, the project has encouraged joint business enterprises involving members of different religious groups and allocated additional financial grants, and free project insurance for multireligious and multi-ethnic group projects.

For example, in the location of Damazein, a group of ten women worked together in poultry: a Muslim woman worked to produce eggs, a Christian woman worked to produce chickens, and a third partner from the religious group of Ombraro made egg cartons. Such multifaith ventures have been repeated in all localities. Through daily group activities and interaction, partners are expected to understand each other's religious diversity, and learn to accept each other's religious differences and promote collaboration and religious tolerance.⁵

In an interview with Mr Manna Kamal, a Christian ICC member in Geysan locality, Blue Nile state, he said:

The project policy of encouraging multireligious and faith groups projects, has assisted in social interaction and interfaith reconciliation between diverse religious, faith, and ethnic groups, as project partners learn how to trust each other and to collaborate to achieve common economic interests.⁶

Although funding for individual projects is religiously inclusive, the study shows that such efforts have partly alleviated the suffering of the highly vulnerable groups from diverse religious backgrounds, while they seem to have had only a modest effect in promoting FoRB and religious reconciliation. By their nature, individual microenterprises tend to have limited backward and forward linkages to the larger economy. They employ family labour and cater to local markets. As a result, they do not generate many opportunities for interfaith interactions, and funding for different groups' small business ventures is only slightly better, to the extent that they are more prone to seek labour and capital, as well as to operate at markets, beyond family and their immediate community – undertakings that increase opportunities for interaction. The project policy for group funding encourages individuals from diverse religious backgrounds to work together in one funded project.

4.4 Funding community services development projects

The IsDB project provided financial resources to rehabilitate the devastated physical infrastructure – utilities, schools, water sources, road routes for animals, and local markets. Such reconstruction has expanded economic opportunities and generated increased employment. It targets areas where most of the population is from religious minority groups. For example, the creation of local markets has facilitated movement of goods, services, and people between different localities, and there is some evidence that it has been contributing to the economic and political integration of the states. The intention was that the integration can act as the foundation for ethnic and religious interaction and promote understanding and tolerance. It is,

however, too early to assess the effects of infrastructure rehabilitation on interfaith reconciliation.

The project has established locality-based ICDCs to lead religiously inclusive community participatory planning processes in identifying local needs for goods and services, and in managing the community service projects. ICDC members are local community activists representing all religious and faith groups in the locality, as well as gender and ethnic representation.

A community leader stated that ‘ICDC members are trained in community leadership, religious diversity and reconciliation, and community project management skills. The nature of community projects differs from one locality to another, depending on locally identified needs, and includes schools, water supply, health-care centres, rebuilding religious venues destroyed during the war, health insurance services, and illiteracy classes for children and adults.’⁷

4.5 Religious and faith leaders' engagement approach

FoRB is promoted in the IsDB Poverty Reduction Programme through close partnerships with faith and religious leaders who have been vetted on the basis that they are already actively engaged in promoting FoRB. In each of the two states, the IMF has facilitated the formation of an overarching ICC in each locality. The ICCs consist of religious and faith leaders who also represent various ethnic and gender backgrounds. On average, an ICC consists of 20 members, and in total there are 45 ICCs in the two states. Members of the ICCs are elected by their local communities as religious and community leaders with religious, social, and political influence, and they are well respected and listened to by their local communities.

ICC members have been trained for their roles as community leaders, and on how to promote ethnic, religious, and faith inclusion in states that have witnessed religious tensions and armed conflict. They were also trained on how to work together towards the common goal of promoting FoRB within the local communities. Each member must sign a religious and faith tolerance and acceptance code of ethics, which makes it clear that they are encouraged to promote religious tolerance and are not allowed to practise any form of religious hate or discrimination.

The ICCs have been promoting FoRB in the project through their role of reaching out to individuals from various religious and faith backgrounds, who may need funding. They thereby send a strong message to the local communities that Islamic funding is available to all who need it irrespective of their religion and faith. In fact, this message of promoting religious inclusion is very new in the two states, which have witnessed religious and faith-based fragmentation, tensions, and armed conflicts.

The ICCs work alongside the two IMFs to assist with community engagement and reach out to service users to help them manage their funding applications. The ICCs have become an integrated part of the day-to-day project decision-making and management process.

Religious venues are used by the ICCs to promote religious acceptance and tolerance. They are used as community training venues, to train the local population on interfaith acceptance. Churches and mosques are also used as outreach contact points for the project funding to individuals from

different religious and faith backgrounds. Weekly advice surgeries on the project's funding processes and funding proposals are held in mosques and churches.

Mr Majeid Kan, an Ombraro⁸ leader in Blue Nile state, said in an interview:

It is new experience for our local people to visit other religions' venues, and to be trained on religious acceptance. During the armed conflicts, churches and mosques were destroyed as expression of religious hate.⁹

Integrated activities of the IM project in the two states include capacity-building and training 1,500 faith and religious leaders to become community pioneers to work towards the common goal of promoting FoRB and religious inclusion in local communities. Mr Remi, a Christian priest in Blue Nile state, described the experience:

It was not easy for us to trust Muslims again after our long suffering from the government. Why do they want to fund us to start our own projects? Why is there Islamic funding for non-Muslim communities? Because our local people need the funding to be able to continue their livelihoods, which have been disturbed by war. We work hard with other religious and community leaders, then we discovered that it is not our local Muslim leaders who destroy[ed] our livelihoods and fought against us. It is the government in Khartoum. We must work hard to build trust and ability to work together to benefit in our local community. Most of the poor people do not have any other access to financial credit apart from this Islamic lending through the microfinance project.¹⁰

Another project consisted of training and funding for 250 young people with disabilities resulting from the war, from various faith and religious backgrounds: the training on digital and social media enabled them to promote FoRB and the Islamic Microfinance Project more widely, and hence inclusion of all intersectional and marginalised groups within the two states (Ministry of Economy and Finance 2017: 7).

In a group interview with ten of the trained religious and faith leaders, one participant said:

[T]he training we have received on community leadership by the project in 2016 enabled us to become more sensitive and respectful to religious and faith background differences. It helped us to challenge religious, ethnic and faith prejudices and discrimination between different groups.¹¹

Although FoRB was promoted in the project through the engagement of religious and faith leaders, some of them found it very difficult to trust the project's agenda, i.e. to promote inclusion and poverty reduction through religious-based funding. One of the Christian leaders expressed this reluctance in an interview:

*As people who come from Nuba background, we suffered quite a lot of marginalisation and ethnic cleansing by the Islamic and Arab government of Sudan, supported by Saudi Arabia and other Arab states – how come they now want us to trust their motivation to alleviate poverty in our area, which has been created by them?*¹²

He also asked:

*Why is it called Islamic Microfinance, why not just a microfinance?*¹³

From the field study data, it appears that promotion of FoRB through Islamic-based microfinance is problematic and complex. The local communities need microfinance funding to start their own projects and thereby try to rebuild their livelihoods, which have been disturbed by the war between the SPLM and the SAF. But one of the main reasons that the war escalated was that the SPLM claimed it was fighting religious and ethnic discrimination and marginalisation, taken forward by the Islamic government in Khartoum. That the IM project tries to help the communities to rebuild their livelihoods and resettling through Islamic funding is a very insensitive approach to promote FoRB in development.

Women are not seen as religious leaders: only three out of the 15 members elected to join the ICC in South Kordofan state are women, while only two women have joined the Blue Nile ICC to represent service users.

The depth and strength of the leading role played by the ICCs in promoting FoRB in the two states is demonstrated by their dedicated effort to influence the IMFs to publicise details of their ethnic and religious inclusive funding to various religious groups. As a result, the IMFs have adopted a clear public statement of faith and religious funding available to all residents irrespective of their religious background.

Members of the ICCs have assisted in expanding the beneficiary base of the project by promoting the IM project to their communities and at neighbourhood level, through personal contact and through weekly markets, and social and religious events. The ICCs have further advocated for the project and reached out to the most marginalised and isolated non-Muslim groups, who have suffered from religious persecution by the Islamic government of Sudan.

In answer to a question about the local population's knowledge of the project's inclusive funding policy, 38 out of 50 interviewed people referred to religious and faith leaders as their main source of knowledge, while only three had heard of the project from the project directly.

Religious leaders have also acted as finance guarantors for poor individuals who lack any credit worthiness and the ability to repay the loans.

In fact, religious leaders themselves often do not have the money to guarantee the lending, but they use their religious influence and respect in the community to ensure that individuals will be able to pay back the loans, as agreed with the respective microfinance agency. Seventy-eight per cent of the people interviewed have been guaranteed funding through the trust of ICC members.

One ICC member, who represents the Ombraro community in Damazein, explained:

Although our local community members need microfinance funding, the only option we have is the Islamic Microfinance, so we have to take it as there are no other options.¹⁴

The ICC members occasionally have been criticised by extremist religious leaders and especially Muslims, who believe that IM should only fund Muslim people and accuse the ICC of taking resources and options from the Muslim people (ICC member¹⁵).

Although the project has invested in creating capacity of the ICC members, deep-rooted religious and ethnic divisions, together with the experiences of the many people who lost relatives and homes, or who are suffering from disabilities as a result of the war, have impacted the project's ability to promote FoRB via the IM interventions. The social and political cohesion is still very fragile. One can say that through day-to-day activities, the ICC members work towards the common goal of promoting FoRB and have contributed to building trust and religious inclusion.

The study finds that religious minority groups have faced systematic marginalisation and discrimination by the Islamic government of Sudan since 1990, and therefore promoting FoRB through IM is a vast and complex challenge. Religious minority groups have no source of microfinance apart from IM, which makes them feel even further undermined.

5 Conclusions

The IsDB has not adopted a strategic approach to the promotion of FoRB in its development framework. Considering the complexity and uniqueness of the political and social context of the situation in Sudan, the IsDB has attempted to promote FoRB at a practical and operational level through its Poverty Reduction Programme in South Kordofan and Blue Nile states. Local community experiences discussed in this chapter highlight opportunities and challenges in promoting FoRB in development at both strategic and operational levels. There is a vital need for coherent and consistent rights-based approaches to promoting FoRB at all levels of development interventions.

Blue Nile and South Kordofan are among the poorest states in Sudan, which suffer from war as a result of religious and ethnic marginalisation, put forward by the Islamic government of Sudan. In this context, one can say that promoting FoRB through religious-based microfinance funding may not be the most durable or appropriate solution.

From the view of the service users and local communities' experiences, the project contributed to engaging local religious leaders, and local religious institutions and venues, which can promote FoRB, even if religious reconciliation proved to be difficult.

Before the IsDB project, the local society was fragmented, faith and religiously divided, and there was very limited social interaction between the various religious and ethnic groups. In fact, social relations between the different religious groups were very hostile, which led to many religious and faith tensions and armed conflicts between various religious and ethnic groups, especially between Christian Nubas and Muslim Arabs in South Kordofan state, and between the Ombraro and the Muslim community in Blue Nile state.

Table 9.4 Source of knowledge among the local population of the programme funding opportunity

How do you know that funding is available for all members of the local population irrespective of their religious, faith, ethnic or gender background?	Total answers
Through local religious and faith leaders	38
Local radio	2
From the project directly	3
From a friend, neighbour or somebody I know	7
Others	0
Total	50

Under these circumstances, it is unrealistic to talk about immediate restoration of mutual trust between diverse religious and ethnic communities, in the immediate aftermath of severe, brutal armed conflict and war, started as a result of religious and social injustice and discrimination.

However, through religious inclusive participation processes in the project activities, involvement of religious leaders, and the community training and dialogue activities, the project has started the process of interfaith trust-building and collaboration.

In the context of Sudan under the previous Islamic government (1989–2019), Islamic Finance is not the best way to promote religious harmony among diverse religious and faith communities. Islamic Finance was introduced by the government as part of the Islamisation process of the banking and finance system in Sudan, which replaced the international finance and banking system. This in itself led to religious discrimination against people of other religions and faiths, who are forced to deal with Islamic Finance which contradicts their religious beliefs.

In the case of South Kordofan and Blue Nile states, war was started as the result of feeling of religious discrimination by non-Muslim local communities. Therefore, introducing Islamic Microfinance as the only option available for non-Muslim individuals contradicts the principles of FoRB.

Notes

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- 1 Manal Ahmed (Elehemier), Racial and Faith Harassment Reduction Development Officer, Brighton and Hove City Council, UK.
 - 2 **Global Hunger Index.**
 - 3 Manager, Blue Nile State Microfinance Firm, Damazein locality, Blue Nile state (pers. comm., Zoom 2020).
 - 4 Alfatih, Manager, South Kordofan Microfinance Firm, Kadoglee, South Kordofan state (pers. comm. 2020).
 - 5 Women farmers Nile state and South Kordofan state (pers. comm. 2020).
 - 6 Mr Manna Kamal, Christian Interfaith Community Committee member, Geysan locality, Blue Nile state (pers. comm. 2020).
 - 7 A. Fatima, Interfaith Community Committee member, Geysan locality, Blue Nile state (pers. comm. 2020).
 - 8 A religious and ethnic group.
 - 9 Pers. comm., 2020.
 - 10 Mr Remi, Christian priest, Damazein, Blue Nile state (pers. comm. 2020).
 - 11 Pers. comm., 2020.
 - 12 John, ICC member, Elshrgya locality, South Kordofan state.
 - 13 *Ibid.*
 - 14 Jacky, B. Interfaith Community Committee member, Kadoglee locality, South Kordofan state (pers. comm. 2020).
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