

ABSTRACT

Microfinance has become one of the important tools of eradication of poverty in the World. This piece of research provided an overview of microfinance industry in Sudan. The study aimed at assessing the current status of micro finance in Sudan by considering both demand and supply sides. Performance indicators and descriptive statistics were used as tools to analyze. Primary data were obtained by a survey of clients for those whom practiced agricultural activity with the exclusion of other productivities activities. Many people connected with microfinance were contacted and visited to have a clear picture of the current situation of microfinance in the Sudan.

Microfinance clients were investigated for their socioeconomic characteristics that cleared up the reasons for their contacting the banks. The pilot program of the Central Bank of Sudan together with the participating banks were investigated as a supply side through surveying the total fund, allocated funds, number of clients, execution and default rate. The study concluded that banks operating in the field of microfinance sector realized different degrees of success in the fields of targeting and reaching microfinance clients.

Based on the study analysis of the microfinance sector in Sudan, the study provided a number of recommendations to improve microfinance sector in the Sudan: Banks should apply the best microfinance practices by adopting new technologies and programs to follow up the loan lending, to manage microfinance operations and to avoid high defaults rates. Banks should increase the amount of loans to the agricultural sector because it is the most dynamic developing sector, improve the Microfinance Network to be connected to all head offices and branches of other banks in Khartoum State and bank branches in other states, Microfinance operations need to be modernized such as adopting new training methods for clients before giving them finance, operations should be made easy and short, also demands for collateral should be made more suitable for the clients.

الخلاصة

أصبح التمويل الأصغر من أهم الآليات لمكافحة الفقر في العالم. يقدم هذا البحث عرض عن صناعة التمويل الأصغر في السودان. هدفت الدراسة إلى تقييم الوضع الراهن للتمويل الأصغر في السودان من خلال دراسة جانبى العرض والطلب، وتم استخدام الإحصاء الوصفي وعدد من مؤشرات قياس الأداء كأسلوب حيث استخدمت كل من البيانات الأولية والثانوية. جمعت البيانات الأولية عن طريق البحث الميداني من العملاء الذين يمارسون النشاط الزراعي دون الذين يمارسون النشاطات الإنتاجية الأخرى وكذلك عن طريق المقابلات الشخصية بالمختصين والاتصال بمؤسسات التمويل الأصغر لعكس صورة واضحة للوضع الراهن للتمويل الأصغر في السودان. اتبعت الدراسة المنهج الوصفي لتوضيح الخصائص الاجتماعية والإقتصادية للعملاء لدراسة جانب الطلب. كما يتم استعراض الأداء المؤسسي للبنوك المشاركة في التمويل الأصغر مع بنك السودان المركزي لدراسة جانب العرض من خلال معرفة حجم المحفظة التمويلية وتصنيف مبلغ المشاركة، التمويل التراكمي، عدد العملاء، توزيع التمويل بين القطاعات المختلفة، نسبة التنفيذ والتعثر.

خلصت الدراسة إلى أن البنوك التي تعمل في مجال التمويل الأصغر حققت درجات نجاح متفاوتة في مجالات استهداف ومدى وصول العملاء للتمويل. وبناءً على تحليل الدراسة لقطاع التمويل الأصغر في السودان. تقدم الدراسة مجموعة من التوصيات لتحسين التمويل الأصغر في السودان يجب على البنوك اتباع تقنيات وأساليب جديدة لتسهيل الإجراءات ومتابعة إدارة عمليات التمويل الأصغر وذلك لخلق بيئة عمل محفزة لمشاريع التمويل الأصغر، تشجيع جميع البنوك لتمويل القطاع الزراعي كقطاع حيوي ومحرك للتنمية. تحسين شبكة التمويل الأصغر لربط رئاسة البنوك بالفروع في ولاية الخرطوم أو الولايات الأخرى، ولتفادي الخسارة في بعض البنوك و من أجل أن تصبح عمليات التمويل الأصغر مربحة نحتاج إلى مزيد من التحديث عن طريق اعتماد أسلوب جديد على سبيل المثال اتباع سياسة التدريب قبل التمويل

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LIST OF ABBREVIATIONS

CBOS	Central Bank of Sudan
CGAP	Consultative Group to Assist the Poor
GEP	Graduates Employment project
GSLRP	Gash Sustainable Livelihoods Regeneration project
IDB	Inter-American Development Bank
MFU	Microfinance Unit
MFIs	Micro Finance Institutions
MON	Microfinance Organizations Network
NGOs	Non Governmental Organizations
NPF	National Pensioners' Fund
NKRDP	North Kordofan Rural Development project
SKRDP	South Kordofan Rural Development project
SSDB	Saving and Social Development Bank
SPSS	Statistical Package for Social Sciences
SDF	Social Development Foundation
UNDP	United Nations Development Program

DEDICATION

TO MY:

Father.....Mohamed El mubark

Mother.....Halima El sadia Allam

**Brothers.....Abd El
hafeiz and Faiz
Sisters.....
.....Aia and Taiseer
And.....
..... Friends
With My Deep Love and
Respect
Islam**

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