



(RESEARCH ARTICLE)



Obstacles to the Sustainability of Small Projects in improving Income Levels in Kosti Locality White Nile State (2018-2024)

Mohammed Amer Ahmed ^{1,*}, Almahdi Musa Attahir ² and Rabie Mohammed Abdelrahim ¹

¹ *Bakht Alruda University, Faculty of Education, Department of Geography.*

² *Bakht Alruda University, Faculty of Economics and Administrative Sciences, Department of Econometrics and Social Statistics.*

World Journal of Advanced Research and Reviews, 2026, 30(02), 2714-2723

Publication history: Received on 22 April 2026; revised on 27 May 2026; accepted on 30 May 2026

Article DOI: <https://doi.org/10.30574/wjarr.2026.30.2.1555>

Abstract

The study aimed to identify the difficulties hindering the sustainability of small businesses in improving income levels in Kosti locality, White Nile State. The study problem was formulated in the following main question: What difficulties hinder the sustainability of small businesses in improving income levels in Kosti locality, White Nile State? The study was based on the following main hypothesis: There were obstacles that limit the role of small businesses in improving income levels in Kosti locality. The study employed a descriptive-analytical approach and relied on primary data obtained through a questionnaire. The SPSS Package was used to analyze the data. The study used a simple random sample of 100 citizens. The study reached several conclusions, the most important of which is that the lack of managerial experience and marketing skills among business owners is a major obstacle to the sustainability of small businesses in Kosti locality. The study recommended providing incentive tax exemptions for two years to owners of small businesses that contribute to employing young people from the area, thereby reducing unemployment rates in the region.

Keywords: Small Businesses; Income Level; Unemployment; Kosti Locality; White Nile State

1. Introduction

Small enterprises are considered one of the most important drivers of economic and social development in the modern era, especially in developing countries facing structural challenges in labor markets and growth rates. These enterprises derive their importance from their exceptional ability to absorb labor at low capital costs and utilize available local resources, thus contributing directly to income distribution and poverty reduction. In the Sudanese context, and specifically in White Nile State, Small businesses represent an economic lifeline for many families facing the pressures of inflation and declining purchasing power. Kosti, with its prominent commercial center and strategic location as a link between the various states of Sudan and South Sudan, offers a fertile environment for the growth and diversification of these businesses across the productive, service, and commercial sectors. This study aims to highlight the vital role these projects play in improving individual income levels in Kosti locality by examining the relationship between the growth of these activities and the increased economic well-being of the local community. The paper also seeks to analyze the obstacles preventing these projects from achieving their full potential and to offer a scientific perspective that can support decision-makers in fostering a more conducive environment for small-scale investment in the region.

1.1. Study Problem

Small projects face difficulties that limit their role in improving the economic situation of families to cope with the pressures of living in Kosti locality. Accordingly, the study problem was formulated in the following question: What are

* Corresponding author: Mohammed Amer Ahmed

the difficulties that hinder the continuity of small projects in improving the level of income in Kosti locality in the White Nile State?

1.2. The importance of the Study

The importance of this Study lies in its scientific value, enriching the university library with up-to-date field studies on the business environment in Kosti locality and providing a research model that can be applied in other localities. Its practical importance lies in producing results and recommendations that will assist decision-makers in Kosti locality (the Ministry of Finance and Chambers of Commerce) in developing supportive policies to ensure the sustainability of small businesses and to recognize their crucial role in improving the income levels of Kosti's residents.

1.3. Study Objectives

This study aims to achieve the following objectives

- To identify the nature of the obstacles preventing business owners in Kosti from obtaining the necessary financing (guarantees, procedural complexities).
- To assess the level of administrative competencies and marketing skills among small business owners in Kosti.
- To analyze the relationship between a lack of theoretical and practical experience in management and the failure and closure of businesses.

1.4. Study Hypotheses

- There was a statistical significant relationship between difficulty in obtaining financing and the decline in growth rates of small businesses in Kosti locality.
- There was a statistical significant relationship between a lack of managerial experience and marketing skills among business owners and the decline in the sustainability of small businesses in Kosti locality.
- There was a statistical significant relationship between high local fees and taxes, operating costs, and the decline in the competitiveness of small businesses in Kosti locality.

2. Study methodology

"To achieve the study objectives, a descriptive-analytical approach was adopted to investigate the obstacles affecting the sustainability and income-generation capacity of small projects in the Kosti locality, White Nile State."

2.1. Previous Studies

UNIDO Study: Small and Medium Enterprises in Economic Development: This study aimed to examine the impact of small and medium enterprises (SMEs) in developing countries. It employed a descriptive-analytical approach. The study concluded that these enterprises contribute between 40% and 80% of employment in the manufacturing sector and are the most flexible tool for reducing economic disparities between rural and urban areas by improving the income of poor households.

Carlsson et al. (2020) aimed to measure the relationship between the growth of startups and regional income levels. The study used a descriptive-analytical approach. It found a direct correlation between the spread of small businesses and increased per capita income, with 88% of net job growth in stable economies coming from establishments employing fewer than 20 workers.

Abu Al-Saud and Al-Asraj (2015) aimed to determine the role of small businesses in addressing unemployment and improving living standards in Egypt. This study also used a descriptive-analytical approach. It concluded that small businesses are the primary driver of income growth in rural and remote areas because they rely on available local resources.

Al-Mukashfi's study (2013) aimed to assess indicators of the decline in rural economic systems in Qali locality, White Nile State. The study employed a descriptive-analytical approach. It concluded that the lack of support for small projects led to a decline in citizens' income in Qali locality. The study recommended the necessity of revitalizing small-scale processing industries linked to agriculture to increase the income of rural producers.

Ezz El-Din El-Sharif's study (2007) aimed to highlight the role of subsistence projects in economic development in the Jebelain area of White Nile State. The study used a descriptive-analytical approach. It demonstrated that small and micro-enterprises (such as subsistence projects) contributed directly to the stability of families and significantly increased their per capita income compared to informal work.

Bilal's study (2007) examined the development of livestock economics in Kosti locality, White Nile State. The study employed a descriptive-analytical approach. It concluded that transforming livestock farming into small-scale processing projects (meat, dairy, hides) instead of selling the livestock as raw materials would significantly increase per capita income in the state.

A study by Nilein University (2020) aimed to reveal the role of small enterprises in achieving economic development in Sudan. The study used a quantitative econometric approach. It concluded that microfinance directed towards small enterprises led to increased income and economic stability for beneficiaries, but it cautioned that "inflexible financing policies" might deprive many in the regions (such as Kosti) of this benefit.

Adusei, M. (2021) investigated the impact of these projects on improving national income and stabilizing individual incomes in emerging economies. The study used a regional approach. It concluded that small enterprises contribute to a more equitable distribution of income than large enterprises.

Siyam et al. (2022): This study aimed to determine the impact of microfinance for small projects on poverty reduction and improving household income. The study used a questionnaire as its primary data collection tool. It focused on how families transitioned from dependence on aid to self-sufficiency through small projects, resulting in a 35% increase in the standard of living for the studied sample.

Adam, Ibrahim Mohamed (2020): This study examined the role of microfinance in financing small and medium-sized enterprises (SMEs) and its impact on increasing household income in Sudan. The study employed a descriptive-analytical approach. It concluded that financing directed towards small enterprises contributed to raising the average annual per capita income, but faced challenges related to inflation.

Abdullah et al. (2023): This study aimed to evaluate the contribution of small enterprises to achieving sustainable development: a field study in White Nile State (Kosti and Rabak localities). The study used a descriptive-analytical approach. It concluded that small enterprises in the Kosti market contributed to creating job opportunities for young people, leading to improved purchasing power and household income levels in the area.

Fadl, Sitt al-Banat (2024): This study examined the role of small and micro enterprises in the economic empowerment of women in White Nile State: a case study of Kosti locality. The study employed a descriptive-analytical approach. It concluded that small enterprises reduced poverty rates in the city's outlying neighborhoods.

A review of previous studies reveals a consensus on the positive role of small enterprises in improving income, as seen in the studies by Siam and Ali (2022) and Adam (2020). However, a separate study of Kosti locality (a research gap) is needed due to its unique commercial nature as a dry port and a hub connecting Sudan's states. This study aims to address this gap by focusing on the impact of these enterprises on improving individual income levels in light of current economic variables in 2026".

2.2. Small Businesses

Many developed and developing countries alike pay close attention to small businesses, considering them a cornerstone of the national economy. Studies and statistics indicate that over 1,090 American businesses are classified as small businesses. These small businesses contribute approximately 43% of the US GDP and provide 58% of total employment in the United States. They also contribute about 55.7% of total employment in Japan and Korea. If small businesses are of this importance in developed countries, they are even more crucial for developing countries. Besides their significant contribution to GDP, they are considered a primary and effective tool for addressing unemployment and poverty, and the resulting negative economic and social consequences, in addition to its contribution to solving the problems of unemployment and poverty, it has many advantages that make it an ideal model for the type of projects implemented by developed countries. Among these advantages are the simplicity of the technology used and the small size of the required funding, the ability to attract small savings, spreading prosperity throughout society, and other advantages (Youssef, 2001, p. 11). According to the United Nations Human Development Report for the year 2006, 830 million people are small farmers and livestock breeders suffering from malnutrition. In this report, Sudan ranked 141st out of

177 countries. As stated in the Economic Loan for the year 2008, about 76% of the population of Sudan works in the agricultural sector.

Thus, approximately 626 million people in Sudan fall under the umbrella of farmers and livestock herders suffering from malnutrition due to poverty. According to a UNCTAD report (1995-1999), 23% of Sudan's urban population lives on less than one dollar per person per day, and 69% of Sudan's rural population lives on less than one dollar per person per day. Around 1.1 billion people worldwide live on less than one dollar per person per day, and approximately 1.6 billion people worldwide live on less than two US dollars per person per day.

Small businesses are considered a key means of addressing economic and social problems, and they played a significant role in the economic boom of the East Asian Tigers. These businesses have the potential to increase national economic productivity due to their dynamic link with various productive and service sectors in society. Furthermore, most poverty studies have overemphasized the low income (spending) criterion, which is based on the poverty line method (UNCTAD, LDC, Report, 2002, p. 57). In addition to its methodological shortcomings, this approach fails to provide a comprehensive description of poverty. Using income (expenditure) measures, it is estimated that poverty continued to increase, affecting more than four-fifths of Sudanese people in the early 1990s. However, this measurement can be considered nominal. Effective social solidarity mechanisms permeating Sudanese society, particularly among Sudanese abroad and their relatives in the Arab world, Western Europe, and America, along with other coping mechanisms, appear to have largely masked the manifestations of poverty in Sudan, it is clear that individuals with fixed incomes-government employees and pensioners-have experienced enormous economic pressures over the past two decades. On the other hand, ordinary workers and tradespeople, particularly those engaged in informal economic activities, have enjoyed considerably more flexible wages, and it is likely that such wages, and relatively high incomes in general, are underreported in large-scale field surveys.

There is evidence that poverty measurement in Sudan suffers from shortcomings, particularly in measuring income, and perhaps to a lesser extent, expenditure. A comprehensive income and expenditure survey was conducted in Sudan in 1978. Since then, all income and expenditure measurements have relied on single-round surveys and limited, inadequate questionnaires. This necessitates a careful evaluation of the income and expenditure data generated by such surveys.

2.3. Characteristics of Small Businesses (Abdul-Muttalib, 1997, p. 32)

2.3.1. Ease of Establishment

These businesses are characterized by the low capital required for their establishment and operation, thus limiting the necessary loans and associated risks.

2.3.2. Personalized Service

Small businesses are characterized by a small number of employees. The local nature of the activity leads to a sense of familiarity, friendliness, and positive relationships between the organization and its customers. Even among the customers of small businesses, personal relationships develop, often characterized by warmth and friendship.

2.3.3. Detailed Customer and Market Knowledge

The small business market is relatively small, and personal knowledge of customers makes it possible to understand their personalities and detailed needs, analyze these needs and desires, and maintain communication. This knowledge ensures that this data is constantly updated.

2.3.4. Management's Exploitation and Flexibility

The management of most small businesses is concentrated in the hands of the owner or owners. Therefore, they are characterized by flexibility and personal attention from the owners to achieve the best possible success.

2.3.5. Maintaining Competitiveness

The importance of competition for small businesses cannot be ignored. In an era of rapid development, competition becomes managing change through innovation and recruitment. Modern competition manifests itself in many forms, including price, credit terms, service, improving production quality, and the struggle between industries to adapt, change, and renew methods (Abdul Ghafour Abdul Salam et al., 2001, p. 17).

2.3.6. Adaptability to Emerging Changes

The lower costs and simplicity of production processes, along with flexible management and operations, facilitate the adaptation of small businesses to changes in modernization, growth, and development, particularly in meeting consumer desires and tastes.

2.3.7. A Diagnostic Approach to Employee Relations

One of the significant advantages of small businesses, which gives them an edge over large enterprises, is the strong personal relationships that connect employers with their employees. This is due to the quality, method, and approach to employee selection, which is largely based on personal considerations.

2.3.8. Innovation

Individuals and small businesses have been the primary source of new ideas in the United States for the past twenty-five years. Small, owner-run businesses are more prone to innovation and modernization than public institutions.

2.3.9. k/ A Tool for Self-Training

These establishments serve as self-training centers for their owners and employees, given their continuous work within the production processes and their responsibility for technical, marketing, and financial matters, which allows them to acquire more information and knowledge.

2.3.10. High Production Quality

Because small businesses rely on specialized and limited areas of work, their production is generally characterized by precision and quality, as quality and precision are hallmarks of specialization and focus.

2.3.11. From small beginnings

Most of the major companies that exist today, including the top five industrial companies, as well as the largest and most famous department stores, were founded by entrepreneurs with very limited capital.

2.3.12. Achieving geographical spread of industrial localization

These establishments serve as a means of geographically spreading industrial localization through the geographical distribution of industrial facilities where a spirit of competition prevails.

2.3.13. Dominance of local character

These establishments satisfy the needs of both the end consumer and the local intermediate consumer.

2.3.14. Raising the level of national output and national income

Small businesses contribute significantly to the gross national product by increasing employment, which is the most important factor of production. This, in turn, raises the level of effective aggregate demand for consumer and investment goods.

2.3.15. Shortening the payback period for invested capital

These establishments are characterized by a high rate of inventory turnover, sales, and business volume, enabling them to overcome the long payback period for invested capital and reducing individual investment risks.

2.4. Microfinance and its Importance in Sudan

The Central Bank of Sudan formulated definitions of microfinance and its components. However, these definitions varied in their wording and content compared to those found in the bank's guidelines, leading to some confusion regarding the financing strategy. The Central Bank of Sudan's definition of microfinance and its parameters, included in the 2006 regulations for licensing microfinance banks (Article 2, Paragraph (a)), is as follows:

2.4.1. Microfinance

This refers to a facility granted to an individual or group of borrowers whose primary income is derived from activities involving the production and sale of goods and services, with a maximum limit of 10,000 Sudanese pounds, as determined by the bank from time to time.

2.4.2. Poor Person

This refers to a person whose annual income is less than the minimum taxable threshold stipulated in the Personal Income Tax Law.

2.4.3. Microfinance client

This refers to a person who has a monthly income not exceeding twice the minimum monthly wage per person in Sudan and total productive assets - excluding the cost of land - not exceeding 10,000 Sudanese pounds, and is not a regular employee in any institution, and is not less than 18 years old or more than 60 years old.

2.4.4. Microfinance Bank

This refers to any company licensed to continue providing microfinance services such as savings, loans, local cash transfers, and other financial services needed by the economically active poor and micro, small, and medium enterprises (MSMEs) to manage or expand their businesses.

Central Bank Microfinance Policy Guidelines: The Microfinance Unit is responsible for implementing the Central Bank of Sudan's strategy to develop the social and economic landscape of microfinance, aiming to establish effective institutions and activities in this area with the aim of eradicating poverty among the poorest segments of society and boosting productive activity to achieve balanced economic development across the country, as outlined in the Comprehensive Peace Agreement, the unit will work diligently to support banking and non-banking institutions active in this field through well-planned and integrated programs to build the technical and human capacities of these institutions. Furthermore, it will create appropriate infrastructure and legislation that will enable the development of supportive practices and policies for microfinance institutions, mirroring similar global successes and operating within both Islamic and conventional banking systems.

2.5. Study Area

Kosti is a city located in the White Nile State of Sudan. It is the largest city in the White Nile State, situated at an elevation of 390 meters above sea level on the west bank of the White Nile, 360 kilometers (224 miles) from the capital, Khartoum, opposite Rabak, the state capital, located on the east bank of the White Nile. Kosti is considered one of the important and strategic cities in Sudan, serving as a crossroads and link it is located midway from western Sudan towards Port Sudan in the east and Khartoum, and it has the largest river port in Sudan through which the movement of people and goods flows between Sudan and South Sudan. It is a major center for sugarcane cultivation and sugar industry in Africa and an important center for cotton trade in Sudan. It has a railway station that connects western Sudan with its central and eastern regions and is nicknamed the Bride of the Nile.

2.6. Practical Aspect

2.6.1. Study Population

The study population consists of citizens of Kosti locality, representing various job titles and positions.

2.6.2. Study Sample

A purposive sample was used from the research population to randomly collect the required data and information. One hundred questionnaires were distributed to the target population and received.

2.7. Data Collection Method

Study Tool: After reviewing the research literature and previous studies, the researchers designed a questionnaire that was appropriate to the subject and objectives of the study, in order to collect data from the sample members. The questionnaire was designed to be comprehensive in measuring the role of microfinance in improving income levels, while also covering other aspects of the subject. The questionnaire consists of two sections: Section One contains the demographic (personal) data of the study sample and includes (11) questions. Section Two contains questions related

to the research hypotheses and includes (14) questions distributed across four Likert scale hypotheses, ranging from (strongly agree, agree, neutral, disagree, strongly disagree). According to the Likert scale, strongly agree is worth (5), agree is worth (4), neutral is worth (3), disagree is worth (2), and strongly disagree is worth (1), where agree and strongly agree represent the positive side. While "I disagree" and "I strongly disagree" represent the negative side, "neutral" means hesitation in answering, meaning uncertainty, and thus it is excluded in the judgment. The table below shows the distribution of weights on the levels of agreement.

2.8. Statistical methods

SPSS package was used to analyze the data and test the hypotheses, perform descriptive statistics, frequency distributions, and measures of central tendency and dispersion to obtain general decisions about the characteristics and features of the research population's composition and distribution, graphs, and the chi-square test to determine the significance of differences between opinions and test the study's hypotheses.

2.9. Discussion of Hypotheses

The chi-square test was used to discuss the hypotheses. A hypothesis is accepted if the chi-square value is less than 5%, or if the calculated value is less than the critical value.

2.9.1. First Hypothesis

There is a statistically significant relationship between difficulty in obtaining financing and the decline in growth rates of small businesses in Kosti locality.

Table 1 Chi-square test for the statements of the first hypothesis

No	Statement	DF	Calculated chi-value	probability chi-value	The result
1	The complexity of financing procedures is causing a decline in the growth rates of small businesses.	3	86.720 ^a	0.000	Significant
2	High collateral requirements for obtaining financing pose an obstacle to the growth of small businesses	4	60.400 ^b	0.000	Significant
3	Difficult repayment terms have led business owners to refrain from seeking financing	4	89.200 ^b	0.000	Significant
4	Slow administrative procedures are negatively impacting the establishment of small businesses in Kosti locality.	4	58.500 ^b	0.000	Significant

Source: Prepared by the researchers, using SPSS software, 2024.

From Table (1) above, regarding the first statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the complexity of procedures for obtaining financing causes a decline in the growth rates of small projects. Regarding the second statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the high collateral requirements for obtaining financing constitute an obstacle to the growth of small projects. Regarding the third statement, we note that the probability value is less than 5%. Therefore, the difficult and stringent repayment terms have led to business owners refraining from obtaining financing. The fourth statement shows that the probability value (0.000), which is less than 5%, indicates that the slowness of administrative procedures negatively impacts the establishment of small businesses in Kosti locality. Therefore, the chi-square test confirms the first hypothesis, meaning there is a statistically significant relationship between the difficulty in obtaining financing and the decline in the growth rates of small businesses in Kosti locality, with a 95% confidence level and a 5% significance level. Second hypothesis: There is a statistical significant relationship between the lack of managerial experience and marketing skills among employers and the decline in the sustainability of small businesses in Kosti locality.

Table 2 Chi-square test for the statements of the second hypothesis

No	Statement	DF	Calculated chi- value	probability chi-value	The result
1	The lack of a business plan and financial strategy for small business owners before starting operations hinders the sustainability of their projects.	4	108.700 ^a	0.000	Significant
2	The lack of specialized training in small business management by small business owners leads to the failure of their businesses.	3	43.920 ^b	0.000	Significant
3	The lack of skills among small business owners in handling customer requests and complaints and developing products accordingly led to business failures.	3	91.400 ^a	0.000	Significant
4	The failure to separate public and private interests in small projects has led to the cessation of project activity.	4	52.880 ^b	0.000	Significant

Source: Prepared by the researchers, using SPSS software, 2024.

From Table (2) above and Appendix (2), regarding the first statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the lack of an administrative and financial business plan for small business owners before starting implementation prevents the continuity of projects. From the second statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the lack of specialized training in small business management for small business owners leads to the non-continuity of projects. From the third statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the lack of skills in dealing with customer requests and complaints and product development for small business owners .Consequently, this led to project failures. From the fourth statement, we observe that the probability value (0.000), which is less than 5%, indicates that the failure to separate public and private interests in small projects led to the cessation of project activity. Therefore, the chi-square test indicates the validity of the second hypothesis, meaning there is a statistically significant relationship between the lack of managerial experience and marketing skills among business owners and the decline in the sustainability of small projects in Kosti locality, with a 95% confidence level and a 5% significance level.

2.9.2. Third hypothesis

There is a statistically significant relationship between the increase in local fees and taxes, operating costs, and the decrease in the competitiveness of small businesses in Kosti locality.

Table 3 Chi-square test for the statements of the third hypothesis

No	Statement	DF	Calculated chi- value	probability chi-value	The result
1	High local fees, taxes, and operating costs have weakened the competitiveness of small businesses in Kosti locality.	4	106.000 ^a	0.000	Significant
2	High local fees and taxes pose an obstacle to small businesses in Kosti compared to other areas.	4	85.100 ^a	0.000	Significant
3	High input costs and final prices reduce the competitiveness of small businesses in Kosti locality.	4	76.300 ^a	0.000	Significant

Source: Prepared by the researchers, using SPSS software, 2024.

From Table (3) above and Appendix (3), and with regard to the first statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the high local fees, taxes, and operating costs have weakened the competitiveness of small businesses in Kosti locality. From the second statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the high local fees and levies represent an obstacle to the establishment of small businesses in Kosti locality compared to other areas. From the third statement, we note that the probability value is (0.000), which is less than 5%. Therefore, the high costs of production inputs and final prices lead to a decrease in the

competitiveness of small businesses in Kosti locality. Therefore, the chi-square test indicates the validity of the statement. The chi-square test indicates that the third hypothesis states that there is a statistical significant relationship between high local fees and taxes, operating costs, and reduced competitiveness of small businesses in Kosti locality. This hypothesis is supported by a 95% confidence level and a 5% significance level.

3. Results

- The difficulty in obtaining financing has led to a 95% decline in the growth rates of small businesses in Kosti locality.
- The lack of managerial experience and marketing skills among business owners is a major obstacle to the sustainability of small businesses in Kosti locality.
- High local fees, taxes, and operating costs have reduced the competitiveness of small businesses in Kosti locality compared to other areas.

Recommendations

- Promote digital marketing awareness among business owners about the importance of using social media to increase the marketing of their products locally.
- Provide two years of tax incentives for small business owners that contribute to employing local youth, thereby reducing unemployment rates in the region.
- Support production inputs such as fuel and electricity for small workshops and farms to enable these businesses to compete.

4. Conclusion

In conclusion, this study demonstrates that small businesses in the Kosti locality face critical growth and sustainability barriers, highlighted by a staggering 95% decline in growth rates due to financing difficulties, alongside significant deficits in managerial and marketing skills, and high local operational costs. To mitigate these challenges, strategic interventions are essential, including promoting digital marketing awareness, implementing two-year tax incentives tied to youth employment, and subsidizing key production inputs like fuel and electricity. Ultimately, empowering these small enterprises will benefit society by reducing local unemployment rates and fostering economic resilience, paving the way forward for comprehensive policy reforms and targeted financial support mechanisms.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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