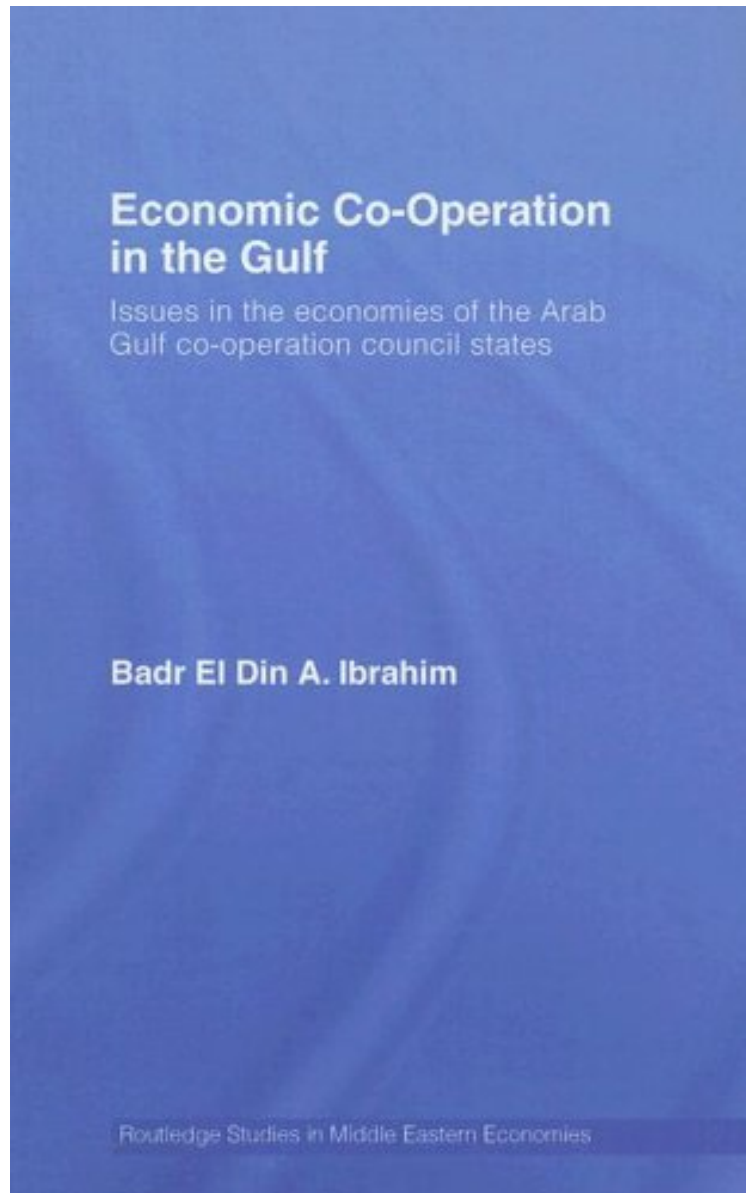


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About the Author: Badr El Din A. Ibrahim currently serves as an Economic Expert at the Ministry of Finance, Oman. He was previously Assistant Professor and Head of the Department of Economics at Khartoum University, and thereafter Professor of Economics at the Modern College of Business and Science, Oman. He has written on SMEs, Islamic banking, adjustment programmes, AGCC economies. He is the author of *Banking and Finance to Small and Micro-enterprises in Sudan - Some Lessons from the Islamic Financing System* (Institute of Islamic Banking and Insurance, London, 2004).