

Prepared for: Northern Sudan DDR Commission and UNDP-DDR Unit Khartoum, Sudan







Socio-Economic Study of Business Opportunities and Support Services for DDR Participants in Khartoum State



Prepared for: Northern Sudan DDR Commission and UNDP-DDR Unit, Khartoum, Sudan

Prepared by

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CURRENCY AND MEASURES EQUIVALENT

US\$ is approximately 2.5 SDG

Feddan= .9 Hectare



Acronyms and Abbreviations



MFU MSME NCDDRC NCS NGOS NPF NSDDRC PACT PASSED PHC PO R&D SAF SC SDF SDG	Microfinance Unit (CBOS) Medium, Small and Micro-enterprises National Council for DDR Coordination National Civil Service Non-Governmental Organizations National Pensioners Fund North Sudan DDR Commission Policy Assessment, Consultancy & Training Port Sudan Small Scale Enterprises Development Primary Health Care Public Offering Research and Development Sudanese Armed Forces Security Council Social Development Fund Sudanese Ginaih (Pound)
	5
	•
R&D	•
SAF	Sudanese Armed Forces
SDISP	Social Development Institute for Sudanese Pensioners
SHHS	Sudan Household Health Survey
SLA/M	Sudanese Liberation Army/Movement
SMDF SME	Sudan Microfinance Development Facility Small & Micro-enterprises
SMS	Safe Motherhood Survey
SOLO	Sudan Open Learning Organization
SPLM/A	Sudan People's Liberation Movement/Army
SRCS	Sudanese Red Crescent Society
SRDC	Sudan Rural Development Company
SSDB	Savings & Social Development Bank
SSDDRC	South Sudan DDR Commission
SWU	Sudanese Women Union
TOR	Terms of Reference
UNDP	UN Development Program
UNICEF	UN International Children's Educational Fund
	United Nations Mission in the Sudan
	Urban Upgrading and Poverty Alleviation Project
WAAFG WFP	Women Associated with Armed Forces and Groups
WHO	World Food Program World Health Organization



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EXECUTIVE SUMMARY

Prelude

The sustainable disarmament and demobilization of combatants will depend on the availability of social and economic reintegration opportunities. For this reason, it is essential to support the demobilized to earn their livelihood and participate in the economic and social life of their communities; provide them with available information, counseling and referral on reintegration opportunities; and offer assistance to groups in need of special support; and increase the capacities of receiving communities to integrate the demobilized and other returnees.

The above elements should be based on detailed assessments of the areas of return and resettlement, and reintegration opportunities and services already available. Without this information, it will be impossible to design timely and effective Reintegration programs. Within this understanding the Northern Sudan DDRC (Central Sector Commission) and UNDP commissioned this Socio-Economic Study of Business Opportunities and Support Services for DDR Participants in Khartoum State.

Background

Sudan being a country of multi-ethnic, multi-regions, and with diverse cultures, witnessed several conflicts reflected in the diverse nature of the country. The North/South conflict was the longest running civil-war in Africa, beginning in the shadows of independence. Darfur in the western part of the country witnessed severe conflicts. Also, in Eastern Sudan, a conflict existed between the government and the Eastern Front.

Considerable efforts were exerted by the government in collaboration with the international community to resolve these conflicts through lasting peace agreements. These efforts culminated in 9 January 2005, by the signature of the Comprehensive Peace Agreement (CPA) between Government of Sudan (GOS), and the Sudan People's Liberation Movement/Army (SPLM/A) of the south under the auspices of IGAD. This was followed on 5 May 2006 by Darfur Peace Agreement signed in Abuja between the Government and the Sudanese Liberation Army/Movement (SLA/M) under the auspices of the AU; despite refusal of two factions to sign. Finally the Government of the State of Eritrea, the Eastern Sudan Peace Agreement (ESPA) as a lasting solution for the settlement to the conflict in Eastern Sudan.

All the aforementioned agreements contained the elements of power sharing, wealth sharing and security arrangements. DDR programs were stipulated as part of the security arrangements in the binding text of all the agreements including reintegration for all former combatants who wish to return to civilian life or do not



meet the eligibility criteria for entry into the Sudanese Armed Forces (SAF) and the security institutions, through social and economic reintegration programs.

The structure of the DDR was drawn from the stipulations of CPA. The structure consists of the following:

- National Council for DDR Coordination (NCDDRC)
- North Sudan DDR Commission (NSDDRC)
- South Sudan DDR Commission (SSDDRC)

The joint collaboration between the national DDR commissions and the international community, including the United Nations system (UNMIS, UNDP, UNICEF, UNFPA, WFP, WHO, UNOPS), resulted in a number of achievements. These achievements included the demobilization of 23,345 (2,315 women), reintegration counseling for 17,810 (2,248 women), and reintegration services to 2,470 (197 women). In addition, UNDP contracted with GTZ, FAO, IOM and national NGOs for offering reintegration services to 10,096 participants (5,527 in Southern Sudan and 4,569 in transitional areas.

Experts estimate that the total cost of the DDR program may exceed 600 million US dollars. Up to now many governments and organizations pledged funding for the program, including GoNU and GoSS, United Kingdom, the European Union, Japan, Sweden, the Netherlands, Norway, Germany and Italy. As of May 2010, voluntary funding exceeded 105 million US dollars.

Objectives, Coverage and Methodology

As mentioned above, the purpose of the study is to profile socio-economic opportunities in Khartoum State in order to develop an effective reintegration strategy for qualified DDR participants in support of the Disarmament, Demobilization and Reintegration program objectives. By mapping existing social and economic services and economic trends, economic opportunities and support services for DDR participants will be identified.

The objectives of the study are:

- Identify sustainable economic reintegration opportunities in Khartoum State suitable for DDR participants.
- Identify existing business development, technical advisory, training and micro-credit services, including credit services and/or potential providers of such services.
- Counseling, drug abuse counseling, youth centers, women's' centers and disability rehabilitation, etc.
- Identify potential reintegration partners with an emphasis on private sector and non-traditional partners in additional to traditional service providers.



The target groups for this study are the DDR participants in Khartoum state and those who have been referred from other states to resettle in Khartoum state. More than 20,000 participants are expected to resettle in the state of Khartoum. The reintegration program will be implemented by the Central Sector Commission, which covers the states of Khartoum, North Kordofan, White Nile, Elgezira, Sennar, Northern and River Nile.

A sample of the participants' profiles was available when the data were collected. Analysis of the data showed that the percentage of male participants is 95.1%, while 4.9% are females. 9% of the participants have disability. The age of about 60% of the participants is between 26 and 45 years old. More than 60% of the participants had primary or intermediate education, while 16% had secondary education, and only 4% attended college. Participants were given the opportunity to indicate their preference for reintegration opportunities. 41% selected agriculture and 39% selected small business.

The assessment area for the study is Khartoum state. Since the Khartoum state is densely populated and presumed to house hundreds of thousands of small businesses and micro-enterprises, a multi-stage sampling was used to ensure that the selected survey sample reasonably reflects the overall market conditions. In the sampling process, consideration was given to populations, localities, markets, business sectors, etc. Then a random sample of the micro-enterprises was interviewed. More emphasis was placed on the localities of Jabal Awlia, Ombaddaa and Shareq Alneel (Alhaj Yoosof), since they house most of the DDR participants. Also, central markets were studied because they presumably represent areas DDR participants can commute to for earning a living. Therefore, 38 markets were selected for the sampling and more than 600 micro-enterprises were interviewed. All localities were surveyed for the sampling of potential employers and service providers.

Based on TOR guidelines, approach and methodology were designed. A study advisory group was formed, which clearly identified the objectives of the study, selected the survey areas and facilitated data collection. Three caseworkers from UNDP and three from NS-DDRC were asked to assist PACT in gathering secondary data. A detailed project plan was prepared by PACT and approved by the Advisory group. UNDP-DDR and NS-DDRC shared with PACT relevant information, especially the profiles of the DDR participants.

Needed data were classified into primary and secondary data. Primary data were collected through interviews and included information on employers, microenterprises (self-employment), service providers. Focus group discussions were conducted with Ex-combatants, women, disabled and JASMAR participants. Secondary data collected either manually or from publications, etc., and included service providers, GIS data, socio-economic conditions, etc. Collection of secondary and third-party data was quite challenging.



Three questionnaires were designed, tested and made available for the primary data collectors. These questionnaires were Employment Opportunities Form, Service Providers Form, and Self-Employment Form. Prior to developing a database, possibilities of using UNDP/TRMA database or modify and use DREAM database were considered. Both options were not possible due to incompatibility with required data. Subsequently, a database was structured to hold the gathered data using Microsoft Access database. The database contains three main tables: employers, Self employed (micro-enterprises) and service providers. This study's major contribution is the database, which can be searched by caseworkers for reintegration opportunities and for locating service providers.

After verification of data's integrity, the primary and secondary data were analyzed and correlated and conclusions were drawn. Needed information in any required format can easily be extracted from the database by structuring easy to design queries, forms and/or reports.

The study deliverables will be comprised of:

- A. This report in socio-economic conditions of Khartoum state including all the 17 items listed above.
- B. A database containing more than 4,000 records including profiles of microenterprises, potential employers and service providers. The database includes GIS information for settlements, so that it can readily be incorporated into UNDP-TRMA's system.
- C. A power point presentation.
- D. List of 1977 social support and business service providers is already included in the database.

In addition, the study report includes the following:

- A. List of 16 recommended self-employment opportunities for individuals and summaries of their feasibility studies.
- B. List of 10 recommended self-employment opportunities for groups and summaries of their feasibility studies.
- C. Strategies for utilizing and adopting the integrated project business model and an example of how the micro-franchising concept can be utilized.

Khartoum State Profile

The profile of Khartoum state was outlined. Brief synopsis were given on the state's location, socio-economic framework, government & administration, land Forms & hydrology, cultural & social issues, population, employment & labor market, agriculture, forestry & animal resources, industries & manufacturing, mining & mineral resources, infrastructure, education, health services, and public works investment & development projects.



Economic Reintegration

Economic reintegration opportunities for Ex-combatants can be classified into three possible options: formal employment with employers in the state; enrolment in educational or training programs; and self-employment through the establishment of new small businesses and microenterprises or partnerships in existing businesses. Formal employment opportunities in Khartoum state are scarce and require skill levels most Ex-combatants may not possess. Also, while formal basic educational facilities are available throughout the state (some offering adult education programs), vocational and skill development training facilities have very limited capacity and resources, and may not be able to absorb a large number of Ex-combatants. Consequently, additional alternative resources would have to be utilized.

Self-employment seems to be the most viable option for Ex-combatants, which will entail the establishment of new individual /and or group microenterprises or the creation of partnerships in existing businesses. To increase the success rate for newly established micro-enterprises, intensive intervention by DDR implementing partners would be required, including providing guidance and advice, as well as, training, financial and other business support services.

Labor Market Analysis & Employment Opportunities

Khartoum state has an eligible workforce exceeding 1.5 million individuals, of whom less than 900,000 individuals are employed in a wage paying job. The employed labor is distributed among government (39.2%), private sector including self-employment (52.3 %), public enterprises and other employers (9.5%). More than one third of the workforce (34.4%) works for micro or small businesses or is self-employed.

Employers in the state can be classified into: government and semi-government agencies; private sector and companies; international organizations and NGOs; and small businesses and micro-enterprises. Employment procedures may vary from category to another. Job opportunities with the government or in the formal private sector are scarce. International organizations and NGOs are not advertising presently many job openings in the state.

The market survey identified a small number of available job opportunities, mostly with small and micro businesses. A list of employers with available jobs and a sample of more than four hundred potential employers are included in the database. In addition, job placement procedures and services were outlined and possible incentives to potential micro and small businesses, as potential employers, were recommended.



Self Employment: Microenterprises & Small Businesses

Self-employment is the most viable option for the economic reintegration of the Excombatants. Understanding of the business environment, business financial performance, etc. will help in selecting and recommending business activities, into which DDR participants can be engaged. Therefore, a market survey was conducted and market conditions were studied.

The market survey covered the entire Khartoum state but concentrated in: 1) Jebel Awlia, Umbadda and Haj Yousif localities, where most of DDR participants live, 2) Central Khartoum (Wassat) and other areas where most of DDR participants can earn a living.

Regarding the surveyed target group, more than half of the respondents (54.02%) were in the age range 31-45 years. The second majority in age (24%) were in the age range 16-30 years. The majority of the respondents were married males (75%) and the majority of the married respondents (63.3%) have one wife with an average of 2 children per family. More than 90% of the respondents received formal education (primary, secondary or university). 48.8% started a business to 'increase income', while 23.4% of respondents stated that 'lack of formal employment' is the reason for starting their own business. Most of the respondents (57.1%) relied exclusively on their own savings and resources to establish the business. Repair & maintenance, clothing trade, and leather manufacturing are among the main activities of the respondents. Most of the interviewed stated that they need from 50 to 100 SDG per day to cover the family expenses. Their average monthly net profit is 1,243 SDG. 96.2% of the respondents consider their business as the main occupation and source of livelihood. 38% of respondents have been in business for more than 5 years, 27% from 1-2 years. 84.9% stated that their business is the only source for family income.

As for the businesses: 30% of the surveyed businesses showed capacity and willingness to hire helpers/workers. 60.2% of the respondents stated that they will be happy to provide training to others.

Business owners cited a number of constraints. 90% of the respondents are subject to a variety of cumbersome and expensive regulatory requirements, including business license, professional license, social insurance, etc. Lack of access to finance is another obstacle. Almost all of the surveyed businesses (97.21%) underlined their need for finance. The majority of the businesses (35.74%) need more than 10,000 SDG, while (29.59%) of the business need from 5,000 - 10,000 SDG. Credit needs are mainly for expanding their businesses (35.2%), for working capital (30.6%), and for purchasing equipment (27.5%).

Communities' Livelihoods are confined to agriculture, self employment, formal employment, manufacturing, services and informal sectors (mainly for IDPs and poor families.) The populations in Khartoum state can be divided into four



economic classes: the affluent communities, a very small middle class, a large class of poor people, and a very large class of very poor people.

Families in Khartoum state have to spend more for food, housing, health, transport, communications, education and others (approximately 29,000 SDG annually for a family of 5) compared to other states, which indicate that they should generate more income to survive.

Business communities need access to finance and business support services, e.g., capacity building and training, while communities' needs are mainly food at affordable prices and income generation opportunities (e.g., employment) to cover basic necessities.

Khartoum state has more than 50 markets (urban, suburban and rural). 2.3% of the surveyed business owners perceive the market growth rate below 10%; 20% perceive the market as growing at the rate of 10-25%; 62.6% see it growing by 25-50%; 10.3% perceive it growing at the rate of 50-75% and 2.5% see the market growing at the rate of 75-100%. They also perceive the 'New Business Emergence Rate' as follows, 27% judge the emergence rate of new businesses over the last three years as doubling, 53% as less than doubling and only 20% perceive the growth as more than doubling. In fact, all the interviewed businesses stated that there is potential for growth. 72% think the growth potential will be vertical through diversifying products or services or increasing sales, while 28% believe the growth potential is horizontal, i.e., by opening more outlets at different locations. Moreover, 98.5% of the interviewed Entrepreneurs indicated that they plan to expand their own business, mainly (87%) to increase their income.

Competition seems to pose a challenge to most businesses. About 36% of the business people recognize high competition in the market place, and about 59% see it moderate, while only 5% feel the competition is low. This perceived high competition coupled with the abovementioned forecast for market growth should be considered by DDR partners as not to engage inexperienced participants in simple and common business activities in which there is high competition. Therefore, in this study, new and emerging opportunities are being recommended.

The factors of success vary with the nature of business. Of the 608 business owners interviewed 592 responded to the 'factors of success' question. 76% of the respondents state that all factors (Advantage of buying at low price, Good & strategic position of business, Good product and compliance with standards, and Knowledge of market relationships) enables them to succeed and compete in the market. 11% states that good product and compliance with standards is perceived as the key factor of success and knowledge of market relationships is mentioned as a factor of success by 7% of the respondents. While good & strategic position of business is as an important factor by 5.4% and 0.6% perceive the ability to manipulate and mange prices as an important success factor in the sense that one buys at a low price and sells at a high price. Since 76% of the respondents believe that all these factors are important for success, it is implied that certain degree of sophistication is required for running a business in Khartoum markets. This may



pose some degree of challenge for new businesses operated by inexperienced owners, who are hoping to compete with existing businesses.

Un-explored opportunities

Data extracted from the survey database indicate many opportunities in different sub-sectors grouped by Return on Investment (ROI) period. The sectors mentioned below have a good ROI:

- 1. Return on Investment (2-8 weeks)
 - Food Services and Drinking Places.
 - Animal Production.
 - Food Manufacturing.
 - Support Activities for Gasoline Stations.
 - Real Estate.
 - Motor Vehicle and Parts Dealers.
- 2. Return on Investment (12-25 weeks)
 - Plastics and Rubber Products Manufacturing.
 - Fabricated Metal Product Manufacturing.
 - Miscellaneous Manufacturing.
 - Electronics and Appliance Stores.
 - Support Activities for Transportation.
 - Printing and Related Support Activities.

However, potential income from the business should not be the only factor for deciding types of businesses to select for participants. Considering the abovementioned discussion on market growth and competition, it would be important to look for unexplored opportunities. There are many unexplored opportunities to be considered by the DDR implementing partners. For instance, with more business support and capacity building for various skills, which are barely in place at the moment, there will be a real gain and improvement in running businesses. This will enhance competition based on quality and professionalism as grounds for competition. Non-market and non-competitive factors will be undermined and even waved out gradually. With the prevalence of market factors, it would be easy for the DDR implementing partners (such as JASMAR) to do professional business in terms of designing and executing the promotional aspects, the concessional regimes and the privileges to encourage actors and to bring those who are in the periphery to the main stream.

Better yet, it might be beneficial for the DDR partners to engage DDR participants in new or emerging business activities. Most of the proposed opportunities in this study are either new or emerging opportunities in the market place. The few proposed traditional opportunities, e.g., bakery, are selected because there is still high demand for the products of these businesses.



DDR Stakeholders and implementing partners can also adopt a value chain approach in developing and supporting integrated projects through which enterprise development can be achieved. The growth of micro and small enterprises must be driven by sustainable growth strategies for all of the firms in a value chain. In the value chain approach, micro-franchising can be utilized whenever possible. Franchising refers to the complementarities that can be captured in various businesses to expand and augment the outcome and involve many beneficiaries. Franchising is usually well-nourished in the context of developed manufactory and service sectors, which can be implemented easily in the Khartoum State. An example of an integrated project, in which microfranchising can be used is included as part of this study.

Another unexplored opportunity by the DDR is that DDR Stakeholders and implementing partners can seek to develop partnerships with larger firms in Khartoum state (GIAD, Elie Group, DAL group, etc.), social funds (Zakat chamber, etc) and financial service providers (Banks, MFI, etc) which then provide embedded business development services to associated MSEs as an integral part of their commercial transactions.

Microfinance is vital for sustaining micro-enterprises established or to be established under the DDR program. In Sudan, microfinance is provided by:

- 1. Banks and Microfinance Institutions.
- 2- NGOs, local and international.
- 3- Government social funds at federal and state levels.
- 4- Projects.

Businesses are hampered by excessive regulatory requirements, fees and taxations. Some micro-enterprises require more than 1,000 SDG for pre-setup costs to pay fees, licensing etc. The majority of the surveyed micro-enterprises have been in business for more than 5 years. Their owners are managing to survive despite the constraints imposed on them. If they were to receive support and funding they will boost the local economy and contribute to the improvement of the communities living conditions.

Individual micro-enterprises are vulnerable to changing market conditions. Most of small businesses fail within their first three years of business. Therefore, to increase the rate of success of these businesses, enhance sustainability and profitability and utilize the synergies inherited in linking production businesses to distribution, marketing and sales, it is recommended that the DDRC and its implementing partners develop strategies built on the following two concepts:

- Focus on developing and supporting integrated projects Identify their Value Chain stages and provide support where needed.
- Utilize Micro-franchising in these integrated projects, whenever possible.



An integrated project is a project encompassing the entire value system of specific inter-related products and/or services. Generally, a value system consists of supply chains and distribution networks, whose combined business activities aim to deliver a mix of quality products and services to the end-customer. As an example, a value chain system can be developed for the production, marketing and sales of vegetables and fruits. Cultivation of fruits and vegetables is usually carried out by small farmers, who can be supported as DDR participants. The farmers' products can be purchased, packed, packaged and transported by medium and/or small businesses, which can be group businesses, cooperatives or a micro-franchising company. The products can be sold in retail outlets, whose owners can be DDR participants, who own retail outlets or fruits and vegetables stands. Needed support and management of the project can be provided by implementing partners and/or service providers.

Taking into consideration the findings of the market survey, the characteristics of the target group (participants), the nature and potential of the proposed business projects and the investment environment, 16 individual and 10 group projects were identified or selected and summary feasibility studies were prepared and included as part of this study.

Business Support Services

Micro-enterprises could benefit from business support services. Business support services can be classified as financial services and business development services. Financial services are provided by banks, MFIs, social funds, insurance companies, international development organizations, NGOs, etc. Business development services include training and capacity building, consulting and business development counseling, services for special groups (e.g., women), non-financial services provided by banks, etc. These services are briefly described in this study and a sample of providers is listed for each type of service. Providers of financial services were identified and their lending procedures were explained. Other support providers were also listed. These included: NGOs, International organizations, multi-national companies, business development service providers, women organizations and services, providers of services to special groups (women, disabled, youth, etc.) - (for further details you may refer to the database).

Education, Training & Skill Development Services

Education is the third option for the economic reintegration of ex-combatants. Numbers of primary and secondary schools in Khartoum state were tabulated and a listing of colleges and universities was included in the database. Particular attention was given to technical and vocational training. All vocational training institutes and technical schools were identified and listed in the study and/or included in the database.



Social Reintegration

Social reintegration services include the following: health & medical, counseling, cultural, services to disabled and people with special needs, relief organizations, etc. Providers of these services, their capacities and capabilities were identified. A listing of these facilities and organizations was included in the database. In addition, the infrastructure in Khartoum state was discussed and the status of public and low-income housing was outlined.

DDR POTENTIAL PARTNERS

Potential partners for DDR were identified, these include:

- Existing banks and MFIs as lending institutions and partners in the integrated projects
- Unions and Community-based organizations as intermediaries and service providers to facilitate access to services and integration into communities.
- International Organizations, development agencies and NGO community as partners in DDRC's integrated projects and providers of funding and technical support.
- Social funds as providers of funds, training and support
- Government technical departments as providers of training and technical assistance to DDR participants
- Local governments to facilitate land, permits, tax relief, etc.
- Specialized agencies and private sector companies as micro-franchising partners

Major Service providers in the abovementioned service categories were identified and listed in this study/database.

JASMAR Clients

A follow-up of DDR participants who were reintegrated by JASMAR (a national NGO) was conducted. The follow-up included the following activities: a) conducting a focus group discussion with JASMAR clients, b) several visits to JASMAR headquarters and interviewing its management team, c) interviewing 85 of JASMAR participants at their place of business in the market place, and d) preparing a report.

The project was titled: Socio-economic Reintegration project for ex-combatants with disabilities in Omdurman localities, Khartoum State. It was determined that the performance of JASMAR in the project implementation was impressive. The success rate among the established businesses is 85%. The follow-up key findings were listed and recommendations were provided in section 4.12.



Linking Reintegration to Other Recovery & Development Programs

A number of programs are currently on-going, to which the DDRC and other stakeholders can link and collaborate. These include the Zakat Chamber for very poor and/or disabled participants and Graduate Employment project (GEP) for participants who graduated from colleges. Zakat Chamber and GEP provide grants, social support technical assistance and training. Also many organizations, including UN organizations, are involved in various programs in different sectors; collaboration with these organizations will be fruitful. Banks and MFIs also provide microfinance and training to the economically active poor individuals. National and state governments have special programs for the poor and needy, as well as, are more supportive to the cause of the DDR program.

SWOT Analysis

A SWOT analysis was carried out and the strengths, weaknesses, opportunities and threats were listed in section 4.14.

Key Findings and Recommendations

Key findings and recommendations were summarized and listed in section 4.15.



Chapter 1

BACKGROUND

Project Report: Socio-economic Study – Khartoum State Submitted by: Policy Assessment, Consultancy & Training (PACT)

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1. CHAPTER 1: BACKGROUND

1.1. Rationale

The sustainable disarmament and demobilization of combatants will depend on the availability of social and economic reintegration opportunities. For this reason, it is essential to support the demobilized to earn their livelihood and participate in the economic and social life of their communities; provide them with available information, counseling and referral on reintegration opportunities; and offer assistance to groups in need of special support; and increase the capacities of receiving communities to integrate the demobilized and other returnees.

The above elements should be based on detailed assessments of the areas of return and resettlement, and reintegration opportunities and services already available. Without this information, it will be impossible to design timely and effective Reintegration programs. Within this understanding the Northern Sudan DDRC (Central Sector Commission) and UNDP commissioned this Socio-Economic Study of Business Opportunities and Support Services for DDR Participants in Khartoum State (TOR attached in Annex (1)).

1.2. Country Profile

Sudan is a multi-cultural, multi-ethnic and multi-lingual society, an Afro-Arab country, occupying a remarkable strategic position in the centre of the African continent that marks a melding point between Arabs and Sub-Saharan peoples. Sudan coordinates are 15 00 N, 30 00 E. With a total land area of 2.5 million square km (land: 2.376 million sq km and water: 129,813 sq km), Sudan is the largest country in Africa and the tenth largest country in the world, extending from the hot arid North to the wet Tropics of the South. It is dominated by the Nile and its tributaries. Sudan has a total coastline (Red Sea) of 853 km and a total land boundary of 7,687 km, bordering nine countries: Central African Republic 1,165 km, Chad 1,360 km, Democratic Republic of the Congo 628 km, Egypt 1,273 km, Eritrea 605 km, Ethiopia 1,606 km, Kenya 232 km, Libya 383 km, Uganda 435 km (see Figure (1.1) map of Sudan below). Such juxtaposition engenders a mix of trade, culture, social, ethnic and other human ties built throughout history.



Figure 1.1: Map of Sudan



Sudan's climate/weather is tropical in the south and arid desert in the north. The rainy season varies by region (April to November). Sudan's terrain is generally flat, featureless plain with mountains in far south, northeast and west, and desert dominates the north. The lowest elevation point in Sudan is the Red Sea at 0 m and the highest is Kinyeti at 3,187 m.

The 2008 census reports Sudan's total population at 39.2 million, resulting in a population density of about 10.2 persons per km². Table (1.1) shows the population figures by state. About 60% of the population either live in rural areas or are nomadic. But due to scarcity in jobs and employment opportunities, people are migrating from rural to urban areas (urbanization rate is 4.3% annually). Khartoum state is the most densely populated state with a total population of 5.2 million, of which approximately 2 million people are internally displaced.

No.	State	Population	Percentage Population	Area (km²)	Capital
1	Blue Nile	832,112	2.13%	45,844	Al-Damazin
2	Central Equatoria	1,103,592	2.82%	22,956	Juba
3	East Equatoria	906,126	2.31%	82,542	Kapoita
4	Gedarif	1,348,378	3.44%	75,263	Gedarif
5	Gezira	3,575,280	9.13%	23,373	Wad Medani
6	Jongli	1,358,602	3.47%	122,479	Bor
7	Kassala	1,789,806	4.57%	36,710	Kassala
8	Khartoum	5,274,321	13.47%	22,142	Khartoum
9	Lakes	695,730	1.78%	40,235	Rumbek

Table 1.01: Population by State

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10	North Bahr-al-Ghazal	720,898	1.84%	33,558	Awil
11	North Darfur	2,113,626	5.40%	296,420	Al-Fashir
12	Northern	699,065	1.79%	348,765	Dongula
13	North Kordofan	2,920,992	7.46%	185,302	Al-Obeid
14	Red Sea	1,396,110	3.57%	218,887	Port Sudan
15	River Nile	1,120,441	2.86%	122,123	Al-Damar
16	Sennar	1,285,058	3.28%	37,844	Sinja
17	South Darfur	4,093,594	10.45%	127,300	Nyala
18	South Kordofan	1,406,404	3.59%	190,843	Kadugli
19	Unity	585,801	1.50%	35,956	Bentiu
20	Upper Nile	964,353	2.46%	77,773	Malakal
21	Warap	972,928	2.48%	31,027	Warap
22	West Bahr-al-Ghazal	333,431	0.85%	93,900	Wau
23	West Darfur	1,308,225	3.34%	79,460	Geneina
24	West Equatoria	619,029	1.58%	79,319	Yambio
25	White Nile	1,730,588	4.42%	30,411	Rabak
	TOTAL	39,154,490	100%	2,460,432	

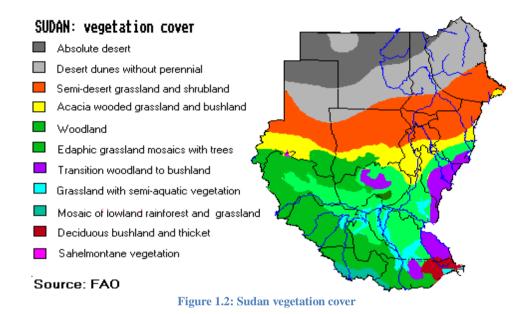
Sudan's population growth rate is 2.2 percent, which is slightly above that of Sub-Saharan Africa at 2.1 percent. The population is characterized by ethnic, cultural, religious and ecological diversities.

The country is governed with a federal system. It has 25 States (see Table 1.1) each governed by a Governor, called the Wali, supported by a number of Ministers. The federal government has an executive branch headed by the elected president and a council of ministers selected by the president and the ruling party. The legislative branch consists of bicameral National Legislature comprised of a Council of States (50 seats; members indirectly elected by state legislatures to serve six-year terms) and a National Assembly (450 seats; 60% from geographic constituencies, 25% from a women's list, and 15% from party lists; members to serve six-year terms). The judicial system consists of Constitutional Court of nine justices; National Supreme Court; National Courts of Appeal; other national courts; National Judicial Service Commission will undertake overall management of the National Judiciary.

Sudan has vast resource potentials and a sparse population, which qualify it to become a structurally food surplus country. It enjoys extremely diversified ecological systems that provide immense fertile land of about 80 million hectares, large resources of livestock, (estimated at 132 million heads (2008) of sheep, goats, cattle and camels), natural pastures of about 24 million hectares, forest area of about 64 million hectares, in addition to considerable water resources from rivers, streams and rains with annual amounts of 109 billion cubic meters of water, in addition to ground water (an estimated 39 million cubic meters). These arable



vast lands provide favorable conditions for the production of different crops and animal breeds (see Figure (1.2) below.)



In addition to its agricultural and animal resources, Sudan abounds with potential mineral wealth, of which petroleum is the most important, with 5 billion bbl (1 January 2009 est.) of proven reserves with prospects for additional reserves. Export of oil started in August 1999, and refined oil-products and natural gas in July 2000. Sudan is currently producing about 500,000 barrels of oil per day, of which 85,000 barrels are consumed domestically and the rest is exported. In addition to the modest reserves of oil and natural gas (84.95 billion cu m (January 2009 est.)), Sudan has also natural resources, which include small reserves of iron ore, copper, chromium ore, zinc, tungsten, mica, silver, gold, hydropower and other industrial metals. The production and export of gold is increasing while numerous minerals together with non-mineral resources are also available in appreciable quantities and potentially tradable, posing a real addition to the industrial base of the country.

Major industries in Sudan include oil, cotton ginning, textiles, cement, edible oils, sugar, soap, distilling, shoes, petroleum refining, pharmaceuticals, armaments, automobile/light truck assembly. In trade, the country's total exports are about US\$8.5 billion mostly from crude oil and petroleum products, cotton, gold, sorghum, peanuts, gum Arabic, sugar, meat, hides, live animals, and sesame seeds, which are exported mainly to China 48%, Japan 32.2%, Indonesia 5.3% (2008), Egypt, Persian Gulf states, Saudi Arabia, and South Korea.



Imports into Sudan are approximated at US\$6.8 billion, and include oil and petroleum products, oil pipeline, pumping and refining equipment, chemical products and equipment, wheat and wheat flour, transport equipment, foodstuffs, tea, agricultural inputs and machinery, industrial inputs and manufactured goods. Major suppliers of these imports are China, Malaysia, Canada, U.K., Italy, Germany, Saudi Arabia, Egypt, the Persian Gulf states, and surrounding East African nations.

The workforce is estimated at 11.92 million (2007 est.) and is divided as follows *Agriculture--*80%; *industry and commerce--*7%; service and *government--*13%. The country's GDP (2008) is approximately US\$55.93 billion with GDP annual growth rate (2008) of 7%. The GDP composition by sector is as follows: agriculture: 32.6%, industry: 29.2%, and services: 38.2% (2009 est.). The per capita income GDP (2008) is estimated at US\$2,300, and the average annual inflation rate (2009 est.) is at 12.3%.

The country's economy was predominantly agricultural, contributing about 46% of GDP in 2000 but since then its share has declined to 32% (2009 est.) as oil revenues have increased. Sudan is potentially self sufficient in basic foods, albeit with inter-annual and geographical variations. About 60% of all crop production is irrigated, highlighting the importance of sustainable management of water resources. The agricultural products include cotton, groundnuts (peanuts), sorghum, millet, wheat, gum Arabic, sugarcane, cassava (tapioca), mangos, papaya, bananas, sweet potatoes, sesame; sheep, livestock. The destruction of the limited social and economic infrastructure has disrupted agricultural and trading activity, especially in the South. This has had serious impact on the livelihoods of the rural poor. Table 1.2 shows Millennium Development Goals (MDG) status in Northern and Southern Sudan.



	Northern Sudan		Southern Sudan	
	2008 Estimate	2015 target	2008 Estimate	2015 Target
Poverty incidence (% of population, MDG \$1 per day definition)	50%	45%	90%	45%
Gross primary enrolment rate	62%	100%	20%	100%
Under 5 mortality rate (per 000)	105	35	126	83
Maternal mortality rate	638	127	2054	425
Births attended by skilled staff (%)	57%	955	5%	90%
HIV prevalence (%) ⁷	1.6%		2.3%	
Access to improved drinking water source (% of population) ⁸	59%	85%	48%	75%
Access to improved sanitation (% of population) ⁹	40%	67%	6%	53%

0Table 1.02: MDG Status in Northern and Southern Sudan

Source: DFID Country Program Evaluation, Sudan, March 2010

Government of Sudan, spending both on delivering services and improving infrastructure, has been low by international standards and has not been concentrated geographically or sectorally in the areas which would improve conditions most for poor people. Within total public expenditure, defense is equivalent to 2-3% of GDP, yet social services is around 1.5% of GDP, much lower than many other African countries. Moreover, social sector spending lacks a strong emphasis on the primary level in either health or education.

Sudan Infrastructure included an extensive railroad system of 4,725 kilometers of narrow-gauge, single-track railroads that served the more important populated areas except in the far south, requiring however major rehabilitation. Meager road network of about 40,000 km of all weather asphalt roads compared to the vastness of the country. There is a huge potential of a natural inland waterway—the River



Nile and its tributaries with navigable distance of about 2,988 km in Blue Nile and 3,100 km in White Nile(almost all the distance of the White Nile). Complementing this infrastructure was Port Sudan a major deep-water port on the Red Sea and a small but modern national merchant marine, Suakin a dry cargo terminal port and Bashair an oil terminal port. Additionally, Sudan currently uses a 1,600-km (1,000-mile) pipeline to export its crude through the port of Bashair, near Port Sudan on the Red Sea and a newly 200,000-barrel-per-day (bpd) pipeline constructed by CNPC runs from Al-Fula, Sudan's main oil production area about 730 km (460 miles) south-west of Khartoum, to the refinery in the capital Khartoum.

Sudan had estimate an energy production of 3,354 megawatts in 2003. 1,163.2 of which coming from hydropower stations. 1,167.8 steam power generation, 209.7 diesel power generation. 328.2 coming from gas turbine power stations, and 485.1 MW from combined power stations. The country's main generating facility is the 280-MW Roseires dam located on the Blue Nile river basin, approximately 315



miles southeast of Khartoum. The low water levels often cause its output to fall to 100 MW. Electricity is transmitted through two interconnected electrical grids -- the Blue Nile Grid and the Western grid -- which cover only a small portion of the country. Regions not covered by the grid rely on small diesel-fired generators and wood fuel for power. Only 30% of Sudanese currently have access to electricity. Electric power generation has been boosted by the recent commissioning of the Merowe dam, which generates 1,200 megawatts of electricity and Al-Jaili power generation plant. Other power generation projects are underway.

Although Sudan's economy has been growing considerably in recent years, this growth has not benefited the poor as much as it should. Economic growth has been unevenly distributed and geographically concentrated in central states around Khartoum. Overall, the evidence suggests a high level of inequality, which would suggest high numbers of poor people, in both North and South.

1.3. Origin of the DDR Program in Sudan

Sudan being a country of multi-ethnic, multi-regions, and with diverse cultures, witnessed several conflicts reflected in the diverse nature of the country. The North/South conflict was the longest running civil-war in Africa, beginning in the shadows of independence. Darfur in the western part of the country witnessed severe conflicts. Also, in Eastern Sudan, a conflict existed between the government and the Eastern Front.

Considerable efforts were exerted by the government in collaboration with the international community to resolve these conflicts through lasting peace



agreements. These efforts culminated in 9 January 2005, by the signature of the Comprehensive Peace Agreement (CPA) between Government of Sudan (GOS), and the Sudan People's Liberation Movement/Army (SPLM/A) of the south under the auspices of IGAD. This was followed on 5 May 2006 by Darfur Peace Agreement signed in Abuja between the Government and the Sudanese Liberation Army/Movement (SLA/M) under the auspices of the AU; despite refusal of two factions to sign. Finally the Government of the State of Eritrea, the Eastern Sudan Peace Agreement (ESPA) as a lasting solution for the settlement to the conflict in Eastern Sudan.

All the aforementioned agreements contained the elements of power sharing, wealth sharing and security arrangements. DDR programs were stipulated as part of the security arrangements in the binding text of all the agreements including reintegration for all former combatants who wish to return to civilian life or do not meet the eligibility criteria for entry into the Sudanese Armed Forces (SAF) and the security institutions, through social and economic reintegration programs (please see Annex (2)).

1.4. DDR in the Comprehensive Peace Agreement

The Comprehensive Peace Agreement (CPA) between the government of Sudan & the SPLM was signed on 9 January 2005. The CPA has a section on Demobilization, Disarmament, Reintegration and Reconciliation, which stipulates that a DDR program will be implemented with the assistance of the international community for the benefit of all those who will be affected by the reduction, demobilization and downsizing of the forces.



Consequently, the UN Security Council passed resolution 1590 (2005) "decided that the United Nations Mission in the Sudan (UNMIS) shall assist in the establishment of the disarmament, demobilization and reintegration program as called for in the Comprehensive Peace Agreement with particular attention to the special needs of women and child combatants, and its implementation through voluntary disarmament and weapons collection and destruction" (para.4). The government shall be responsible for ensuring that former combatants returning to civilian life or do not meet the eligibility criteria for Sudanese Armed Forces and other regular forces, are properly supported through social and economic reintegration programs. According to the agreement, reintegration efforts shall be designed to be sustainable over the long-term and include follow-up, monitoring and continuing support measures as needed and the Government shall provide adequate financial and logistical support to reintegrate former combatants.



1.5. DDR Institutions

The structure of the DDR was drawn from the stipulations of CPA. The Comprehensive Peace Agreement (CPA) signed on 9 January 2005 makes provisions for the establishment, composition and responsibilities of the DDR Institutions.

The structure consists of the following:

- National Council for DDR Coordination (NCDDRC)
- North Sudan DDR Commission (NSDDRC)
- South Sudan DDR Commission (SSDDRC)

The North Sudan DDR Commission (NSDDRC) and the South Sudan DDR Commission (SSDDRC) are mandated to design, implement and manage the DDR process at the northern and southern sub-national levels respectively.

As stated in the CPA, the NSDDRC and the SSDDRC are the only national institutions responsible for the DDR, and no DDR process should happen outside their supervision and implementation control (According to Article 24.4 of the CPA: ("No DDR planning, management, or implementation activity shall take place outside the framework of the recognized interim and permanent DDR institutions".)

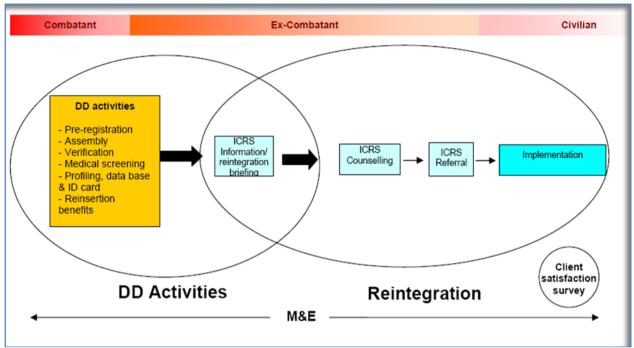
These institutions were supported by the UN (Paragraph 4 of the Security Council (SC) resolution 1590 (2005) which was passed on 24 March 2005). Consequently, an integrated UN DDR Unit was established consisting of DPKO, UNMIS, UNDP and UNICEF to assist the relevant national institutions in the DDR process. It was agreed in (2005–2008) to provide support through Preparatory Assistance and Interim DDR Projects to prepare the grounds for implementation of the DDR Program. The UN is also entrusted with the responsibility of providing technical support to the northern and southern DDR commissions. This includes capacity building for the Commissions, program development and coordination at field level. The UN DDR Unit also provides support for fund raising and management and donor liaison. Within the IUNDDRU, UNMIS is taking the lead in assisting with the design and operations of demobilization component while UNDP assists the Government in the planning and implementation of the reintegration aspect of the DDRP.

In accordance with the Reintegration Project Document endorsed by the GNU and GOSS and the UNDP in Geneva, on 25 June 2008, the reintegration element of the DDRP focuses on individual support to ex-combatants and its implementation will be carried out by a network of field offices in North and South Sudan through working alongside North and South DDR Commissions' staff at the sub-national and state levels. UNDP will ensure assistance to the DDR commissions by means of technical and operational modalities.



1.6. Operations of the DDR Commissions

Figure 1.3 depicts the DDR cycle through which the Combatant becomes Excombatant and then civilian:



0Figure 1.3: The DDR cycle (Source: NS-DDRC)

The North Sudan DDR Commission (NSDDRC) and the South Sudan DDR Commission (SSDDRC) are mandated to design, implement and manage the DDR process at the northern and southern sub-national levels respectively. The State DDR commissions are entrusted with the responsibility of program implementation at the state and local levels.

The national Commissions have the following specific roles and responsibilities:

- Develop policies, strategies and programs for implementation of DDR for combatants as spelt out by the CPA;
- Define and oversee the set-up of the respective implementation units at Headquarters and State levels;
- Define the DDR objectives, target groups and eligibility criteria for entry, support mechanisms and the main implementation modalities;
- Approve specific DDR programs to implement the above policies according to the defined modalities;
- Assure the overall coherence of the DDR public information and sensitization campaign, to avoid misperceptions and false expectations;



- Assure that all relevant governmental and non-governmental actors participate in the DDR process in a coordinated and effective manner, when they are called upon to do so;
- Assure the permanent monitoring and evaluation of the DDR program(s), and feedback into policy/strategy/criteria redefinition as required.

Being potentially the largest and most complex ever undertaken DDR program targeting about 180,000 ex-combatants and their families, the government acknowledged specific challenges for engaging in the DDR in Sudan and agreed to take a phased approach by establishing an Interim DDR Program (IDDRP), while continuing to move forward on the formulation and the preparations for a multi-year full-scale DDR program.

The successful development and implementation of the IDDR laid the groundwork for the development and future implementation of a multi-year DDR program, which will complete the DDR process. Implementation activities within the scope of the IDDRP included: Registration, screening and initial voluntary demobilization, Special Needs Groups (Women Associated with Armed Forces and Groups (WAAFG), Children Associated with Armed Forces and Groups (CAAFG) Disabled Former Combatants), preparations for formal DDR, support to institutional establishment and capacity building, information counseling and referral service, reintegration mapping, establishing links to Security Sector Reform (SSR) and policy development, support for pre-registration by the SPLA/SAF as required, development of formal (Multi-year) DDR Program (DDR Phase I) ,community security, and Arms Reduction and Control.

In February 2009, the DDR program was launched starting with Blue Nile state. Typically, the DDR process involves the following:

- Registration on a list compiled by the Armed Forces.
- Discharge from military service.
- Hand-in weapon and declare civilian life.
- Report to a demobilization site operated by NDDRC, SDDRC or the Joint DDR Commission (JDDRC).
- Each participant receives a briefing on the program, an ID card, SDG 860, a bag with household items, and three months' worth of food.
- Within three months, participants receive counseling and support for their reintegration options, which may include agricultural goods, small business development assistance, vocational training or other education.

The DDR process as described above is different from a pension plan. It is intended to provide the participants with the means to undertake economic activities so that they can become productive members of their resettlement communities



1.7. Support by the UN and other organizations

Success and sustainability of the DDR program depends, among other factors, on the ability of international expertise to support the national DDR process. Hence, joint collaboration was arranged among the following partners:

- Government Line Ministries
- Traditional Leaders
- UNMIS supports Disarmament and demobilization
- UNDP leads in reintegration assistance in CPA areas, DDR in East & preparatory work for Darfur DDR.
- WFP Support with Food Items in CPA, East & Darfur.
- Social /psychosocial assistance for Children associated with Armed Forces and Groups in coordination with UNICEF
- UNAMID support in DDR in Darfur
- Developmental partners and Donors

The UN strategy in support of DDR took into account the existing capacity of national and local actors to develop, manage and implement the DDR program. The support included the following:

- Support international specialists to provide technical advice on DDR to parties during the peace negotiations.
- Incorporate national authorities into inter-agency assessment missions to ensure national policies and strategies are reflected in the Secretary-General's report and Security Council mandates for UN peace operations.
- Discuss national and international roles, responsibilities and functions within the framework of a common DDR plan or program.
- Provide technical advice to national authorities on the design and development of legal frameworks, institutional mechanisms and national programs for the DDR.
- Establish mechanisms for the joint implementation and coordination of DDR programs and activities at the policy, planning and operational levels.

The joint collaboration between the national DDR commissions and the international community, including the United Nations system (UNMIS, UNDP, UNICEF, UNFPA, WFP, WHO, UNOPS), resulted in a number of achievements as listed in Figure 1.4 below:





DDR Operations in CPA Areas

Caseload: Total caseload: 180,000 participants. Current caseload: 64,000 participants

Demobilization: 23,345 participants demobilized as of end of May 2010, including 5,603 women and 2,315 disabled.

Reintegration:

Counseling: 17,810 participants counseled as of end of May 2010, including 4,648 women. Referral: 5,611 participants have been referred to Implementing Partners (IPs) including approximately 2,248 women.

Reintegration Services: 2,470 participants have started the process of reintegration, including approximately 252 women.

Material Inputs: 1,310 participants have received reintegration packages, including 197 women.

Contracting:

UNDP has finalised contracts for 10,096 participants in the CPA areas (5,527 in Southern Sudan and 4,569 in the Transitional Areas) with GTZ, FAO, IOM and national NGOs.

Contracts/LoAs in pipeline for a further 12,838 participants (3,917 in Southern Sudan and 8,921 in the Transitional Areas).

Figure 1.04: Achievements up to May 2010 (Source: UNDP-DDR)

Experts estimate that the total cost of the DDR program may exceed 600 million US dollars. Up to now many governments and organizations pledged funding for the program, including GoNU and GoSS, United Kingdom, the European Union, Japan, Sweden, the Netherlands, Norway, Germany and Italy. Table 1.3 below shows the voluntary contribution status up to May 2010.

Table 1.03: Voluntary Contribution Status (Source: UNDP-DDR)

Sudan DDR Programme*:						
Voluntary Contributio	Voluntary Contribution Status May 2010					
Donor		Funds Received				
Japan	\$	16,104,296				
DFID	\$	9,463,333				
Italy	\$	4,178,273				
Norway	\$	8,516,413				
Sweden (SIDA)	\$	5,791,506				
Germany	\$	2,308,960				
Netherlands	\$	1,500,000				
Canada	\$	9,447,390				
UNDP-BCPR***	\$	1,378,730				
MDTF	\$	40,000,000				
PBF	\$	6,680.010				
Total	\$	105,368,911				
* Does not include funding for	r Child DDF	?				



Chapter 2

Objectives, Coverage and Methodology



2. CHAPTER 2: Objectives, Coverage and Methodology

2.1. Purpose and Objectives of the Study

The Terms of Reference (TOR) specified the purpose and objectives of this study. The purpose of the study is to profile socio-economic opportunities in Khartoum State in order to develop an effective reintegration strategy for qualified DDR participants in support of the Disarmament, Demobilization and Reintegration program objectives. By mapping existing social and economic services and economic trends, economic opportunities and support services for DDR participants will be identified. These opportunities will include training and employment options that will be made available to participants. In the urban areas of Khartoum and Omdurman an emphasis is being placed on new and emerging economic opportunities with the view that competition for existing jobs is significant and the absorption capacity of the informal sector is limited. On the other hand, in rural areas of the state the pressure on the employment market may not be as significant, but the focus on new markets may create benefits to the area(s) of reintegration that might otherwise not be available to the wider community. In any case mapping will lead to the identification of durable economic opportunities that have longevity over the next 10 years.

The objectives of the study are:

- A. Identify sustainable economic reintegration opportunities in Khartoum State suitable for DDR participants in:
 - existing enterprises with job growth potential (both small and medium size enterprises);
 - individual self-employment or micro-enterprises through standardized grant-making micro-projects;
 - group or cooperative small enterprises amongst groups of XCs and/or with other community members; and/or
 - Large scale public works projects (if available).

Opportunities for participants must sustain a minimum living wage of 300 SDG/month and contribute preferably to the local social, economic and ecological environment in the short and/or medium and long term.

- B. Identify existing business development, technical advisory, training and micro-credit services, including credit services and/or potential providers of such services.
- C. Counseling, drug abuse counseling, youth centers, women's' centers and disability rehabilitation, etc.



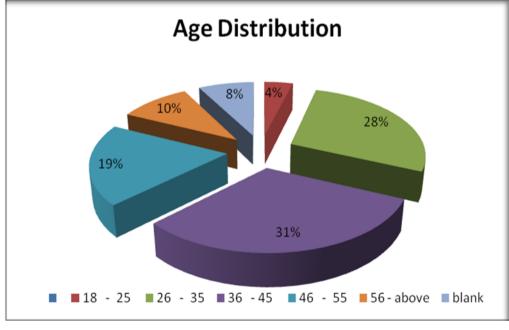
D. Identify potential reintegration partners with an emphasis on private sector and non-traditional partners in additional to traditional service providers.

2.2. The Target Groups (DDR Participants)

It is estimated that 180,000 ex-combatant participants from northern and southern Sudan stand to benefit from the DDR scheme by leaving military life and reintegrating into society.

The target groups for this study are the DDR participants in Khartoum state and those who have been referred from other states to resettle in Khartoum state. More than 20,000 participants are expected to resettle in the state of Khartoum. The reintegration program will be implemented by the Central Sector Commission, which covers the states of Khartoum, North Kordofan, White Nile, Elgezira, Sennar, Northern and River Nile.

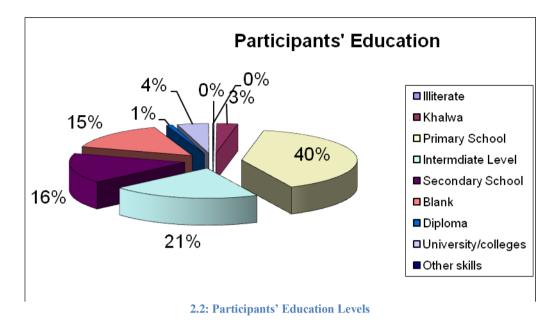
A sample of the participants' profiles was available when the data were collected. Analysis of the data showed that the percentage of male participants is 95.1%, while 4.9% are females. 9% of the participants have disability. The age of about 60% of the participants is between 26 and 45 years old. Figure (2.1) shows the age distribution of the participants.



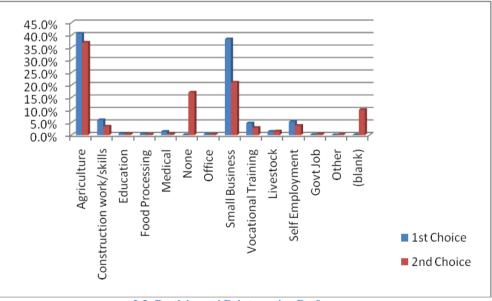
2.1: Age Distribution of Participants



More than 60% of the participants had primary or intermediate education, while 16% had secondary education, and only 4% attended college. Figure 2.2 below shows the level of education among the participants.



Participants were given the opportunity to indicate their preference for reintegration opportunities. 41% selected agriculture and 39% selected small business. Figure 2.3 portrays participants' preferences.



2.3: Participants' Reintegration Preferences

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2.3. Identification of Assessment Areas

Assessment area is Khartoum state. Since the Khartoum state is densely populated and presumed to house hundreds of thousands of small businesses and micro-enterprises, a multi-stage sampling was used to ensure that the selected survey sample reasonably reflects the overall market conditions. Tables 2.1 and 2.2 below list the population density and the markets in Khartoum state and their location (urban, semi-urban or rural) and their size (3=Large, 2=medium and 1 small) – source of population data is CBS's 2008 census and of market information is Planet Finance study (2005).

State	نمط المعيشة/ Mode of Living											
County/	•	جمالي/ Total	81		لحضر/Urban	il		الريف/Rural		N	الرحل/omad	
Admin	Total/	Male/	Female/	Total/	Male/	Female/	Total/	Male/	Female/	Total/	Male/	Female/
Unit (AU)	جملة	ذكور	اناث	جملة	ذكور	اناث	جملة	ذكور	اناث	جملة	ذكور	اناث
	5,274,32	2,800,02		4,272,72	2,278,94		1,001,59					
Khartoum	1	4	2,474,297	8	2	1,993,786	3	521,082	480,511	0	0	0
Karari	714,079	375,001	339,078	642,418	338,207	304,211	71,661	36,794	34,867	0	0	0
Alreef												
Alshimali	71,284	36,417	34,867	0	0	0	71,284	36,417	34,867	0	0	0
Kararri	404,608	214,639	189,969	404,231	214,262	189,969	377	377	0	0	0	0
Althawraa	238,187	123,945	114,242	238,187	123,945	114,242	0	0	0	0	0	0
Ombaddaa	988,163	532,464	455,699	862,666	463,570	399,096	125,497	68,894	56,603	0	0	0
Alameer	178,850	98,802	80,048	178,850	98,802	80,048	0	0	0	0	0	0
Alssalam	366,344	193,681	172,663	348,379	183,938	164,441	17,965	9,743	8,222	0	0	0
Albooghaa	335,437	180,830	154,607	335,437	180,830	154,607	0	0	0	0	0	0
Alreef												
Algharbi	107,532	59,151	48,381	0	0	0	107,532	59,151	48,381	0	0	0
Omdurmaan	513,088	273,218	239,870	344,575	184,802	159,773	168,513	88,416	80,097	0	0	0
Wadnoobawi	56,805	29,089	27,716	56,805	29,089	27,716	0	0	0	0	0	0
Hai_Alaraab	38,979	22,335	16,644	38,979	22,335	16,644	0	0	0	0	0	0
Almoaradaa	31,255	15,072	16,183	31,255	15,072	16,183	0	0	0	0	0	0
Abuangaa	53,209	27,960	25,249	53,209	27,960	25,249	0	0	0	0	0	0
Alfitiahaab	59,921	34,278	25,643	59,921	34,278	25,643	0	0	0	0	0	0
Abu_saeed	104,406	56,068	48,338	104,406	56,068	48,338	0	0	0	0	0	0
Alreef												
Aljanoobi	168,513	88,416	80,097	0	0	0	168,513	88,416	80,097	0	0	0
Bahri	608,817	324,632	284,185	465,999	249,097	216,902	142,818	75 <i>,</i> 535	67,283	0	0	0
Aljaili	69,377	36,358	33,019	0	0	0	69,377	36,358	33,019	0	0	0
Alsilait	73,441	39,177	34,264	0	0	0	73,441	39,177	34,264	0	0	0
Bahri shimal	287,837	153,103	134,734	287,837	153,103	134,734	0	0	0	0	0	0
Bahri	178,162	95,994	82,168	178,162	95,994	82,168	0	0	0	0	0	0
Shareq_Alneel	868,147	451,466	416,681	546,212	289,596	256,616	321,935	161,870	160,065	0	0	0
Alhaj Yoosof	265,666	139,832	125,834	265,666	139,832	125,834	0	0	0	0	0	0
Shareg Alneel	280,546	, 149,764	130,782	280,546	, 149,764	130,782	0	0	0	0	0	0
Wadi Soba	, 89,596	45,580	44,016	, 0	0	, 0	89,596	45,580	44,016	0	0	0



						TE X TE						
Wad Abusalih	33,920	16,302	17,618	0	0	0	33,920	16,302	17,618	0	0	0
Abudlaig	33,903	16,146	17,757	0	0	0	33,903	16,146	17,757	0	0	0
Alisailaat	20,721	10,552	10,169	0	0	0	20,721	10,552	10,169	0	0	0
Omdawaanban	70,720	35,559	35,161	0	0	0	70,720	35,559	35,161	0	0	0
Alailafoon	73,075	37,731	35,344	0	0	0	73,075	37,731	35,344	0	0	0
Alkhartoum	639,598	343,621	295,977	639,598	343,621	295,977	0	0	0	0	0	0
Alkhartoum												
shimal	78,736	42,201	36,535	78,736	42,201	36,535	0	0	0	0	0	0
Alkhartoum												
Gharb	41,930	22,383	19,547	41,930	22,383	19,547	0	0	0	0	0	0
Alkhartoum												
Wasaat	72,235	38,186	34,049	72,235	38,186	34,049	0	0	0	0	0	0
Alkhartoum												
Shareq	159,717	85,862	73,855	159,717	85,862	73,855	0	0	0	0	0	0
Alsuhada												
Wa_soaba	212,103	114,811	97,292	212,103	114,811	97,292	0	0	0	0	0	0
Alshagaraa	74,877	40,178	34,699	74,877	40,178	34,699	0	0	0	0	0	0
Jabal_awliya	942,429	499,622	442,807	771,260	410,049	361,211	171,169	89,573	81,596	0	0	0
Alazhari	248,766	134,856	113,910	248,766	134,856	113,910	0	0	0	0	0	0
Alnaasr	244,837	129,311	115,526	244,837	129,311	115,526	0	0	0	0	0	0
Alkalakla	245,462	129,091	116,371	245,462	129,091	116,371	0	0	0	0	0	0
Jabaal Awliya	203,364	106,364	97,000	32,195	16,791	15,404	171,169	89,573	81,596	0	0	0



Table 2.2	Markets	in Khartoum	State
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Khartoum	Khartoum North	Omdurman
1 Central Market - Urban 3, 2 Arabi Market - Urban 3, 3 Saggana - Urban 2, 4 Eldaim - Urban 2 5 Elkalakla Alluffa Semi Urban 3 6 Abuhamama - Urban 1 7 Almahalli - Urban 2 8 Jebel Semi Urban 2 9 Mayo Semi Urban 2, 10 Soba Semi Urban 1 11 Sahafa Block 26 - Urban 1 , 12 Shaabi-Khartoum - Urban 3 13 Burri Block 4 - Urban 1, 14 Shajara - Urban 1 15 Elushara - Urban 1 16 Khartoum 2 - Urban 1 17 Giraif Gharb - Urban 1	18 Central Market - Urban 3, 19 Bahri market - Urban 3 20 Saad-gishra - Urban 3 21 Droashab Semi Urban 2, 22 Haj-yousif – 6 - Urban 3 , 23 Hilat-kuku Semi Urban 3 24 Ailafoon Rural 1, 25 Giraif-sharg Semi Urban 1 26 Halfaya - Urban 1 27 Shambat - Urban 1 28 Samrab Semi Urban 1 29 Umdiraiwa Rural 1 30 Shigla (Haj Ysf) Semi Urban 1	 31 Big market - Urban 3 , 32 Shaabi - Urban 3 , 33 Libya - Urban 3 , 34 Abroaf - Urban 2 , 35 Halaib 2 , 36 Thawra Block 29 - Urban 1 , 37 Thawra Block 4 - Urban 1 , 38 Khalifa (Thawra Block 17) - Urban 2 , 39 Sabreen (indust. Area) - Urban 1 , 40 Karoar - Urban 2 , 41 17 Elbugaa - Urban 1 , 42 22 Darassalam Semi Urban 1 , 43 Abuzaid Semi Urban 2 , 44 Alrashideen Semi Urban 1 , 45 Alfitaihab - Urban 1 , 46 Umdafaso (Marzoog) Semi Urban 2 , 47 Shajara - Urban 1 ,

In the sampling process, consideration was given to populations, localities, markets, business sectors, etc. Then a random sample of the micro-enterprises was interviewed.

The advisory group for this study, which included PACT, UNDP-DDR and NSDDRC representatives, recommended that more emphasis should be placed on the localities of Jabal Awlia, Ombaddaa and Shareq Alneel (Alhaj Yoosof), since they house most of the DDR participants. Also, central markets were studied because they presumably represent areas DDR participants can commute to for earning a living. Therefore, several markets were selected for the sampling of micro-enterprises and all localities were surveyed for the sampling of potential employers and service providers. Table 2.3 lists the selected markets.

Table 2.3: Surveyed Markets & Businesses

City	Market	Count
Bahri (Khartoum North)	Alkederu	39
Bahri (Khartoum North)	Almehata Alwista	3
Bahri (Khartoum North)	Bahri market	14
Bahri (Khartoum North)	Central Market	16
Bahri (Khartoum North)	Haj-yousif	1
Bahri (Khartoum North)	Halfaya	8
Bahri (Khartoum North)	Kober alsinaat str.	1

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			7	-
/	P	A	C	T

Bahri (Khartoum North)	Mewgef Shendi	1
Bahri (Khartoum North)	Saad-gishra	48
Khartoum	Soba	1
Khartoum	Abusead	1
Khartoum	Almahalli	84
Khartoum	Almenshiya market	1
Khartoum	Arabi Market	11
Khartoum	Central Market	16
Khartoum	Elkalakla Alluffa Semi	30
Khartoum	Jakson	1
Khartoum	Мауо	37
Khartoum	Saggana	8
Omdurman	22 Darassalam	3
Omdurman	Abroaf	1
Omdurman	Albosta	48
Omdurman	Almeshrue 28	1
Omdurman	Alshingeti	1
Omdurman	Alshuhadae	6
Omdurman	Big market	9
Omdurman	Istad Alhilal	6
Omdurman	Khalifa (Thawra Block 17)	11
Omdurman	Libya	37
Omdurman	None	2
Omdurman	Ombedda	3
Omdurman	Ombedda 43	4
Omdurman	Omdurman market	67
Omdurman	Sabreen (indust. Area)	10
Omdurman	Shaabi	76
Soba	Alkubri	1
Soba	Wadi soba Alsileit	1
Various	Other	17
TOTAL	38	625

2.4. Approach and Methodology

The TOR provided the following guidelines for the methodology:

Collate and analyze secondary data (some of which has already been researched by the IUNDDRU) and primary data to be collected through research and field work in the following areas:



- A. <u>Employability of XCs</u>: Employability and perception of XCs with the aim of identifying possible problems XCs may have in integrating into communities and finding employment. Identify obstacles that may exist for the successful employment of WAAF, youth, XCs and suggested mitigating measures. Explicitly investigate opportunities for women with equal or greater pay to that of men and for youth.
- B. Jobs in the formal and informal economy: Sectors that show the greatest possibility for growth and opportunities to create the maximum numbers of livelihood opportunities for DDR eligible participants. A participant profile based on data currently available will be provided by the NSDDRC_Central Sector.
- C. <u>Demand for goods and services</u>: A profile of the economic and social environment which portrays business areas that indicate they could profit from local economic activity and measures to be taken to boost economic activity tailored to the DDR participant profile.
- D. <u>Absorption capacity of the labor market</u>: Assessment of the number of job seekers in various sectors that the market can absorb and still result in decent quality of jobs with a living wage. Indication of new and emerging areas that can expand market capacity.
- E. <u>Training capacity and needs assessment</u>: Profile of existing training providers:
 - 1. Vocational training institutions, including type of training, capacity, relevance of training and curricula, entry requirements, fees, length of training, job placement service, and identification of relevant gaps based on the analysis of opportunities.
 - 2. Apprenticeship opportunities both existing and potential.
- F. <u>Capacity of labor market actors</u> to cope with large numbers of XCs: Identification and capacity assessment of existing employment services that link employers and job seekers, and of business development services for entrepreneurs. Description of what might be done to boost the capacity of these two services types to handle large numbers of both XCs and non-XCs in the labor market.
- *G.* <u>Job creation opportunities</u>: Identification of sectors and business strategies that show promise to create sustainable jobs that will provide a living wage over the long term. Identification of new and emerging sectors that could provide opportunities for XCs.
- H. <u>Social reintegration support services</u>: Identify social service providers that DDR participants and other community members can access. This would include services for single mothers, widows, youth, disability services, family counseling, trauma, drug addiction.
- *I.* <u>Social Context</u>: Social environment and possible strategies to link reintegration with wider development opportunities.
- J. Conduct a follow-up analysis of 35% of the client caseload from the JASMAR 2008 Reintegration project funded by the NSDDRC to identify those strategies that led to the highest rate of return on investment e.g. individual micro-enterprises, existing enterprises or another strategy. This is not an evaluation of the project but rather an analysis of the



longer term economic benefit to participants in order to inform design of the central sector reintegration program.

The process of data collection must promote understanding of the DDR program objectives and how DDR can contribute to the social and economic benefit of the wider community.

Based on the abovementioned guidelines, the study's approach and methodology were designed. As a first step, a study advisory group was formed, which consisted of Mrs. Nancy Archer, Mrs. Maja Bott and Mr. Eltahir Elnour, from UNDP; Mrs. Ebtisam Khider Ahmed, Mr. Elsadig Osman Ismail, from NS-DDRC-Central Sector; and Dr. Mohamed Yousif, Mr. Nouman Yousif and Mrs. Iglal Sinada, from PACT. The advisory group clearly identified the objectives of the study, selected the survey areas and facilitated data collection. In addition, three caseworkers from UNDP and three from NS-DDRC were asked to assist PACT in gathering secondary data.

A detailed project plan listing tasks to be performed with timelines was prepared by PACT and approved by the Advisory group. Also, UNDP-DDR and NS-DDRC shared with PACT relevant information, especially the profiles of the DDR participants. Moreover, a desk review was carried out and gaps in information were identified.

2.4.1. Data Gathering

Needed data were classified into primary and secondary data. The primary data were collected through conducting a field survey by interviewing businesses, as well as, registering observations. Also, four focus-group discussion sessions were conducted with DDR participants, including non-disabled, disabled, women, and JASMAR beneficiaries. Secondary data were collected from publications and public information available at government agencies, private sector and organizations. To complete the needed information, secondary data were updated by interviewing representatives from the concerned agencies. GIS related information, such as, settlements and neighborhood coordinates, was collected manually by PACT team.

Targeted groups for the collection of primary data were classified into three categories:

- 1. Potential employers: these included governments, private sector companies and manufacturers, large, medium and small enterprises. A sample of these potential employers was interviewed. State labor offices were visited and employment agencies were interviewed.
- 2. Self-employment (micro-enterprises): a random sample of the selfemployed micro-entrepreneurs was interviewed and data about their businesses were collected. Businesses in central markets, as well as,



suburbs and rural areas were interviewed. Gathered information on microenterprises included the following:

- Types of micro-enterprises (micro-projects) (petty traders/street sellers/mini means of transportation/ small beautification boutique...etc)
- Predominant type in the market (its market demand and supply)
- Geographical locations (rural/urban), targeted owners and beneficiaries
- Owners' profiles, age, gender, education, etc.
- Modes of ownership (individual/partnership/collective)
- Market growth, competition, etc.
- Requirements for finance, planned future growth
- Financial performance, profits, etc.
- Government regulations and requirements, etc.
- 3. Service Providers: from the DDR's point of view, these were classified into three categories: social services, business support services and potential DDR partners.

SOCIAL SERVICES: were classified into the following:

- Health
- Education
- Vocational Training & Special Education
- Social Cultural Activities
- Provision of Social Services & Possible Partners
- Infrastructure

A. HEALTH

General structural Information

- No. of hospitals /Medical Units/Dispensaries
- Location
- Type of Hospital (Public/Private)
- Medical Staff Capacity
- Total no. of beds in each hospital
- Types of Specializations in each hospital
- Admission Fees.

Special Medical Services:

(I)) Mental, Psychological &Traumatized Health Services Types of Services

- Rehabilitation
- Counseling
- Free clinics
- Group Treatment Sessions



(II) Special Services for Special Groups:

Disabled:

- Type of existing association/centre (Gov/NGO/Voluntary)
- Facilities provided: Campus treatment, provision of special equipment, artificial parts, wheel chairs, physiotherapy, entertainment facilities...etc.

Women & children:

• Family planning, maternal facilities, genecology & reproductive health programs genecology

HIV/AIDS patients: special treatment units, counseling, admission fees *Drugs Addicts:* rehabilitation programs,

Sexually abused: reform sessions, counseling

B. EDUCATION

Existing Type of Education

- FORMAL EDUCATION
- VOCATIONAL EDUCATION

(I) Schools:

- Type of Schools: Private / Public
- Location of Schools: Distribution of schools in urban & rural areas
- Average no. of classes in each school
- Average no. of students in each class at each level
- Student intake percentage per year
- Admission fees
- Existing social activities in schools: sports, music, arts facilities

(II) Universities, Collages & Higher Institutions:

- Total existing no
- Type: Gov/private
- Fields of specialization (faculties)
- Part time studentship system (conditions & requirements)
- Continuing education system (eligibility)
- Locations (in urban/rural communities)
- Teaching materials/facilities (lecture halls, seats, audio-visual aids, seminar rooms
- Admission requirements/fees
- Scholarships/Grants
- Teaching staff
- Accreditations



C. TECHNICAL VOCATIONAL EDUCATION TRAINING (TVET)

(I)Vocational Training Centers

- Existing no. of vocational training centers
- Location (rural / urban)
- Capacity of each training center
- Type of center (Gov, private, NGO...etc.)
- Qualifications of vocational instructors
- Current status of training centers

Type of Training

- Fields of training specialization
- Duration of training offered in each specialization
- Bases for training (theoretical & practical training)
- Type of certificate obtained at the end of the training (Diploma, high diploma, certificate of attendance....etc.)
- Market demand for each specialization
- Market supply for each specialization
- Chances for job hunting opportunities

Training Facilities

- Tools / Equipment
- Workshops for practical sessions
- Capacity of Workshops (Average no. of trainees accommodated in each workshop)

D. SOCIAL CULTURAL ACTIVITIES

Sports Clubs

- No. of sport clubs
- Responsible authority (Private/community-based/Gov/NGO ... etc)
- Types of sports:
- Facilities available: play grounds, physical fitness equipment, swimming pool....etc
- Type of membership: Single/family/honorable membership
- Membership capacity: eligibility (age, social status, level of income)
- Membership fees: standard, nominal...etc

Community-based social groups

- Type of activities (discussion, gatherings, playing cards, conducting traditional events)
- Requirements: belongingness to the community, presenting reference from community...etc

Music & Theatre Centers

• Type of musical activities (music lessons, local music events)



- Availability of music equipment (traditional, western...etc)
- Theatre halls available
- Required fees & eligibility

Media

Available means of media

- Radio
- TV
- Newspapers
- Local Magazines

Types of programs/themes

- Political
- Social/Sports
- Economical
- Health awareness (HIV/AIDS, drugs addiction, eradication of harmful traditional practices...etc)
- Peace building
- Special Campaign programs
- Required finance & human resources
- E. PROVISION OF SOCIAL SERVICES & POTENTIAL PARTNERS
 - Counseling, family planning, public awareness campaign (HIV/AIDS, harmful traditional practices, drug addiction, legal aid...etc)
 - UNHCR, Red Cross, Religious Groups Association, National NGOs, WFP...etc

F. INFRASTRUCTURE

- Status & conditions of existing transport system (roads, bridges...etc)
- Communication (telephone and means of coverage, available companies), media, TV, Newspapers...etc
- Water & Electricity
- Housing (availability of government special housing programs)

Business Support Services: can be classified into financial and non-financial services:

FINANCIAL SERVICES

- Banks: Types of lending banks (Commercial, agricultural, investment, industrial, private/public...etc)
- Microfinance Institutions (MFI)
- Social Funds (Zakat Chamber, Social Development Institution for Sudanese Pensioners, etc.)



- NGOs (national/international): specific small scale business
- Multi-national Companies, international, organizations, embassies, etc.
- DDR
- Specialized international organizations (FAO/WFP/IFAD UN Agencies, etc.)
- Lending policies, eligibility & conditions (special societal strata, gender, age, social status, ceiling rate collaterals terms of payment, etc.)
- Total no of funded projects in 2009-2010 (type, funding capacity, beneficiaries, current status)

BUSINESS DEVELOPMENT SERVICES

- Training & Capacity Building Centers
- On-job-training & training through apprenticeship
- Existing Business Research & Planning Centers
- Accounting Firms
- Women's Organizations
- Women's Training Centers Associations
- Rural Women's Cooperatives
- Banks & Financial Institutions
- State Special Projects

DDR POTENTIAL PARTNERS

- Banks & Microfinance Institutions
- Social Funds and Development Projects
- International / national organizations
- UN Agencies (UNHCR, IOM, UNDP, UNICEF....etc)
- European Union
- World Bank
- Others

Collection of secondary data proved to be challenging. Many agencies and organizations either did not have or were reluctant to share the required data. To prepare the data to be compatible with UNDP-TRMA's, collection of GIS data was required. Although, several agencies, such as, the state government, CBS, National Electric Co., etc., were believed to have the required GIS data on neighborhoods and settlements, such data could not be obtained and had to be manually collected by PACT's team. Hence, primary data (GIS coordinates) for 1495 settlements and neighborhoods were collected by PACT's team.

2.4.2. Questionaires

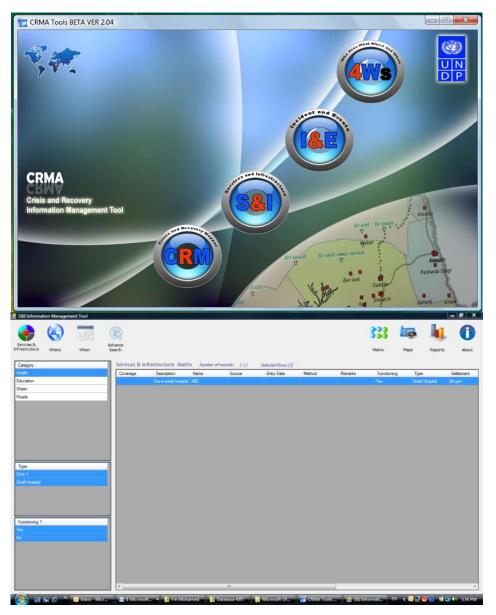
Three questionnaires were designed, tested and made available for the primary data collectors. These questionnaires are Employment Opportunities Form, Service Providers Form, and Self-Employment Form - (see Annex (3)). Data



collectors used these questionnaires to gather the needed data by interviewing the respective individuals and businesses.

2.4.3. Database Development

The TOR stated that the raw data to be collected should be in a format that can be readily input into the UNDP/TRMA system. Therefore, the possibility of utilizing the TRMA database was considered and discussed with UNDP/TRMA unit. However, it was determined that TRMA's database with its current structure does not have the capacity to hold all the details of the required information (see Figure 2.4). Consequently, it was agreed that a separate database would have to be developed by PACT, and later on the data can be imported to the modified TRMA's system.



2.4: TRMA database

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Also, the database used by the DDRC (known as DREAM) was studied and it was agreed that it would be very difficult to modify the DREAM database to incorporate the needed reintegration data (see Figure 2.5). Rather, the data should be entered into a database which can easily be linked or imported to the DREAM tables or accessed through the DREAM system through the Participants Resettlement screen.

DREAM - Participants		
Registration Reintegration		
	Participants	Home Page
		Help
	Participant Ubaidullah Azimi	
Personal Data Background Family/Community Disarman Resett		
Where do you want to settle after demobilisation	What do you want to do after demobilisation	
State:	1st Choice:	2nd Choice:
Locality / County:	· · · · · ·	
Administrative / Payam:	Explain:	Explain:
When do you intend to travel ?	How do you meet your daily needs now ?	
	What do you own — Quantity — Quantity —	Ouantity Motorcycle
	Goat	
	Camel	Shop Cart
🔲 Own House or Land 🔲 Rent house	Camer	Vehicle
Family house Self-Construction	Lend	Kiosk
	Donkeys	Other:
Sexual Contact Mother to Child During Birth Blood Contact M Through Breastmilk	Abstinence 🗾 Using Cle	an Needles Iful to a negative partner
Registration		Home Page
	Participants	Help
New Participant Find Participant F	Participant: Simon Lege Tongun	
Personal Data Background Family/Community Disarmame	ent Resettlement VoucherSlip C	Counselling
Is this the proxy ? No Final Reint Option: Small	Business 💽 SubChoice: al works busines	🔹 Final Alternative opt: Vocational Trair 💌
	r SMALL BUSINESS	
Location of Counselling Session: Juba	What type of small business do you intend to	do? Welding Metal works business -
Date of Counselling Session: 8/24/2009 12:00:00	Do you have previous experience in your ch	seen small husiness ?
Final Reintegration State: Central Equatoria	Do you know someone who has a successfu	
Final Reintegration Locality_County: Yei		
Final Reintegration Admin/Payam: Yei		
	Do you know how to do basic accounting su subtraction, multiplication and division, coun	ch as addition, Ting money, etc.
Education	Have you ever been involved in a business?	
Transport Support for family	Dose your small business need a permanen	tlocation ? 🔽
 Social (wedding, going out with your friends etc) Purchase of non-consumable items (equipment, animals etc) Medical 		rkspace?

2.5: DREAM database - Resettlement screen

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Couselling Agreement Form

low much did you receive ? 450SDG

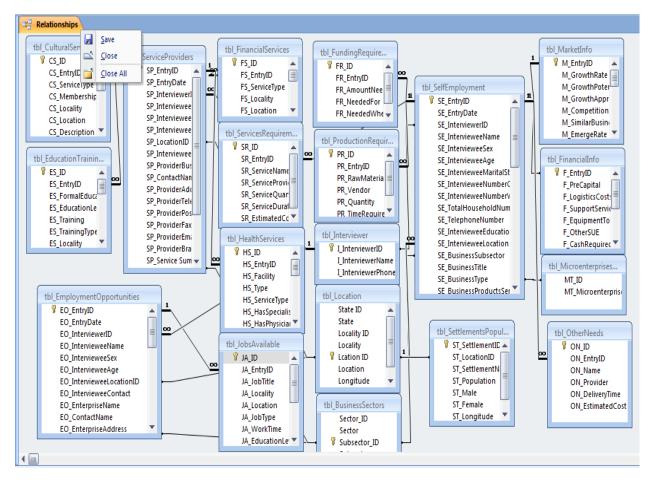
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Undo Changes



Subsequently, a database was structured to hold the gathered data using Microsoft Access database. The database contains three main tables: employers, Self employed (micro-enterprises) and service providers, and its relational structure is shown as Figure 2.6 below:



2.6: Database Structure

2.4.4. Data Analysis and Strategies Formulation

Experienced data collectors were trained and dispatched to the field for gathering primary data under the supervision of senior team members. Once the data were gathered and verified for accuracy, the data entry forms were translated to English and a team of data-entry clerks entered the data into the database. Table 2.4 lists the number of records currently in the database. It should be noted that some of the data need to be completed and afterwards updated continuously so that the database is always current and complete.



		N 7 N	
Main Table	Associated Tables	Number	Type of Data
		of Records	
	Listing of all micro and		Profiles of small
	small businesses	610	businesses & micro-
	interviewed		enterprises
	Funding Requirements	752	Reasons for seeking finance
	Services Requirements	6	Needed Services
Surveyed Micro-	Production		Items needed for
enterprises for Self-	Requirements	464	production in surveyed
employment	Requirements		businesses
Opportunities	Other Needs	76	Other needs of surveyed
	Other Needs	70	businesses
			Information on markets
	Market Information	605	where surveyed
			businesses are located
	Financial Information	603	Financial information on
	T manetar fintormation	003	the surveyed businesses
	Employers with		Listing of small
	available jobs	113	businesses with job
Employment			vacancies
Opportunities	Sample of potential		Listing of a sample of
opportunities	employers	473	potential employers in
			Khartoum state
	Jobs Available	117	Available jobs
	Listing of all service providers	1977	Social services providers
			Universities, vocational
	Education & Training	547	training & training
			centers
Service Providers	Financial Services	36	Financial Services
	Providers	20	Providers
	Health Facilities	451	Health services
			providers
			Cultural services
	Cultural Services	475	providers, e.g., sports
			clubs, theatres, etc.
	NGOs	507	NGOs – various services
0-441 0	Other	331	Other services
Settlements &			Populations & Locations
Neighborhoods –		1494	of Settlements &
populations & Locations			neighborhoods in
		10	Khartoum state
Markets		48	Major markets in

2.4.: Number of records in the database

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PACT
Khartoum state

After verification of data's integrity, the primary and secondary data were analyzed and correlated and conclusions were drawn. Needed information in any required format can easily be extracted from the database by structuring easy to design queries, forms and/or reports.

The data analysis revealed the market size, its growth potential, level of competition, needed products and services, challenges facing businesses, linkages between different businesses, etc. At the micro-enterprises level, financial performance of each type of micro-enterprise was determined. Also, conclusions were drawn about which business sectors are in more demand and have better potential. Furthermore, the data revealed the type of support needed by various micro-enterprises; and hence strategies on how to deliver such support have been formulated. Moreover, the analysis explored opportunities for establishing larger enterprises by forming cooperative societies of participants or by developing integrated projects.

On the formal employment side, the study revealed the employment outlook and identified the various skills and expertise employers are seeking. Service providers who can improve the skills of the participants were identified. Also training through apprenticeship was explored and types of incentives to potential providers of such training were examined.

An extensive listing of service providers is included in the database. These included providers of financial, educational, health and cultural services. The service provider table also included a comprehensive listing of NGOs operating in Sudan and their areas of specialization. The listing can be searched by type of service provided, location of service, etc. After completing and importing the data to UNDP/TRMA system, GIS maps will be developed, in which locations and profiles of employers, small businesses, service providers, etc. can be viewed on the state map.

Also, The TOR stipulated conducting a follow-up analysis of 35% of the client caseload from the JASMAR 2008 Reintegration project funded by the NSDDRC to identify those strategies that led to the highest rate of return on investment e.g. individual micro-enterprises, existing enterprises or another strategy. Hence, a quick assessment of JASMAR's performance as it relates to the DDR reintegration project was conducted. Moreover, a number of JASMAR clients were visited at their business locations and interviewed. Collected data were analyzed and a report was prepared.

2.4.5. Study Outputs

The TOR list the following outputs:



The expected products of the consultancy are:

- A. A report in English and Arabic on the socio-economic environment of Khartoum State which will provide the following:
 - 1. A description of the general **social and economic environment**, including an overview of relevant social dynamics, and macro level labor market and economic dynamics. Describe any planned major development investments in Khartoum state.
 - 2. Provide an analysis of local market dynamics. Provide a map and description of **market opportunities and gaps** identified in both Khartoum and Omdurman, and rural areas of the state. Emphasis should be placed on locations in the city and in rural areas of the state where XCs are likely to reintegrate or are known to already live. Identify by location and sector job opportunities, gaps and strategies to fill market gaps.
 - 3. Identify specific **sustainable economic reintegration opportunities** for male and female ex-combatants, youth, and WAAFG including an estimate by sector of employment opportunities in:
 - Existing enterprises with job growth potential: Identify specific enterprises, why the potential exists, possible job creation strategies, and potential number of jobs that could be created in identified enterprises;
 - Individual self-employment or micro-enterprises through standardized grant-making micro-projects; Growth areas, number of possible jobs that the market can absorb and result in a living wage;
 - Group or cooperative small enterprises amongst groups of XCs and/or with other community members; and
 - Large scale public works projects, if any.
 - 4. Use data on the economic reintegration of JASMAR clients (or other project suggested by the Commission) noted in point J. above to extract an analysis of client reintegration success rate (profitability and sustainability over a 15 month period) of individual small businesses by type versus joint ventures by type, and profit and sustainability of existing ventures versus new ventures.
 - 5. Provide specific data on the SDG investment needed to expand specific existing ventures, as well as the start up costs of individual and group enterprises that can fill a market gap. Estimate the period of time between investment and profitability. Identify, describe and cost **estimate** at least six possible business ventures, group micro-enterprises, and individual micro-projects in Khartoum and Omdurman and two rural areas. Analyze weaknesses and strengths and possible threats to the proposed business ventures.
 - 6. Provide an analysis of the current absorption level of the informal market by sector.
 - 7. Identify specific market **opportunities** that may be available **for persons with disabilities**, including persons that may have mobility, vision, or hearing impairments or have other permanent disabilities. Consider the data collected by the Central Sector on social protection



measures for persons with disabilities. Present an overall analysis of benefit and employment options.

- 8. A map of and pertinent data on **existing service providers** accessible to DDR participants' to address immediate and longer term social support needs.
- 9. Identification of existing **vocational training** providers. Analysis of the match between available training and market opportunities. Where a match exists a list by organization and location the type of training, cost, length of training, etc. Recommend trainings which should be offered to respond to the gap between participant skills and market and service gaps and possible training strategies e.g. apprenticeship training.
- 10. Existing **business services** available or with the potential to provide business development services, mentoring, technical advisory services, micro-credit, training, credit systems and service providers identified and assessed to assist DDR participants with their immediate and longer term business development needs.
- 11. Recommend strategies to provide credit to participants beyond the DDR program either through existing banks and micro-credit schemes or through group credit schemes that can scale-up successfully. Recommend specific providers in locations where they exist already or that may be tapped to provide such services beyond DDR.
- 12. A map and description of **social reintegration support services** such as health centers, hospitals, schools, counseling and health care for HIV/AIDS and STDs, depression, family counseling specifically spousal abuse, drug abuse, disability reintegration services such as prosthetics and rehabilitation, as well their current and future capacity in 12 to 18 month time frames.
- 13. Describe the **social aspects of the communities of reintegration** and provide an analysis of opportunities for social reintegration and specific obstacles or opportunities for women and persons with disabilities. Recommend strategies that can be implemented as part of the reintegration program that will benefit the wider community into which XCs are reintegrated e.g. small business insurance that services both XCs and other community business owners.
- 14. Infrastructure and market access: A brief description of market access infrastructure in rural areas roads, bridges, etc. and if there is any possibility for large scale infrastructure public works projects that would positively impact local economies over the long term.
- 15. **Communications**: Describe briefly communications systems; availability and of land lines, mobile phone access etc in rural areas.
- 16. **Agriculture:** Where agriculture is a principle means of livelihood, describe the situation in terms of quantity of water, irrigation sources, soil quality, crops grown, and alternatives crops.
- 17. Identify **potential implementing partners** as well as linkages with other development inputs in the state.



- B. Raw data is to be presented in a format that can be readily input into the UNDP/TRMA system
- C. A presentation to the Commission and interested parties of the results of the study.
- D. Lists of social support, training and business service providers by type and location e.g. social services, business development services, vocational training services, health services, government social welfare,

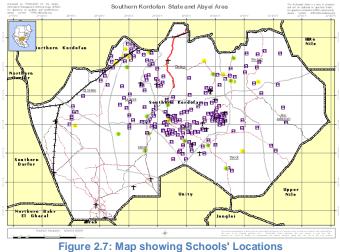
To fulfill the above-mentioned requirements, the following deliverables will be submitted:

- E. This report in socio-economic conditions of Khartoum state including all the 17 items listed above.
- F. A database containing more than 4,000 records including profiles of microenterprises, potential employers and service providers. The database includes GIS information for settlements, so that it can readily be incorporated into UNDP-TRMA's system.
- G. A power point presentation.
- H. List of 1977 social support and business service providers is already included in the database.

In addition, the study report includes the following:

- D. List of 16 recommended self-employment opportunities for individuals and summaries of their feasibility studies.
- E. List of 10 recommended self-employment opportunities for groups and summaries of their feasibility studies.
- F. Strategies for utilizing and adopting the integrated project business model and an example of how the micro-franchising concept can be utilized.

After incorporating the collected data in UNDP/TRMA, GIS maps similar to Figure 2.7 can be produced. By clicking on any marked object, relevant information will be displayed.





Chapter 3

The Target Area

Khartoum State



3. Chapter 3: The Target Area: Khartoum State

3.1. Location

Khartoum state is one of the 25 states of Sudan. It has an area of 22,122 km² and an estimated population of 5.3 million. Khartoum, is located at 15.5881 [latitude in decimal degrees], 32.5342 [longitude in decimal degrees] at an average elevation/altitude of 378 meters. Khartoum, the national capital of Sudan, is the capital of the Khartoum State. It is bounded by



Northern and the River Nile states in the North, Gazira and White Nile states in the South, Kassala and Gadarif in the East and North Kurdufan in the West. Khartoum state is administratively divided into 7 localities, which are in turn divided into 36 municipalities.

Figure 3.1: Khartoum State Map



Khartoum state is divided geographically into three blocks namely:

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- Khartoum: starts at the confluence of the White and the Blue Niles and extends south to the borders of Gezira State. This block is divided in administrative terms into two localities, Khartoum and Jebel Awlia.
- Bahri (Khartoum North): The North bloc, which is confined between the Blue Nile and the River Nile and includes the localities of Bahri and Shareg Alneel (Eastern Nile).
- Omdurman: is located west of the Niles, namely the White Nile and the River Nile and includes three localities, Omdurman, Um Badda and Karari. Omdurman is the largest city of this bloc and has been known as the historic capital of the Sudan. As there are many areas of archaeological, historical, religious and popular markets and the area west of Omdurman presents natural hunting areas in Khartoum state.

3.2. Socio- Economic Framework of the State

Khartoum State is characterized as the most economically active center of the country, by virtue of its status as the political capital of Sudan. The population is engaged in the different sectors of the economy. A considerable number of the populations are workers and staff in the offices of the State and the private sector and banks. A large segment of capital owners works in trade. Other segment represented by the migrants and displaced is working in marginal businesses. The rural population serves in agriculture and grazing and supply Khartoum State with vegetables, fruits and dairy products. There are also some residents who live on the river banks and are engaged in manufacturing pottery and bricks and fishing.

The northern part of Khartoum State (Bahri) is characterized by its several and diverse economic activities. However, agriculture and industry build the back bone of the activities. For instance, Bahri is the major industrial region of Sudan, having the oil refinery and the vast lands suitable for agriculture and animal husbandry that have not yet been utilized.

Khartoum State is also the center of attraction for the presence of industries and services, employment opportunities, resulting in the provision of basic services, such as, health care, education, and social welfare. It is also characterized by the presence of infrastructure and urban expansion.

Khartoum state is the political capital of the Sudan and there are offices of state and government institutions, ministries, and embassies, international and regional organizations.

In Greater Omdurman area most of the economic activities concentrate on freelance and private projects which represent 80% to the total size of the population operations. These include: Commercial works that are characterized by high revenue, likewise agriculture and small scale professions, e.g., unskilled



laborers marginal businesses. Other section of the population in Omdurman works at government institutions with low income.

The socio-economic structure of the state can be divided into three levels based on economic and geographic terms namely; the rich, the poor and very poor (with less than 1 USD a day). The latest strata live in the outskirts of the city, in shanty towns and camps, with little access to social services, e.g., health, education etc. It depends more or less on their individual income. Although free social services are barely existent, charity hospital services and health insurance represent positive factors to improve the lives of the poor.

3.3. Government and Administration

The decentralization process has given the State governments the responsibility of social services, such as health, education and other services. The political Structure of Khartoum State is characterized by the legislative Council which represents the legislative authority of the jurisdiction. The council members are elected by voting through the circles in Khartoum State. Since 1995 several councils were elected with a duration period up to three years.

The Council has jurisdiction accomplishments over the different durations in the field of legislation, political mobilization, social and cultural rights. The Council can review, repeal and amend all laws of the state.

The Council consists of specialized committees, standing committees of legal affairs and security, Financial and Economic Affairs, Services Committee and the Committee on Social Affairs and Culture. The Council may at any time form- under the procedural decision- any committee to perform emergency tasks assigned to them.

The State is governed by a Governor, called the Wali, who is elected by the citizens of the State as the chief executive of the State. The Wali is the head of its government and is assisted by a cabinet of ministers and an executive apparatus. The Ministries in Khartoum State consist of: Ministry of General Education, Ministry of Health, Agriculture & Animal Resources and Irrigation, Finance & Economic Planning, Social Welfare & Culture, and Public Utilities & Infrastructure, and Environment & water services.

In administrative terms Khartoum State is divided into seven localities, as shown in Figure 3.2, namely: Khartoum locality, Jebel Awlia locality, Bahri (Khartoum North) locality, Omdurman locality, Karari locality, Um Badda locality and Shareg Alneel (Eastern Nile) locality. The Localities are responsible for delivering basic services, fostering socio-economic development at the community level and facilitating society participation. These responsibilities are managed through the administration of nine major departments and were named in accordance with the Local Government Act in 2007 as follows:



General Administration of Administrative and Civil Service, Financial affairs and economic development, Educational Affairs, Health Affairs and Environment, Urban Planning and Public Utilities, Agricultural and livestock Resources, Social and Cultural Affairs, Youth and Sports and media and Security & General Services (Mobilization).

Each locality is headed by a Commissioner and each locality is divided into several administrative units and each administrative unit is divided into specialized subsections.

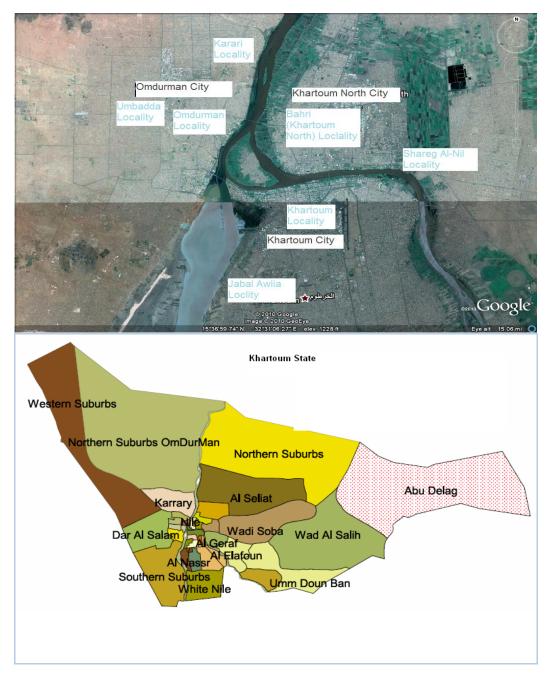


Figure 3.2: Khartoum Localities

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Khartoum locality

Khartoum locality is bordered by Jebel Awlia Locality and Gezira state in the south, the White Nile State in the west and the Blue Nile in the east. The land extends to include the island of Tuti. It has an area of 35 square kilometers. The population size is estimated at 639.598 inhabitants. Khartoum locality consists of three administrative units and divided into several specialized sub- sections as follows:

Khartoum Administrative Unit	Al Shuhadaa Administrative Unit	Khartoum East Administrative Unit
North of Khartoum	Al Sahafa and Jabra	Arquait East
Al Barari	New Extension and Al Ushara	Arquait West
Khartoum Central	Local Market	Al Taif
Aldiom East	Central Market	Al Manshia
Aldiom West	Soba Trucks	Jeref West
Al Sagana South		Riyadh
Al Sagana North		
Al Amarat		
Industrial Area		
Popular market.		

Table 3.1: Khartoum Locality Administrative Units

Bahri Locality

Bahri locality has been established in 2003 and is Located between the Blue Nile in the south, Nile River State in the north (Garee area). The east border extends to Shareg Alneel (eastern Nile) locality and River Nile State in the west. It has an area of 455 sq km. The population size is 608.817 inhabitants.

The locality is divided into three administrative units namely Bahri, Bahri North and the North Rural Area with 8, 6, and 3 sub- sections respectively:

Bahri Administrative Unit	Bahri North Administrative Unit	North Rural Administrative Unit
Medina	Halfaya	Al Gaili
Shambat	Kadaru	Sulait
East	Droshab	Al Mahgir
Cooper	Samrab	
Industrial Zone	Taiba Al ahamda	
Central Market	Central Market	



Saad Gishra		
Transport & Petroleum		

Shareg Alneel (Eastern Nile) Locality

Shareg Alneel (Eastern Nile) locality is located in the north eastern part of Khartoum State and is bordered to west by the Blue Nile and Bahri locality, Nile River state to the north, Kassala state to the east and Gadarif and Gezira states to the south.

The population in Shareg Alneel Locality is estimated at 868.147, mostly resident in the two urban units Shareg Alneel and Haj Yousif, with a total area of about 8,000 square km, accounting for more than a third of the state of Khartoum. The area of agricultural land is about 400,000 acres and the number of residential areas and villages accounts to 307.

Shareg Alneel Locality is composed of eight administrative units:-

- Shareg Alneel
- Haj Yousif
- Wadi Soba
- Al elafoon
- Um Daoan Ban
- Alisailat
- Wadi Abu Salih
- Abu Deleg

Omdurman Locality

Omdurman is located between latitudes 37-31 / 36.5 - 32 North and between longitude 11.5 - 15 / 16 - 39.5 East, on the west bank of the Nile and White Nile River, bounded north to Karari Locality, and west to Um Badda Locality and in the south to the White Nile state. The area extends over 740 sq km.

According to the 2008 census the total number of Omdurman Locality residents estimated to 513,088 persons. Omdurman locality is divided into three administrative units and eleven sub- sections;

Omdurman	Karari	Um Badda
Wad Nubawi	Karai	Al Ameer
Hay Al Arab	Northen Rural	Al Salam
Al Mawrada	Al Thawra	Al Bugaa
Abu Anja		Western Rural

Table 3.3: Localities in Omdurman City and Administrative Units



Al Fitehab	
Abu Sied	
Southern Rural	
Central Market	
Industrial zone	
Popular Market	
Central Market	

Karari

Karari locality is located on the left bank of the River Nile and expands over a lengthy area of 4,646 square kilometers. It lies 390-380 meters above sea level and gently sloping towards the River Nile in the east.

Karari locality is divided into 3 administrative units namely, Karari, Northern Rural Area and Al Thawra, with a total population estimated at 714,079 inhabitants. The social fabric is characterized by the presence of different tribes and ethnic groups with a trend to concentration of specific tribes in the eastern part of the locality, e.g., Gumoiia and the Gimayab.

UmBadda

Um Badda locality is divided into 4 administrative units namely, Al-Ameer, Al-Salam, Al Bugaa and the Western Rural Area, with a total population estimated at 988,163 inhabitants.

Jebel Awlia

Jebel Awlia locality has 4 administrative units AI-Azharai, AI-Nasr, AI-Kalakla, Jebel Awlia, with a total population of 942,429 inhabitants.

3.4. Land Forms, Climate and Hydrology

Between latitude 19 north and 10 north, the climate is influenced by the northsouth movement of dry northerly winds and moist southerly winds which produce a wet summer and a dry winter. In the northern part of this region, which includes Khartoum at latitude 16 north, sandstorms (huboob"s) are common from May until August. There is little binding vegetation here, but going further south, the vegetation gradually changes from desert to semi-desert to savannah with long grasses and large plains.

The terrain is generally flat or gently sloping, only interrupted by occasional hills of rocky outcrops while sand dunes provide a gently undulating topography. This flat landscape is also broken by the floors and terraces of the Nile valleys and Wadis. The White Nile has a much lower gradient than the Blue Nile and consequently its terraces rise far more gently. The hydrological system, although dominated by the



three Niles, possesses local drainage systems of ephemeral Khors and Wadis (dry riverbeds) which flow the occasional rainstorms and which are more prominent west than east of the Niles. Some of those in the west manage to reach the Nile while in the east they are disorganized, little more than broad washes and most of them fail to reach the rivers because the terrain is more gently sloping and covered by sand formations. At the heart of Greater Khartoum lies Tuti Island, formed of depositional silt, clay and sand.

The climate in the state is hot to very hot and rainy in summers, warm to cold and dry in winter. Khartoum's average maximum temperature is over 100 degrees F (38 degrees C) and prevails from February to November, while an average maximum of 94 degrees (34 degrees C) characterizes the remaining two months. Khartoum is famous for its location on the "Mogran" the confluence of the White and Blue Niles. The Nile, the longest river in the world, stretches 4,148 miles.

Rainfall is 100-200 mm in the north-eastern areas, 200 to 300 mm in the northwest between 10 - 100 mm (see Figure 3.3).

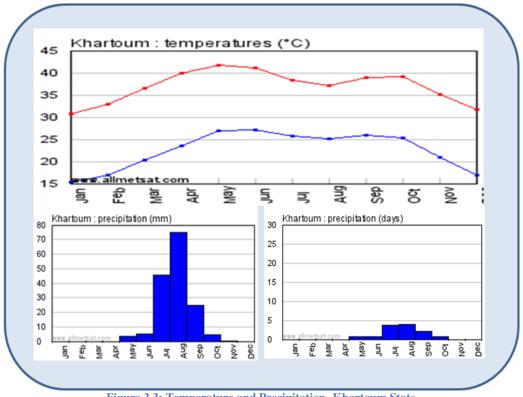


Figure 3.3: Temperature and Precipitation- Khartoum State

3.5. Culture and Social Issues

The population of Khartoum state is diverse and composed of several ethnic and tribal communities. The tribes living in Khartoum state are a mixture of the tribes of



Sudan. The peripheries of the cities and rural areas are inhabited by distinguished tribes, e.g., Gumuiia tribes in Omdurman, the South rural areas are inhabited by Kordofan tribes, who were displaced to these areas after drought and desertification that hit the areas in the past years (early and mid-eighties), e.g., Kababish and Kwahla.

In the northern rural areas of Omdurman live Alshehynat tribes, in the northern area of Bahri, there are Al- abdalab and Batahin tribes, while in the Shareg Alneel (East Nile) and Abu Deleq live the Batahin and Kwahla tribes, besides, Aleasilat tribes in the area of Um Doanban.

The population in Shareg Alneel Locality is mostly resident in the two urban units Eastern Nile and Haj Yousif which consist of a mixture of the different tribes of the Sudan, who practice mostly business and public employment. A large segment of the residents are students at different stages of education. Six rural units of this locality are entirely consisting of Arab tribes with various origins and roots. (Batahin, Magharba, Hassania, El Ahamda, Mahass, Abdallab, Aldjaliyn Alfadeneia, Musallimiyah, Al Kwahla, Alshukria, Al Ashraf and others) with a slight non-Arab tribes in these units.

The political and economic status of Khartoum state, as the capital of the country and the centre of attraction for all Sudanese who seek basic and infrastructural services, who flee natural or manmade disasters, internal displacement (a daily influx of 1000 persons) and its ethnic and culture diversity, exposed the state to many conflicts including the following:

- Most of the households in the peripheries are single family households, some of them had lost their male head husband, father, etc. which disrupted the social situation of most of these families, who have already lost their livestock due to different disasters. Women perform triple roles similar to those assumed by rural women: a) a productive role as income generators, b) a reproductive role, that included bearing, looking after and educating children, c) a community management role.
- Weak social relations among some communities, e.g., Um Badda locality seems to be homogeneous, being from the same origin which is western Sudan; but there are great conflicts between them caused by a number of reasons, e.g., conflicts during replanting, in addition to differences related to their sub-tribal groups. These factors together helped in the discretion of social capital that could help community members to participate fully in development efforts, and has direct effects on the development of individual houses and their neighborhood.
- Negligence of people's social and cultural background in the peripheries by planners of neighborhoods and other factors negatively affected residents' social fabric and made community participation among them hard to achieve, except between people from the same tribal groups and between family members who didn't have as many conflicts between them.



- Lack of employment opportunities, poverty, limited resources, lack of experience, skills, and knowledge; as well as, weak social relations, in addition to residents' lack of time to participate in community development projects, and furthermore, lack of water connections within their homes. Electricity etc. exasperate the communities.
- Cultural obstacles, which restricts participation of women from contributing to participatory work, leaving out an important helping hand from contributing to development efforts.

3.6. **Population**

Khartoum is the most populated state in the country. Table (2.1) shows the state's population by locality. Table (3.4) shows its percentage from the country's total population, the state's area in square kilometers, the population density, the percentage of men and women and the family size.

Table 3.4: States populations

State	Population	Percentage Population	Area (km²)	Population Density/sq km	Men	Women	Family Size
Khartoum	5,274,321	13.47%	22,142	238	53%	47%	6

The population of Khartoum state is 5,274,321 as estimated from the 2008/2009 census. The population is a mixture of all-Sudanese tribes and ethnic groups. The religion is Islam with minorities of Christianity and traditional worshipping of God's especially among displaced peoples. 68% of the population are urban, 21% in rural areas and 11% are displaced people. Male population of Khartoum state in urban and rural areas is higher than the female population in all the localities. For instance in Omdurman, the male population is about 273,218 and female population is about 239,870 of the total population in urban and rural areas. Umbadda has the highest population by mode of living of about 988,163 in urban and rural areas.

3.7. Employment & Labor Market

The government apparatus at the state and federal levels is the biggest employer in the state and accommodates the major economic and non-economic activities. More than 71% of the state services, economic activities, skilled labor professionals and government institutions, as well as, private sector companies and NGOs are located in Khartoum state. Labor force participation, adult female population in 2008 is 31.6% and adult male population is 71.5%.



3.8. **Agriculture, Forestry and Animal Resources**

Agriculture has always been an important land use in Khartoum over the five decades, but has geographically shifted over time. Since 1958, agriculture in Khartoum has expanded by on average 172 ha per year. Thus characterized as urban agriculture which is likely to be a major contributor to the city's food supply

Khartoum state is characterized by fertile land which is estimated of about 1.8 million acres, equivalent to 36.5% of the total area of the state, in addition to livestock, fish and poultry. Only 420,000 acres were planted and 10 Agricultural Projects were established.

There are 3 types of land use:

- The Jirouf land which extends along the banks of the Nile and flooded by river normal flow. Crops are grown without irrigation. Soils are highly fertile. Crops grown include leafy vegetables, onions, okra, garlic, radishes, cabbage and lettuce.
- The Gureir land is adjacent to the Jirouf land and Subject to moderately high flood. Soils are alluvial loams. They are irrigated by underground water (pumps). Crops are potatoes, tomatoes, onions, beans fodders and fruits.
- High terrace lands occur on the landward side of flood plain. Soils are sandy loams or sandy clay, moderately saline or alkaline. They are utilized by large public, private and cooperative agricultural schemes (100-30,000 ha).

Khartoum state with its unique position at the confluence of the Blue and White Niles represents an ideal location for food production, which is fully oriented to satisfy urban demands. Crop production is practiced on 77,000 ha in winter season. About 54% of this area is in urban part of the state. Major crop production in the urban area comes from large private and cooperative schemes and the biggest share of the cultivated area was allotted to fodder crops (55%), followed by vegetables (27.4%), fruits (6.4%), field crops (3.2) and spices (1.3%).

Khartoum and Jebel Awlia localities are characterized by the presence of large scale projects, such as, Sondos Agricultural Project, Soba agricultural project and a number of projects, e.g., livestock, poultry and fishing projects and farms of vegetables and fruit and fodder production. There are many other agricultural projects such as Soba East agricultural project and Sulait agricultural project. The state has also the largest dairy projects in the Sudan, e.g., Kuku project.

The Agricultural Projects include:

- Integrated Agricultural service Project
- Al Khogalab Agricultural Extension Project
- Al Sulait Project



- People's Agricultural project
- Intensifying Fruit Production project
- Sondos Agricultural Project
- Al Gumuiia Agricultural Project
- Arab Company for fruit & Vegetable Production.
- Al Waha Agricultural Project
- Cooperative Association Projects (36 Projects).

A wide range of production systems can be found ranging from household subsistence to large-scale commercial farming. Crops grown in Khartoum state comprise vegetables, fruit trees, medicinal and aromatic plants and field crops. In addition, intensive livestock production systems for milk, meat, and poultry are operational within and around Khartoum city.

There are 4 large scale agricultural projects in Shareg Alneel. Irrigation of agriculture in Abu Salih (Shareg Alneel) depends on rain. Agricultural land in Abu Salih is divided into small individual ownership along the Wadis. Cultivation on Jirofs is not characteristic for this area. There are 4 agricultural projects in Aliselat (2 are rain fed, 1 under construction, 1in Al Jirofs and is owned by different individuals).

Agricultural land and farms in Karari locality are concentrated in the areas of flood plains of the River Nile from the west side, mostly in the northern rural area of the locality. This is the part of arable land which is suitable for cultivation of all vegetables and fruit trees that are marketed in the national capital markets.

Despite the many agricultural projects, the agricultural sector is not an option for most of the vulnerable groups, since it is connected to land ownership restrictions for IDPs and ex- combatants, long term output, high level of production input and low level of income.

Animal Resources Projects include:

- Protection of Fish Resource Project (Initial Phase)
- Improvement of Sheep Production Project
- Soba Salutary House
- Chicken Projects

According to the ministry of Agriculture & Animal Resources productivity is estimated as follows:

- Livestock is estimated at 0.8 million heads
- Poultry is estimated at 9 million head in 207 farms
- Dairy cows account for 282,000 in 2,362 farms
- Small household stocks account for 100,000 heads
- Livestock for export accounts for 1.5 million heads



3.9. Industries and Manufacturing

Khartoum State hosts the largest industrial complexes in Sudan, as it provides the basic components of the industry, including markets, transportation, telecommunications and other services. This sector has contributed to a large extent in providing consumption needs to Khartoum state citizens. On the other hand, it has become major source of state revenues. It contributes about 15.8% of gross national income. It is also one of the most attractive sectors for investment both domestic and foreign. The emergences of petrochemical industries are expected to be seen in the coming years.

Existing Industries are divided into 9 sections:

- Food Stuff Industry
- Edible oil & Soap
- Leather & Footwear
- Spinning & Weaving
- Printing, Publishing and Packing
- Pharmaceutics & Perfumes
- Petrochemicals
- Flour & Animal Production
- Engineering Industry

Industrial areas in the south-western part of Karari locality, there is an extension of industrial zones for Omdurman locality, which mediates the residential neighbourhoods and include factories, workshops, large and small types, also some industries that are related to the public in residential areas, such as, baking (bakeries) and car maintenance.

In spite of the relative and expected boom in the industrial sector, the prevalence of the need for certain skills and retraining of existing labor force is evident. Besides, the importance of changing policies particularly in the spinning & weaving sector, since they operate to date with less than 20% of their capacities, e.g., importing of cheap readymade clothes, cultivation of cotton instead of wheat. This shall improve the absorbance capacity of the labor force in this sector.

3.10. Mining and Mineral Resources

Mining and mineral resources activities in Khartoum state are limited to oil refining in Al-Sharja, Khartoum locality, and Al-Jaili refinery, Bahri locality; and extraction of stones for construction purposes; as well as, extraction of gypsum and other ores for manufacturing of ceramics in Gurri area.



3.11. Infrastructure

Khartoum has the main infrastructural features for an urban national capital. The city is experiencing a boom in rehabilitation and construction of buildings. Old settlements and shanty towns are being rearranged. Necessary services, e.g., roads, bridges, sewerage, health sanitation, public housing projects and water are available in all localities. Other economic activities include transport and Petrol sector, storage, communication and electricity.

The main towns in the state are connected by an all-season road network. There are 8 bridges over the Blue, White and River Nile. The state is connected with main roads to the different states, production sites and the harbor of Port Sudan. It has an airport (Khartoum international airport) and river port, as well as museums and hotels. The construction of a second international airport is underway in the southern part of greater Omdurman.

3.12. Education

The school system in Khartoum state is divided into 3 levels:

- Kindergarten
- Primary school (8 years)
- Secondary school (3 years)

215 of the public secondary school are located in urban areas while 0nly 158 in rural areas.

Table 3.5 below shows the number of schools and enrolment in Public and Private Primary schools in the 7 localities of Khartoum State:

Locality	Put Scho		Private Schools		Mixed Schools	Total No. of Schools	Total No. of Students
	Boys	Girls	Boys	Girls			
Khartoum	88	91	85	89	2		60789
Jebel Awlia	112	114	42	55	43		123991
Omdurman	101	104	63	60	42		62508
Karari	91	88	65	58	45		98480
Um Badda	105	101	35	34	39		158424
Bahri	78	74	67	66	58		74204
SharegAlneel	110	109	58	43	125		115388
Total	685	755	406	400	354	2595	693784

Table 3.5: Primary Schools in Khartoum State



The type of government secondary schools includes: academic, technical and religious. Average number of students attending public secondary school classes is 65 students.

Table 3.6 below indicates the distribution of government secondary schools & Private schools in the 7 localities of Khartoum state:

Locality	Public		Public	Public	Public	Private	
	school	s	Schools	Schools	Schools	Second	lary
	Acade	mic	Technical	Artisan	Religious	Schools	S
	Boys	Girl	Boys	Boys	Boys	Boys	Girls
		S			-		
Khartoum	22	24	2	2	2	51	57
Jebel	20	21	-	1	-	28	44
Awlia							
Omdurm	18	22	1	1	1	16	45
an							
Karari	22	24	-	-	-	24	38
Um	14	14	1	-	-	23	38
Badda							
Bahri	30	29	-	1	-	23	44
Shareg	48	49	3	-	1	18	32
Alneel							

Table 3.6: Secondary Schools in Khartoum State

215 of the public secondary school are located in urban areas while 0nly 142 in rural areas.

Khartoum State has ten public universities (See database) and 36 private universities and colleges. The public and private universities encompass the different fields of sciences, e.g., the faculties of medicine and health sciences, economics and management, agriculture, education and Islamic studies, engineering, etc.

In spite of the improvement of the female enrollment in the primary and secondary schools but there are still gaps in the absorbance of female labor force in senior levels of the formal sector.

3.13. Health Services

Health care services are provided through public and private healthcare facilities, as well as, special programs offered by UN specialized agencies, charity organizations and NGOs (national/international). There are four types of healthcare facilities in the Khartoum State: public & private hospitals, health



centers and Health units (primary care centers). The public hospital usually offers most of the services, which include emergency department, surgery, laboratory, blood bank, radiology, and other departments, such as, internal medicine, pediatrics, and gynecology. It employs medical specialists. While health and primary care units are mostly headed by a physician.

Table 3.7 below indicates the type and number of health facilities in Khartoum State:

Type of Health facility	Number
Public hospitals	29
Private hospitals	105
Health Centers	78
Health Units	92
Pharmacies	1320
Pharmaceutical Companies	76
NGOs	95
Table 2.7. Trme & Number of Heal	

 Table 3.7: Type & Number of Health Facilities in Khartoum State

Primary health care for rural community which represents 20% of the total population of Khartoum state is provided through health centers, health units and mobile village clinics.

Reproductive health care is related to primary health care and provides services for mothers and children: At Khartoum state level there are 16 specialized state hospitals, 7 federal hospitals, 21 private facilities (2 of them related to prisons), 3 health centers and 6 NGOs. (No. of rural midwives in the state is 2,065, health visitors and assistants 230). It is worth noting that Khartoum state has 559 villages and only 318 are covered with midwives.

Occupational health care: Khartoum state is considered as one of the most populated states and has the most concentration of industrial facilities ca. 70% (small & big industrial facility). The number of workers in industrial facilities and small workshops is estimated at 150,000 of the total workforce. professional health care provides services in terms of identifying work environment's risks, medical investigations and awareness raising.

According to the Ministry of Health-Khartoum state, there are 95 NGOs (81 National NGOs and 14 International NGOs), working in different medical fields, e.g., environmental health, HIV/AIDS treatment and counseling, psychological counseling, counseling and rehabilitation to disabled individuals and health awareness. 61 Organizations provide services through owned health centers which amount to 280 centers. This indicates that services provided by NGOs health centers represent 46.4% of the total health centers and provide services to 49.4% of the patients.



Table 3.8 below indicates the provided health services in relation to population size in the 7 localities of Khartoum state:

Localities	Public Hospitals	Private Hospitals	Health Centers	Health Units	NGOs	Population size
Khartoum	4	44	-	-		639,598
Jebel Awlia	1	12	7	1		942,429
Bahri	5	24	17	11		608,817
Shareg Alneel	4	12	16	36		868,147
Omdurman	6	13	20	23		513,088
Karari	7	4	13	12		714,079
Um Badda	2	2	5	9		988,163
Total	29	105	78	92	95	5,274,321

Table 3.8: Health Services by Locality

3.14. Public Works investment & Development Projects

At the national level, the plan for investment includes the following projects for Khartoum state with emphasis on three fields:-

Infrastructure Projects

Reinforcing the distribution Network in the center of Khartoum is a project that is included in the plan of the National Electricity Corporation. The state government is encouraging the private sector and others to invest in this project, with the Objectives: to meet the increasing demand for energy; to make maximum benefit of the available generation in the network.

Agriculture Projects

Al Ferdous Agricultural Project- Khartoum state / Shareg Alneel area. It is situated at a distance of 65 Km. from Khartoum North town. (260,000 acres) with the objective: to develop agricultural production and provide job opportunity settlement of the inhabitants

Industry & Free zone project

In Garri (AlGaili) free zone, north of Khartoum state (near the main station of petroleum refining) there are investment opportunities available: industrial & assembly industries, supporting services, food, packing, petrochemicals and plastic products industry and light transformational industries.



At the state level there are 3 existing investment projects in the field of agriculture that include: Soba west extension agricultural project (27 km. south of Khartoum with 38,000 acres), Wadi Soba East agricultural project, 25 Km. distance from Shareg Alneel locality with 70,000 acres and village project for horticultural exports (23 Km. Shareg Alneel locality with 65,000 acres).

Also, Khartoum state is proposing 4 agricultural projects for investment. This includes: - AL Baja, Sanabil, Al Ferdous and Omdurman canal agricultural projects with 10,000, 22,000, 260,000 and 300,000 acres respectively. Three of these projects are located in Shareg Alneel locality.

Development projects

The Butana Rural Development Project (pump irrigation) is targeting farmer families and poor grazing groups. The project includes 2 administrative units of Shareg Alneel, namely, Abu Deleg and Abu Salih as well as other administrative units in neighboring states. The project is financed by: The International Fund for Agricultural Development (IFAD), Federal government, state government and targeted groups (30 million USD).

Entrepreneurship & skill development program for rural women: is implemented by UNIDO, and also Khartoum state VTC project (UNIDO)



Chapter 4

The Market survey Results



4. Chapter 4: The Market Survey Results

4.1. Economic Reintegration

Economic reintegration opportunities for Ex-combatants can be classified into three possible options: formal employment with employers in the state; enrolment in educational or training programs; and self-employment through the establishment of new small businesses and microenterprises or partnerships in existing businesses. DDR implementing partners will be required to assist Excombatants to attain their goals through the channels available under these three options.

Formal employment opportunities in Khartoum state are scarce and require skill levels most Ex-combatants may not possess. Also, while formal basic educational facilities are available throughout the state (some offering adult education programs), vocational and skill development training facilities have very limited capacity and resources, and may not be able to absorb a large number of Ex-combatants. Consequently, additional alternative resources would have to be utilized.

Self-employment seems to be the most viable option for Ex-combatants, which will entail the establishment of new individual /and or group microenterprises or the creation of partnerships in existing businesses. But, if the entrepreneurial and other business related skills are lacking among target groups, the newly established microenterprises will be destined to fail. To increase their success rate, intensive intervention by DDR implementing partners would be required, including providing guidance and advice, as well as, training, financial and other business support services, etc.

4.2. Labor Market Analysis & Employment Opportunities

As stated above, formal employment with existing employers in the state is one of the three economic reintegration opportunities options. In this section, the labor market in Khartoum state will be analyzed. Available job opportunities offered by the surveyed businesses will be identified. A sample of potential employers will be listed. In addition, job placement procedures and services will be discussed and possible incentives to potential micro and small businesses, as potential employers, will be recommended.

 Table 4.1 shows the estimated workforce and unemployment rates in Sudan.

 Table 4.1: Estimated Workforce in Sudan

1996	2008	2010
27.3	39.2	40.9

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Workforce (Northern States)	8.2	11.6	12.4
Employed	6.9	9.3	9.9
Un-employed	1.3	2.3	2.5
Unemployment Rate	16.60%	19.70%	20.30%

Source: Kabbashi Suliman – 2008

Agriculture absorbs 52% of the workforce followed by manufacturing and mining at 40%. It is estimated that 20.5% of the 9.9 million individuals employed in 2010 work for the public sector, while the private sector accounts for 75% of the employment and other sectors account for 4.5%.

For the state of Khartoum, limited and inconsistent data were available on the number of employed individuals. Therefore, the size of the workforce would have to be estimated from population figures and the few available studies, which include the following:

- 1. Suliman, Kabbashi M. (2008): "Assessing Employment Needs in Sudan: Focusing on Khartoum Labor Market", an analysis conducted for the Ministry of Labor (in Arabic).
- 2. Ali Abdel Gadir Ali and Ibrahim A. Elbadawi (2002): "Explaining Sudan's Economic Growth Performance", AERC Collaborative Research Project on Explaining Africa's Growth Performance.
- 3. Report: Technical Committee for Developing Implementation Strategies for the Reduction of Unemployment (2006): "Summary of the Committee's Report", Center for Strategic studies.

All the abovementioned studies relied on data from the migration and labor force survey conducted by the Ministry of Manpower in all northern states in 1996. Data presented in Kabbashi Suliman study were mainly obtained from a Ministry of Labor study conducted in 2007 in the state of Khartoum and supplemented by his research group's own survey.

The workforce in Khartoum state can be estimated by assuming that the segment of the population eligible for employment consists of individuals above the age of 16, of whom 70% are male and 30% are female individuals (consistent with findings of the abovementioned survey). Consequently, by using the census data for 2008, the estimated total workforce in the state of Khartoum amounts to 1.73 million individuals, as shown on Table 4.1. 200,000 of these individuals are presumed to be enrolled full-time in higher education or training institutes (total enrolment is more than 450,000). Hence, the workforce eligible for formal employment in the state of Khartoum is estimated at 1.53 million individuals (45.7% of the total population above 16 years old).

The unemployment rate in Sudan in 2008 is estimated at approximately 19.7% (Kabbashi Suliman 2008). But in Khartoum state it is expected to be higher due to



the large influx of IDPs. Hence, the employed workforce, which is 80.3% of the eligible workforce, is estimated at 1.234 million individuals. The 1996 survey reports that only 71.9% of the employed workforce (est. 887,454 individuals) actually receives wages, which indicates that at least 28.1% of the workforce is not receiving wages in their self-employment jobs (about 346,835 individuals).

Approximately, 39.2% of the employed workforce is employed in the government sector (i.e., 483,841 individuals), 4.5% with the public enterprises and 4% in unspecified sectors. This translates to a total of 52.3% of the employed workforce working for the private sector (equivalent to 645,533 individuals). Individuals employed in the private sector consist of those who are working for micro and small enterprises, as well as, medium and large enterprises. 65.8% of those employed by the private sector work for micro and small businesses (about 424,761 individuals).

		Over 16		
Population - 2008 Census	Total	Total	Male	Female
Khartoum	5,274,321	3,364,002	1,819,742	1,544,260
Gender % in Workforce			70%	30%
Eligible for Work	51.6%	1,737,097	1,273,819	463,278
Full-time College Students	11.5%	200,000		
Actual Workforce	45.7%	1,537,097		
Unemployed	19.7%	302,808	211,966	90,842
Employed Workforce	80.3%	1,234,289		
Workforce receiving wages	71.9%	887,454	621,218	266,236
Employed by government	39.2%	483,841		
Private Sector + Self-employment	52.3%	645,533		
Employed by public enterprise sector	4.5%	55,543		
Employed by other	4.0%	49,372		
Self-employed (no wage)	28.1%	346,835		
Employed in micro & small businesses	65.8%	424,761		
Employed in micro & small businesses (for wage)	18.3%	77,926		
Employed with medium and large enterprises	17.9%	220,772		

Table 4.2: Estimated Workforce in Khartoum State

From the above table and references, the following can be concluded:

1. The rate of unemployment is very high (almost 20%). Approximately, 50% of the un-employed are young college graduates. This is due to the low job



creation rate averaging 3% compared to the workforce growth averaging 11.3%.

- 2. 34.4% of the employed workforce (i.e., 424,761 individuals) work for micro or small enterprises or self-employed.
- 3. A large percentage (28.1%) of those working in the private sector is not receiving wages from their self-employment jobs. They rely on the profits generated from running their own businesses.
- 4. 39.2% of the employed workforce is employed by the government compared to only 17.9% employed by medium and large enterprises. The small contribution of the these enterprises to the job market can be attributed to a number of factors, including concentration on limited business sectors by the private sector, lack of incentives to hire additional labor, low skills among those seeking employment, unfavorable labor laws and tax regulations, etc.

From the above discussion, it is evident that there is severe shortage of good paying jobs in all sectors. Job seekers including large numbers of college graduates are resorting to self-employment, other informal economic activities or travelling abroad in search of good wages. The employment outlook for the near future is bleak despite the federal and state governments' attempts to absorb large numbers of employees, who compete to end up in low paying and unfulfilling jobs. There is shortage of large projects and large enterprises which could absorb large numbers of employees. The industrial sector absorbs a small number of the labor force in Khartoum state. These industries include bakery, spinning & weaving, food and plastic industries. However, many medium and large size manufacturers are waiting for the business environment and economic conditions to improve before they recruit additional employees and labor. Most of these manufacturers are currently fulfilling their needs with contractual and temporary labor, forcing highly qualified and skilled individuals to compete for limited job opportunities in the private sector.

Considering that a large percentage of the workforce had to resort to selfemployment and the informal sector and the fact that most of college graduates over the last five years are still unemployed, it is evident that DDR participants would face great difficulties in finding employment in the formal sector. Therefore, they may seek employment with small businesses or in the informal sectors.

In a study conducted by Transition International in 2007, the following table was constructed, which shows the potential areas for employment in Khartoum state. Some of the listed opportunities can be pursued as self-employment business ventures.

 Table 4.2: Potential Areas for Employment in Khartoum State (Source Transition International DDR Study 2007)

Job Areas	Employment Potential	Income Potential
Agricultural production (field crops)	High	Low
Air transport	Low	
Banks	Low	High

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		IP AL
Communication	High	High
Construction	High	High
Education services	Low	Low
Electric light and power	Low	High
Engineering and architectural services	Low	High
Forestry	High	High
Freight transport by road	High	Low
Grain mill products	High	Medium
Inland fishing	High	High
Insurance	Low	High
Manufacture of bakery products	High	High
Manufacture of dairy products	Medium	Medium
Manufacture of electronic equipment, machinery and	High	Medium
supplies	C C	
Manufacture of footwear	Medium	Medium
Manufacture of industrial chemicals		
Manufacture of leather and leather products (except	High	Medium
footwear)	C C	
Manufacture of metal products (except machinery and	High	High
equipment)		
Manufacture of other chemical products	Low	High
Manufacture of wearing apparel (except footwear)	High	High
Manufacture of wooden furniture and fixtures	High	High
Maritime transport	Low	High
Medical and dental services	Low	High
Other mining and quarrying	Medium	Medium
Passenger transport by road	High	High
Plantations	High	Low
Printing, publishing and allied industries	High	High
Public administration	Low	Medium
Railway transport	High	Medium
Repair of motor vehicles	High	High
Restaurants and hotels	High	High
Retail trade (grocery)	Medium	High
Sanitary services	High	High
Sawmills, planning and other wood mills	High	High
Slaughtering, preparing and preserving meat	High	High
Spinning, weaving and finishing textiles	Medium	Medium
Supporting services to air transport	Low	High
Supporting services to maritime transport	Low	High
Wholesale trade (grocery)	Low	Medium

4.2.1. Potential Employers in Existing Businesses

Employers in the state can be classified into: government and semi-government agencies; private sector and companies; international organizations and NGOs; and small businesses and micro-enterprises. Employment procedures may vary from category to another.

As stated above, job opportunities with the government or in the private sector are scarce. International organizations and NGOs are not advertising presently many job openings in the state. Their job vacancies are usually advertised at the national



and international levels. Most of the jobs suitable for DDR participants are available with micro and small businesses. The market survey identified a small number of available job opportunities, mostly with small and micro businesses. Table 4.4 lists these job opportunities. Additional details about these employers are listed in the database.

Job	Locality	Location	Enterprise Name	Telephone
Worker	Alkhartoum	Almehali Market	Alshaebi Company	0918229711
15 workers	Bahri		Shehad coiffeur	0911229714
2 Labors	Ombaddaa	Ombadda	Agriculture Project(Farming)	0907880444
2 Worker	Omdurman	Omdurman Market	Mohamed Altaib Mohamed Zein	0122409893
2 Worker	Omdurman	Omdurman Market	Defallah Abdelrahman Hassen	0126588589
28 Workers	Bahri		Dar Alwaed Printing Press	0912308187
Agricultural Engineer	Bahri		Zizinia Nursling	0912955179
Barber	Omdurmaan	Khelifa Market	Anwer Yakoub Abedellah	0906193393
Barber	Bahri	Saad Kishra	Belas Barber Shop	0912515763
Barber	Bahri	Bahri Alkederu Market	Aman Barber Saloon	0923442004
Barber	Bahri	Alkederu Market Bahr	Talal Barber Shop	0922027192
Barber	Omdurman	Khelifa Market	Sheka Saloon	0112007829
Barber	Omdurman	Almoaradaa	Anamil Saloon	
Blacksmith	Jabal_awliya	Alnaasr	Alfedliya Blacksmith and Carpentry workshop	0912224760
Blacksmith	Jabal_awliya	Alnaasr	Sidiq Adem Kebsha	
Blacksmith	Jabal_awliya	Alnaasr	Alzein Blacksmith Workshop	0912766589
Blacksmith	Jabal_awliya	Alnaasr	Ahmed Haroun Workshop	0111259121
Blacksmith	Jabal_awliya	Alnaasr	Zekaria Hamad Osman	0914486196
Blacksmith	Jabal_awliya	Alnaasr	Mohamed Alamin	0121396672

Table 4.4: Available Jobs

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			Mohamed	
Blacksmith	Jabal_awliya	Alnaasr	Alkiwa Workshop	0909527363
Blacksmith	Omdurman	Omdurman	Santio Blacksmith	0911129163
Blacksmith	Jabal_awliya	Alnaasr	Beshra Ahmed Asil	0922515965
café worker	Omdurman	Khelifa Market	Not Available	0907059779
Café Worker	Ombaddaa	Almoaradaa	Aluelue Café	0122097795
Café Worker	Omdurman	Almoaradaa	Yasir Imam Mohamed Beshir	0914333225
Car Maintenance	Jabal_awliya	Alnaasr	Abdeljebar Alharim Mohamed	0911294094
Car Maintenance	Alkhartoum	Alkhartoum Wasaat	Sherouni Alhandesia	0906274757
Car Maintenance	Omdurman	Omdurman	Abdellah Mechanics Workshop	0912819115
Car Maintenance Technician	Jabal_awliya	Alnaasr	Hussen Adem Aldew	0915168123
Car Maintenance Technician	Alkhartoum	Alkhartoum Wasaat	Saico Car services Workshop	0913317201
Carpenter	Omdurman	Almoaradaa	Mohamed Osman Mohamed Abeker	0911205968
Carpenter	Jabal_awliya	Alnaasr	Yasir Cloth shop	0918049232
Carpenter	Jabal_awliya	Alnaasr	Alfedliya Blacksmith and Carpentry workshop	0912224760
Carpenter	Omdurman	Omdurman	Mobilyat Alyom Workshop	0128245575
Carver	Omdurman	Alshabi Market	Alnehatib Workshop	0924243042
Computer Teacher	Omdurman	Omdurman	Alareki (2) Computer	0915205917
Computer Technician	Bahri	Bahri	High Technique	0912996390
Cooker	Jabal_awliya	Alnaasr	Alfetah Restaurant	0912471178
Document Photocopying	Omdurman	Almoaradaa	Jumla Telecom	0913874875
Document Photocopying	Omdurman	Almoaradaa	Abu-Alawed Osman Mohmedsati	090475122
Document Photocopying Skills	Alkhartoum	Alkhartoum Wasaat	Alshami Services Centre	0911169181
Electrician	Jabal_awliya	Alnaasr	Abu Alhusen Workshop	0912967325
Electrician	Jabal_awliya	Alnaasr	ld Electricity Workshop	0127521604



Electrician	Jabal_awliya	Alnaasr	Alnaasr Abu-Idris Alhandesia Workshop	
Electricity Devices Technician	Bahri	Alhalfaya Market	Not Available	0925447294
Employee	Omdurman	Next to Alkelifa	Rui and Muab Service	0922617369
Employee	Ombaddaa	Almoaradaa	Wedemedeni Telecom	0912860080
Employee	Omdurman	Omdurman	Mohamed Ahmed Glass	0122634083
Farming	Bahri	Alselait	Agriculture Project	0913894227
Instructor	Omdurman	Omdurman	Alareki (2) Computer Service	0915205917
Kiosk Worker	Omdurman	Almoaradaa	Jelebib Kiosk	0903040174
Labor	Alkhartoum	Alkhartoum Wasaat	Mohamed Abdel kadir Aluminium	0122127759
Labor	Bahri	Bahri Market	Alsadiq Balah Abdellah	0912436840
Labor	Bahri	Bahri Market	Khelifa Nesredin Hussen	0918815790
Labor	Bahri	Almerkezi Market	Almenda Plant Nursery	0916285505
Labor	Omdurman	Omdurman Market	Alsudani Cloth Shop	0122899110
Labor	Omdurman	Libya Market	Abdellah Wood Shop	0912892786
Labor	Omdurman	Libya Market	Burham Aviation	0912242946
Labor	Bahri	Bahri central Station	UNESCO National UNION Institute	0916171864
Labor	Bahri	Alhalfaya Market	Tebian Bakery Shop	0912397768
Labor	Alkhartoum	Alarebi Market	Almahrejan Cafteria	0915007002
Labor	Omdurman	Libya Market	Mohamed Abdellah Mussa	0902899433
Labor	Omdurman	Libya Market	Haj Mussa Dairy Center	0912649141
Labor	Omdurman	Alaeda Street	Not Available	0925398942
Labor	Omdurman	In the Business	Abdelrahman Tire Shop	0915661317
Labor	Alkhartoum		Alsalihin Café and Restaurant	0122406655

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Labor	Alkhartoum	Almehali Market	Almehali Mustafa Mohamed Market Abas	
Labor	Omdurman	Alarda	Alniema Laundry	0911719180
Labors	Alkhartoum	Almehali Market	Not Available	0123821376
Lathe Technician	Omdurman	Omdurman Market	Mahir Mohamed Belah Shop	0912255803
Leather Manufacturing Tech.	Omdurman	Omdurman Market	Mohamed Altaib Mohamed Zein	0122409893
Mechanics	Jabal_awliya	Alnaasr	Altom Maintenance Workshop	0912748785
Men Jelebyia Tailor	Omdurman	Almoaradaa	Jumaa Abdellah Adem	09121185186
Men Tailor	Omdurman	Almoaradaa	Hassen Ishaq Abdelkerim	0922322413
Not Available	Bahri	Alhalfaya Market	Not Available	0911342898
Photocopying Skills	Omdurman	Almoaradaa	Wehib Hassen Mohamed Altaib	0122760036
Photographer	Omdurman	Almoaradaa	Moab Studio	0916771191
Photographing	Bahri	Bahri	Nebatia Art Production	0914166677
Plumber	Jabal_awliya	Alnaasr	Ibrahim Plumbing	0922567282
Printing Skilss	Omdurman	Almoaradaa	Wehib Hassen Mohamed Altaib	0122760036
Printing Technician	Omdurman	Omdurman Near Mosque	Samdin Printing Press	0912749357
Printing worker	Alkhartoum	Alhurya Street	Almutenebi Stationery	0912227222
Printing	Omdurman	Almoaradaa	Abu-Alawed Osman Mohmedsati	090475122
Real Estate Mediator Employee	Alkhartoum	Alkhartoum Wasaat	Hamida Real Estate Agent	0927694320
Reksha Maintenance	Alkhartoum	Alkhartoum Wasaat	Remzi Adem Abubeker	0924466822
Street Vendor	Omdurmaan	Alarda Street	Not Available	0916838204
Street Vendor	Omdurmaan	Alarda Street	Not Available	0918418649
Street Vendor	Bahri	Alhalfaya Market	Hatim Grocery	0922170324
Street Vendor	Bahri	Bahri	Sania Boutique	0912967522

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Street Vendor	Bahri	Bahri	Bahri Alyekin Poultry Production	
Street Vendor	Omdurmaan		Mekawi Stationery	0922176622
Street Vendor	Bahri	Bahri	Poultry Campany	0925993615
Street Vendor	Omdurmaan	Almoaradaa	Mohamed Abas Abdellah Hassen	0912103146
Shoe Shop Manufacturing Professional	Omdurman	Libya Market	4 Star	0907236338
Shoes Manufacturing	Omdurman	Albosta Omdurman	Mejdi Folklore	0911316600
Tailor	Jabal_awliya	Alnaasr	Alhibi Tailor-made	0910047708
Tailor	Omdurman	Alarda Street	Not Available	0129174494
Tailor	Bahri	Saad Kishra	Abdelhafith Costume Shop	0912714337
Tailor	Bahri	Saad Kishra	Ketun Costume Shop	09129263320
Tailor	Omdurman	Omdurman market	Alsudani new Tailor Made	0122899110
Tailor	Omdurman		Alsudani Modern Tailor Made	0122899110
Tailor	Omdurman	Almoaradaa	Alsadiq Adem Ishaq	0922322413
Teacher	Omdurman	Alshuhadae	Omdurman Net Café	0912237408
Teacher	Bahri	Bahri Central Station	Haisem Mohamed Ahmed	0926200028
Teacher 2	Bahri	Bahri Central Station	UNESCO National UNION Institute	0916171864
Tent	Alkhartoum	Alkhartoum Wasaat	Bekri Clothes Shop	0128215586
Tire Technician	Bahri	Bahri	Nesredin car services	0912845621
Waiter	Alkhartoum	Alkhartoum Wasaat	Keir Zemam Restaurant	0911934038
Waiter	Bahri	Alhalfaya Market	Not Available	0912748305
Waiter	Omdurman	Almoaradaa	Naji Ali Alhussen	0912485294
Worker	Omdurman	Almoaradaa	Aliklas Oil	0122828425
Worker	Alkhartoum	Alkhartoum shimal	Suleman Cloth Shop	0923228785
Worker	Alkhartoum	Alkhartoum shimal	Mehamed Fruit Business	0914178658
Worker	Omdurman	Omdurman	Abdellah Khalid Batteries Trading	0910583889

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Worker	Alkhartoum	Alarebi Market	Wed Bedir service	0912250918
Worker	Jabal_awliya	Alnaasr	Alfetah Restaurant	0912471178
Worker/Labor	Bahri	Bahri Market	Kamani Seed and Fertilizers Trading	0123868104

In addition, more than 470 businesses, which are potential employers in the state of Khartoum, were selected and added to the database. These businesses can be contacted periodically for jobs availability. Table 4.5 lists the number of these selected and interviewed businesses by business sector. For names, locations and contact information of these businesses please refer to the database. Furthermore, Table (4.6) lists selected potential employers, who are currently employing more than 50 employees in the state of Khartoum.

Sector	Subsector	Count
Other		35
Accommodation and Food Services	Accommodation	1
Accommodation and Food Services	Food Services and Drinking Places	4
Administrative and Support Services	Waste Management and Remediation Services	2
Agriculture, Forestry, Fishing and Hunting	Animal Production	9
Agriculture, Forestry, Fishing and Hunting	Crop Production	36
Agriculture, Forestry, Fishing and Hunting	Forestry and Logging	2
Agriculture, Forestry, Fishing and Hunting	Support Activities for Agriculture and Forestry	19
Arts, Entertainment, and Recreation	Amusement, Gambling, and Recreation Industries	1
Arts, Entertainment, and Recreation	Performing Arts, Spectator Sports, and Related Industries	4
Construction	Construction of Buildings	5
Construction	Heavy and Civil Engineering Construction	2
Construction	Special Trade Contractors	3
Educational Services	Educational Services	4
Finance and Insurance	Monetary Authorities - Central Bank	1

Table 4.5: Potential Employers by Business Sector

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Finance and Insurance	Securities, Commodity Contracts, and Other Financial Investments and Related Activities	2
Health Care and Social Assistance	Hospitals	17
Health Care and Social Assistance	Social Assistance	1
Information	Broadcasting (Except Internet)	1
Information	Data Processing, Hosting, and Related Services	1
Information	Other Information Services	1
Information	Publishing Industries (except Internet)	1
Information	Telecommunications	4
Manufacturing	Apparel Manufacturing	1
Manufacturing	Beverage and Tobacco Product Manufacturing	3
Manufacturing	Chemical Manufacturing	8
Manufacturing	Computer and Electronic Product Manufacturing	7
Manufacturing	Electrical Equipment, Appliance, and Component Manufacturing	6
Manufacturing	Fabricated Metal Product Manufacturing	6
Manufacturing	Food Manufacturing	4
Manufacturing	Furniture and Related Product Manufacturing	4
Manufacturing	Leather and Allied Product Manufacturing	10
Manufacturing	Machinery Manufacturing	3
Manufacturing	Miscellaneous Manufacturing	14
Manufacturing	Paper Manufacturing	1
Manufacturing	Petroleum and Coal Products Manufacturing	1
Manufacturing	Plastics and Rubber Products Manufacturing	4
Manufacturing	Primary Metal Manufacturing	11



Manufacturing	Printing and Related Support Activities	5
Manufacturing	Textile Product Mills	6
Manufacturing	Wood Product Manufacturing	6
Mining, Quarrying, and Oil and Gas Extraction	Mining (except Oil and Gas)	1
Mining, Quarrying, and Oil and Gas Extraction	Oil and Gas Extraction	1
Mining, Quarrying, and Oil and Gas Extraction	Support Activities to Mining	3
Other Services (except Public Administration)	Personal and Laundry Services	3
Other Services (except Public Administration)	Repair and Maintenance	23
Professional, Scientific, and Technical Services	Professional, Scientific, and Technical Services	18
Public Administration	Justice, Public Order, and Safety Activities	1
Public Administration	Administration of Human Resource Programs	1
Real Estate and Rental and Leasing	Real Estate	2
Retail Trade	Building Material and Garden Equipment and Supplies Dealers	16
Retail Trade	Clothing and Clothing Accessories Stores	11
Retail Trade	Electronics and Appliance Stores	20
Retail Trade	Food and Beverage Stores	21
Retail Trade	Furniture and Home Furnishings Stores	4
Retail Trade	Gasoline Stations	4
Retail Trade	General Merchandise Stores	66
Retail Trade	Health and Personal Care Stores	6
Retail Trade	Miscellaneous Store Retailers	53
Retail Trade	Motor Vehicle and Parts Dealers	17
Retail Trade	Nonstore Retailers	1

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Retail Trade	Sporting Goods, Hobby, Book, and Music Stores	3
Transportation and Warehousing	Air Transportation	1
Transportation and Warehousing	Support Activities for Transportation	1
Wholesale Trade	Merchant Wholesalers, Durable Goods	36
Wholesale Trade	Merchant Wholesalers, Nondurable Goods	14
Wholesale Trade	Wholesale Electronic Markets and Agents and Brokers	3
TOTAL		586

Table 0.6: Selected potential employers

Sector	Enterprise Name	Telephone	Total Employees
Accommodation and Food Services	5m rent a car company & 5m hotel (Sudan)	249-183-462962	500
	Meridien Hotel (Sudan)	249-183-775970	500
	Dar Savanna Ltd. (Gum Arabic) (Sudan)	249 1 83782203	100
	El Dali&El Mazmoum National Co. (Sudan)	249-183-491835	100
	Elnefeidi Commercial Enterprises (Sudan)	249 183 784012	500
	Elsharif milling & marketing co. (Sudan)	249 1 85312965	100
Agriculture, Forestry,	Fadous For Trading & Investment Co Ltd (Sudan)	249-183-792225	100
Fishing and Hunting	Lazoteein For Develoment (Sudan)	249-9-22591704	100
	Smkgroup (Sudan)	249 183 776968	100
	Sudabana inc. (Sudan)	249-91-2722044	500
	Sudan trade point (Sudan)	249 183 762586	100
	WADI ATMOR AGR. SCHEME (Sudan)	249 87 522468	100

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Construction	AINA GAP JV CO (Sudan)	249-183-268618	500
	Hassiba House (Sudan)	249 183 774155	500
Health Care and Social Assistance	University of Juba (Sudan)	249 83 781157	1000
Information	Sudatel (Sudan)	249-83-786799	1000
	Abueljack mines co. (Sudan)	0121055509	500
	African hollowware (Sudan)	249-185-334680	500
	Al Nasr for leather Products (Sudan)	249-9121-47431	100
	Almoukhtar Industrial Control System Co. Ltd. (Sudan)	249-183-741167	100
	Alzargaa (Sudan)	0122033057	500
	CANDYMARO FOOD INDUSTRY (Sudan)	249-1-83473433	100
	Emmar advanced systems (Sudan)	249-187-56 16 40	100
	lyesagroup (Sudan)	249-435-4567	500
	Jumana for juices and packed water (Sudan)	249-9-22414008	500
Manufacturing	MAMOUN ELBERIER GROUP (Sudan)	249-183-784222	1000
	Mamoun elberier group (Sudan)	249912165296	500
	National Blankets Factory (Sudan)	249-9-12903506	100
	Nile Mineral Water (Sudan)	249-9-12356610	100
	Omdurman Soaps & Chemicals (Sudan)	249-9-12131654	500
	PETRONAS Marketing Sudan Limited (Sudan)	249-83-472390	100
	Premier Food Products Co. Ltd. (Sudan)	249-185-480171	500
	The Modren Acetylene & Oxygen Company Ltd. (Sudan)	249 1 85334606	100
	Umc & Makkawi Spring Manufacturing Co. Lt.	249-85-212766	100

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	(Sudan)		
	Vitara Trading Company (Extra Radiator Factory) (Sudan)	249 91220939 92	500
Mining, Quarrying, and Oil and Gas Extraction	Bee Drilling CO. (Sudan)	249-183-470478	1000
Other Services (except Public Administration)	Sudanese Maintenance Company (Sudan)	249 183 761631	100
Professional, Scientific, and Technical Services	Abdul Mutaal Hamadto & Sons Co. Ltd. (Sudan)	249 183 281530/29	500
Real Estate and Rental and Leasing	Elnasr Real-estate Freehold (Sudan)	249-15-5114282	100
	Aba Elgasim co. for trade , agriculture & investment ltd (Sudan)	249-183-767435	500
	Advanced Engineering Works Co. Ltd (Sudan)	249 1 83466050	100
	African Logistic Support Service (Sudan)	249-9-12137535	100
	Alfozan (Sudan)	249-187-536456	100
	Council of insurance (Sudan)	249-9156-48999	1000
	Elie Construction-Sudan (Sudan)	249-912-160849	100
Retail Trade	Elnasr Ind. Trd. Co. Ltd (Sudan)	249-155-240260	1000
	Fallall Global (Sudan)	249-9-122345	500
	Hafez Elsayed Elbarbare co. (Sudan)	249 83 472208	100
	kirkisawi b. co. (Sudan)	249 183 468985	100
	Leader technology company for engineering products (Sudan)	249183-475050	100
	Miami Constructions (Sudan)	249-9-12687863	100
	MOHAMED EL HASSAN MIKIAL (Abu Digin) (Sudan)	249-9-220999657	100



	Nehmia (Sudan)	249 91 2397061	100
	Ottoman Co (Sudan)	249-9-12308280	100
	Seferian & Company Ltd. (Sudan)	249-183-774640	100
	Sudan trade point (Sudan)	249 183 762586	100
	TOKAN CONTRACTING CO,.LTD (Sudan)	249-183-745927	100
	Unipet Petroleum Company (Sudan)	249-15-516482	100
	Zilal For Trading & Services Co. Ltd. (Sudan)	249-1-23180404	500
	Alfarea International Co. For Trading & Developement (Sudan)	249 9 12291790	500
	Asa Medical Services Co. Ltd. (ASCO) (Sudan)	249-1-83590586	500
	Diesel Generator Company (Sudan)	249-183-487511	100
	FMnet for computer Services (Sudan)	249-183-741948	100
Wholesale Trade	Habitat home appliance and supply (Sudan)	249-183-775244	100
	Masheesh eng co (Sudan)	249 83 491481	100
	Saddahco (Sudan)	249 183 744628	100
	Sameer wadie co. for agriculture & investment Itd. (Sudan)	249 83 493589	100
	Yarim (Sudan)	249-183-771141	100

Another segment of potential employers consist of the small businesses which hire helpers and workers. These businesses hire individuals they know or referred through acquaintances. If DDR implementing partners wish to approach these businesses as potential employers, special arrangements including offering incentives would have to be considered by the DDRC for these small businesses. 58% of the small businesses surveyed in this study hire at least one worker/helper as shown on Table (4.7) below. A list of surveyed businesses which hire workers can be obtained from the database.

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Total Workers plus Owner	Number of Businesses
Operated Only by Owner	256
1	160
2	73
3	54
4	30
5	10
6	7
7	4
8	3
10	3
11	2
13	1
14	1
15	2
60	1
61	1
TOTAL	608

Table 4.7: Number of surveyed businesses hiring workers

4.2.2. Job Placement Procedures & Requirements

As mentioned above, job placement procedures vary and depend on whether the applicant is applying for a government job or a job with an international organization. A typical recruitment procedure includes:

- Announce the job opening
- Receive applications and curriculum vitae/resumes, with copies of academic certificates and experience records (if applicable)
- Screen applicants
- Test short-listed applicants by administering a written aptitude test
- Interview successful applicants
- Select the most qualified candidate(s)
- Offer the position to selected candidate(s)
- Negotiate compensation package
- Hire employee(s) on probationary basis for 90 days
- After passing the probationary period, hire the employee(s) on permanent basis

For employment in the **government sector**, the ministry of labor formulated a recruitment committee with the following Objectives:

• Unification of recruitment policies for public post.



- Realization of the principles in justice and quality of opportunity.
- Realizing the principle of free competition based only in efficiency standards.
- Supply public corporations, units and public sector parastatel with qualified and specialized cadres.
- Placement of the right person in the right place.
- Establish an appropriate system that confers stability to public service as well as making it more attractive to efficient and able cadres.

Functions of the Committee:

- Setout basics and general principles for selection that are tidings to other units.
- Selection for recruitment for entry into civil service vacancy for university and higher institutions graduates in addition to experienced employees' recruitment in other sectors.
- Provide consultancy services to the government regarding recruitment policies.

Methodology for selection:

- Written tests.
- Personal interviews.
- Priority of registration in the committee's record.

Written tests:

- Written tests are organized for different specializations posts in order to test proficiency in languages plus aptitudes.
- Written tests are prepared by academic and scientific authorities while the committee supervises the tests.
- Successful candidates are then interviewed and graded according to marks obtained which are added to the written tests. Such methodology has been in selection for ministry of foreign affairs posts, administrator's posts, Sudan airways e.g. flight attendants.

Interviews:

Interviews are organized for almost all vacancies except for the third methodology based on forms to be filled and incumbent classified according to the grade and marks obtained for secondary school certificate holders, the date certificates obtained in addition to languages proficiency, general information and aptitudes.



Private sector recruitment procedures usually follow the procedure outlined at the beginning of this section

International organizations regularly publish job openings on their websites and they are open to all Sudanese applicants (including those who live abroad) for positions reserved to nationals; and for the entire international community for positions to be held by expatriates. For instance, the International Organization for Migration (IOM) publishes on its website the following procedure, which is typical to other organizations' procedures:

For positions of one year, which are subject to a vacancy announcement (VN), recruitment can take from 2 to 4 months. The recruitment procedure includes:

- Publication of vacancy (3 to 4 weeks)
- Screening of applicants
- Interviewing short-listed applicants
- Selection recommendation
- Review at the Appointment and Posting Board
- Appointment

For positions of 3 to 9 months, which are subject to short-term vacancy announcements (SVN), the recruitment can take from 2 to 4 weeks. The recruitment procedure includes:

- Publication of vacancy (2 to 3 weeks)
- Screening of applicants
- Interviewing short-listed applicants
- Selection recommendation
- Review and approval of Human Resources Management
- Appointment

The market survey indicates that the minimum required qualifications are in general as follows:

Laborer: illiterate or basic education, some experience is plus Skilled Laborer: basic education, experience required Technician: academic certification, experience is a plus Clerk: secondary education, experience is a plus Professional: university degree, experience is a plus Managerial & Supervisory position: university degree, experience required

As mentioned above, small businesses and micro-enterprises usually hire individuals they know personally or recommended by trusted acquaintances. Most of their full-time positions are for workers and do not require much education nor experience.



4.2.3. Employers interested in Cooperation with DDR

The majority of the surveyed small businesses expressed interest in cooperating with the DDR, especially if given incentives. Also, some government agencies indicated that they would hire DDR participants. However, most of the businesses in the private sector and organizations expressed reservations against hiring Excombatants.

4.2.4. Incentives to Existing Businesses (Grants & Wage Subsidies)

Almost all of the interviewed potential employers stated that receiving incentives will positively affect their decision to hire Ex-combatants. 49.5% of these potential employers indicated that they would prefer financial assistance to purchase equipment or assets, while the other 50.5% indicated they would prefer a salary subsidy.

4.2.5. Job Placement Services

There are several job-placement agencies available to job seekers in Sudan. Some of these agencies can be accessed through the internet and others require applicants to submit their applications in person. The most-popular online jobplacement services include the following:

<u>sudanjob.net</u>, <u>foncord.com</u>, <u>ftesh.com</u>; Wazifati.net, Sudan job.net, Rumat Al hadag, Gizek, Hiba International Recruitment Company, Associated Consultants & Partners, Lutfi Development Center (Recruitment services), UN jobs in Sudan, UNDP Sudan jobs, engineering jobs in Sudan, UNICEF jobs in Sudan, agricultural jobs in Sudan

An applicant will be required to register, and then can post his/her CV or resume and search for a job. These openings are updated frequently.

Other job-placement agencies provide personalized services and require submitting applications in person. The level of service provided by these agents varies from a simple job referral to a full service provider. An example of these agencies is Gizek (see contact information below), which provides full employment services for professionals. A typical Gizek employment seeker possesses a minimum degree level qualification, good level of English, computer skills, professional attitude and experience and a high level of motivation.

Gizek Recruitment Services

Street 1, Amarat, Khartoum



Telephone: (00249183) 56 42 24

Website: www.gizek.com

Email: info@gizek.com

Email: gizek2006@yahoo.co.uk

Email: gizekrecruitment@hotmail.com

Gizek Procedures

Gizek posts the following procedures on their website:

1) Applicants must pass through the initial selection procedure to become Members of Gizek's selective employment database.

2) An international standard CV will be prepared for each approved applicant.

3) All CV's are checked by our standards authority in the UK and advice given on any areas which may help employment prospects of applicants.

4) Successful applicants will remain on Gizek's database for 1 year, where companies will select suited applicants for interviewing.

The Membership fee is non refundable. It covers all the services. The fee should be paid in full to enable applicants to be registered on Gizek's database.

For Local Applicants:

Requirements:

Graduates

Excellent Level of English

Computer Literate

Presentable in appearance

Motivated and Enthusiastic

On initial application all applicants must submit:

Current CV

Two photographs



Handwritten letter in English describing previous work experience and jobs sought.

1 week after application, successful applicants must attend an interview. A membership and administration fee of 5,000 SD should be paid.

Members will then have their details passed on to companies with suitable job vacancies.

Stages:

Stage 1: Advertise for Applicants

Stage 2: Receive CVs of applicants and evaluate

Stage 3: Applicants will be notified if their application was successful or not

Stage 4: Applicants who are unsuccessful will be directed to courses

Stage 5: An interview will be conducted at the Gizek offices

Stage 6: Successful applicants will be added to Gizek's database and notified of any future interview dates.



4.3. Self Employment: Microenterprises & Small Businesses

Self-employment is the main option for the economic reintegration of the Excombatants. This section investigates the market environment for self-employment or for establishing micro-enterprises, discusses feasible business opportunities to determine their financial performance and finance needs. In addition, needed business support services are highlighted. Also, communities' profiles and income levels are studied. Unexplored opportunities were identified, promising business opportunities were highlighted and feasibility studies for individual and group businesses were prepared and summarized. In addition, new business models were recommended.

Understanding of the business environment, business financial performance, etc. will help in selecting and recommending business activities, into which DDR participants can be engaged. Therefore, a market survey was conducted and market conditions were studied.

4.3.1.Community Profiles of Self – Employment Opportunities

As mentioned before self employment (trade and manufacturing) is the main livelihood for populations in Khartoum state.

Selected areas for the survey

The market survey covered the entire Khartoum state but concentrated in: 1) Jebel Awlia, Umbadda and Haj Yousif localities, where most of DDR participants live, 2) Central Khartoum (Wassat) and other areas where most of DDR participants can earn a living. Selected locations are illustrated in Table 4.8 below. More details about selected markets are provided later in this chapter.

Locality	Location	Count of Surveyed Businesses
Khartoum	Khartoum Gharb	4
Khartoum	Khartoum Shareq	71
Khartoum	Khartoum shimal	5
Khartoum	Khartoum Wasaat	24
Khartoum	Al Shajara	4

 Table 4.8: Surveyed Businesses Locations



Khartoum		
	Wadi_soaba	5
Bahri	Aljaili	5
Bahri	Alsilait	1
Bahri	Bahri	111
Bahri	Bahri shimal	9
Jebel-Aulia	Alazhari	3
Jebel-Aulia	Alkalakla	2
Jebel-Aulia	Jebel-Aulia	34
Karari	Kararri	1
Umbadda	Alameer	3
Umbadda	Albooghaa	10
Umbadda	Alssalam	3
Omdurman	Abu_saeed	19
Omdurman	Abuangaa	4
Omdurman	Alfitiahaab	9
Omdurman	Almoaradaa	3
Omdurman	Alreef Aljanoobi	29
Omdurman	Hai_Alaraab	41
Omdurman	Wadnoobawi	208
Shareq_Alneel	Wadi Soba	1
TOTAL		609

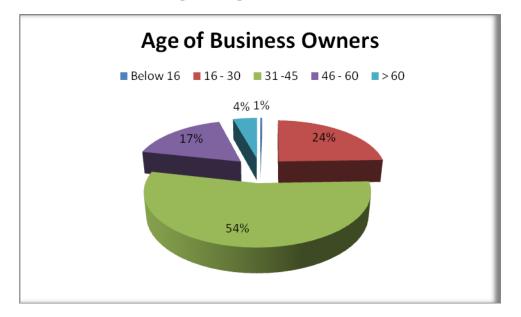
Business Owner's Characteristics

Age and marital status of entrepreneurs

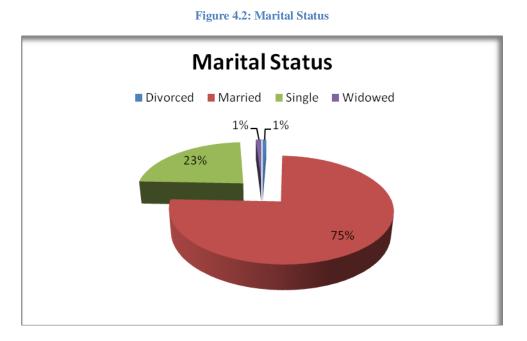
The Chart below (Figure 4.1) shows that more than half of the respondents (54.02%) were in the age range 31-45 years. The second majority in age (24%) were in the age range 16-30 years. Business owner's age is expected to have influence on productivity and output of individuals as it affects their mental and physical abilities. Young entrepreneurs tend to be more innovative.



Figure 4.1: Age of Business Owners



On marital status, the findings of the study as depicted in Figure 4.2 show that the majority of the respondents were married (75%) and the majority of the married respondents (63.3%) have one wife. The second majority of respondents are single (23%).



The marital status (married, widowed, divorced, etc.) indicates the level of social stability and economic responsibilities. As shown in table (4.9) below more than 67% of the respondents have children and 26% have more than 5, resulting in 2 children per family on average. Children are considered an important resource,

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especially among low income groups since they can contribute toward family income generation, directly through employment for income generation, or indirectly by taking care of the house chores in the absence of the mother. In addition, being married and having children would imply the existence of extended families on the two sides, the husband's and the wife's, and perhaps additional economic obligations.

Number of Children	Percent
0	32.9%
1	6.3%
2	10.4%
3	12.3%
4	12.1%
5	7.1%
>5	18.9%

Table 4.9: Number of Children Percentage

Gender:

Table (4.10) shows that 98% of respondents are male. Very small ownership by females represents an opportunity to engage more females (as groups) in the business. This is due to the fact that, traditionally, in many parts of Sudan, conservative families do not send their young wife or daughter (married or single) to work in the market place to sell products (most of the women work in informal markets). However, in real life this attitude has changed due to increasing need for income, especially among the poor populations.

Table 4.10: Gender of Business Owners

Gender of Business Owner	Number	Percent
Female	15	2%
Male	594	98%

Education

The level of education is taken as a measure of existing skills and entrepreneurial capabilities, such as management, book keeping and marketing techniques, i.e., an indication of the sophistication level of the businesses. Chart (4.3) shows that the majority of the respondents (53%) had formal education up to university (university and intermediate/secondary). The second majority of the respondents observed to have at least primary schooling (36.7%).



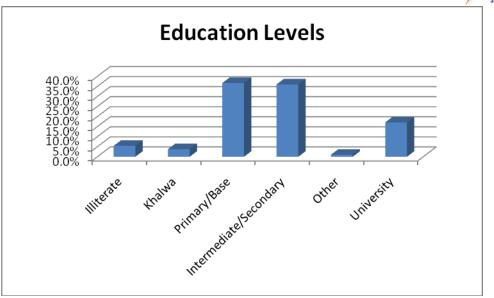


Figure 4.3: Education Levels of Entrepreneurs

The level of education is assumed to have a significant effect on the output of the entrepreneur. The better educated entrepreneur not only has more knowledge to alternative enterprises and techniques than his uneducated neighbor but also has more confidence in his own judgment and feel less need for the approval of others, i.e., tough to compete with. Major production constraints in the developing countries are the lack of knowledge and training about the importance of certain modern inputs, which is attributed among other reasons to the entrepreneur's educational level.

Characteristics of Businesses

Motives for starting the business

Table (4.11) summarizes the findings with regard to the reason why respondents work in the respective business activity.

Reason	Percent
All	24.5%
Increase Income	48.4%
Lack of Formal Employment	23.4%
Other	2.5%
Free time	1.2%
TOTAL	100.0%

Table 04.11: Reason	s for Establishing	the Businesses
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The answers demonstrate that 'increase income' had been the major reason for respondent to start business (48.8%), while 24.5% of the respondents selected all reasons, 23.4% of respondents stated that 'lack of formal employment' is the reason for starting their own business. This confirms the findings under the formal employment section.

Business capitalization

Figure 4.4 below shows that while most of the respondents (57.1%) relied exclusively on their own savings and resources to establish the business, 25% of the respondent depend on other sources to start their businesses, a small number of the respondents (9%) received loans from lending institutions, such as banks and financial services providers. It must be noted here that the 9% ratio does not reflect actual market conditions, which is less than 5%. The survey covered more than 50 JASMAR clients, who are financed by the DDRC and located in Al Sug Alamahlei, out of the surveyed 600 businesses, resulting in an increased ratio to 9%

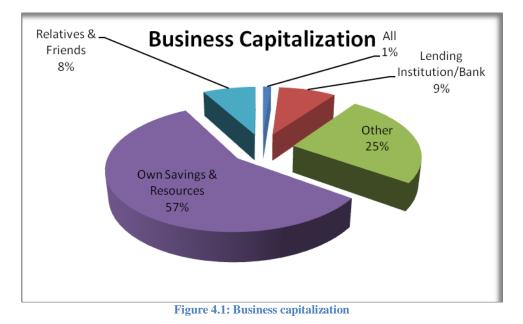
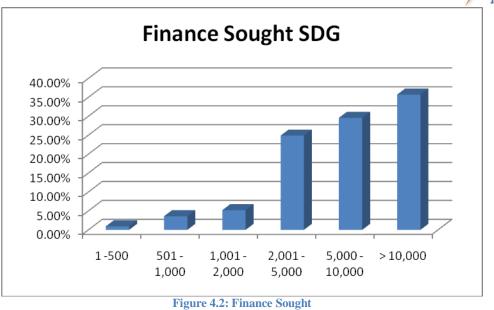


Figure 4.5 below shows the amounts of investments sought by the respondents. As shown, businesses need significant upfront investments. Amounts provided by the DDR may not be sufficient and may have to be supplemented by loans from other sources.





Business activities

Trade is the most prevalent activity of respondents in greater Khartoum (31.9%) followed by manufacturing (25.9%) and Services (25.8).

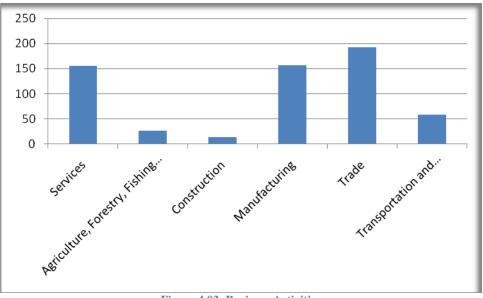




Table 4.12 below, shows the major business subsectors of the interviewed entrepreneurs (subsectors less than 2% were excluded), repair & maintenance, clothing trade, and leather manufacturing are the main activities of the respondents. Economic activities undertaken are the result of investment, income generation, and market segments.

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Sub Sector	%
Repair and Maintenance	11.85%
Clothing and Clothing Accessories Stores	9.18%
Leather and Allied Product Manufacturing	7.68%
Primary Metal Manufacturing	5.50%
Truck Transportation	5.34%
General Merchandise Stores	6.18%
Miscellaneous Store Retailers	4.84%
Couriers and Messengers	4.51%
Wood Product Manufacturing	4.01%
Fabricated Metal Product Manufacturing	3.34%
Food and Beverage Stores	3.67%
Food Services and Drinking Places	3.01%
Crop Production	2.50%
Textile Product Mills	2.34%
Merchant Wholesalers, Nondurable Goods	2.67%
Total	76.62%

 Table 4.012: Surveyed businesses by sub-sector

Table 4.13 below shows the average net profit by business sector:

Sub Sector	Monthly net profit
Repair and Maintenance	1056.00
Clothing and Clothing Accessories Stores	1999.00
Leather and Allied Product Manufacturing	1112.00
Primary Metal Manufacturing	1192.80
Truck Transportation	841.66
General Merchandise Stores	855.00
Miscellaneous Store Retailers	1200.00
Couriers and Messengers	428.00
Wood Product Manufacturing	1340.58
Fabricated Metal Product Manufacturing	1316.00
Food and Beverage Stores	800.00
Food Services and Drinking Places	2070.00
Crop Production	1641.00
Textile Product Mills	1211.20
Merchant Wholesalers, Nondurable Goods	1587.50

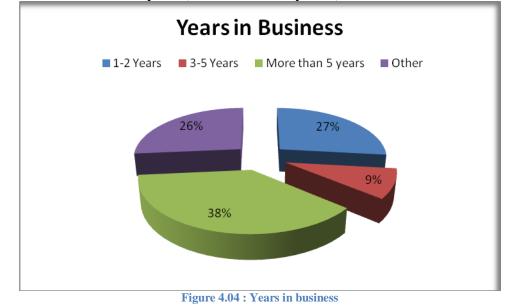
Table 4.13: surveyed businesses by sub-sector

Most of the interviewed stated that they need from 50 to 100 SDG per day. The average monthly net profit is 1,243 SDG.

Years in Business



96.2% of the respondents consider their business as the main occupation and source of livelihood. Figure 4.15 shows that 38% of respondents have been in business for more than 5 years, 27% from 1-2 years, and 26% other.



Contribution to family income

Most of the respondents (84.9%) stated their business is the only source for family income.

Regarding provision of employment opportunities, almost 42.3 % of the surveyed Businesses run by the business owner, 57.7% hire worker(s), 53.7% of the business that hire workers employ from 1 to 5 workers, the other 46.3% of the enterprises hire between 6 to 61 workers. This is consistent with the findings in the formal employment section where many of those running micro and small businesses do not pay themselves wages, but depend on daily profits for family expenses. Such practice of intermingling business and family funds adds venerability to the business, especially when there is cause for additional expenses at the family level.

Total number of workers and business owners employed in the surveyed sample (608 businesses) is 1,232 (i.e., an average of 2 workers per business). Most of those employed are males. 60 female workers are employed in 49 businesses of the selected sample. This indicates that only 8% of the selected business are hiring female. The small percentage is due to the fact that most of the working women are engaged in informal businesses, which are not readily visible at the market level.

Employment and training opportunities

30% of the surveyed businesses showed capacity and willingness to hire helpers/workers.



In response to providing training to others, 60.2% of the respondents stated that they will be happy to provide training to others, as shown on Figure 4.8 below.

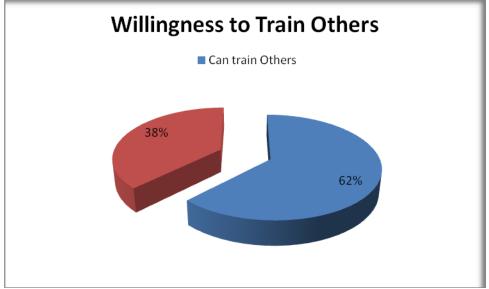
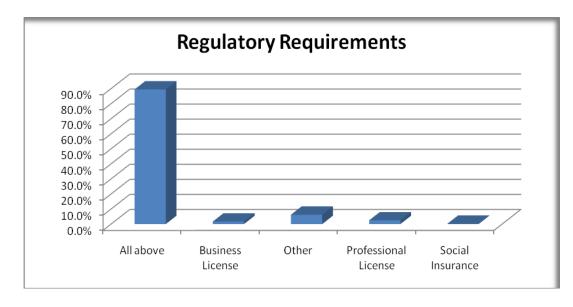


Figure 4.05: Willingness to train others

These businesses can be approached by the DDR as potential providers of training through apprenticeship and on-job-training, as well as, potential employers.

Regulatory requirements

Regulatory requirements include needed compliance and documents by state/locality to start a business, such as business license, professional license, legal papers, health cards, etc. As shown in Figure 4,9 below, 90% of the respondents stated that they need all regulatory documents indicated in the survey, including business license, professional license, social insurance, etc.



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Demand for Finance

The number of potential microfinance clients in urban areas of Khartoum state is estimated at 1.5 million (21% of total population) and the estimated potential market size for micro-lending services amounts to US\$ 1.5 billion in Khartoum State. More than 72% of the surveyed micro-entrepreneurs in Khartoum State could not access formal credit services. The market penetration of formal microfinance lenders is still low as 8% of the total demand is served among the surveyed sample and less than 5%, in general.

Almost all of the surveyed businesses (97.21%) underlined their need for finance. The majority of the businesses (35.74%) need more than 10,000 SDG, while (29.59%) of the business need from 5,000 - 10,000 SDG.

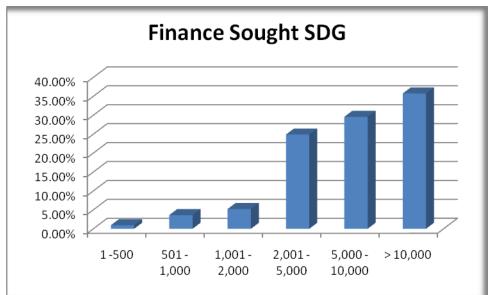


Figure 4.06: Finance sought by micro-enterprises

When they were asked what will they do with the money, the surveyed microentrepreneurs indicated that their credit needs are mainly for expanding their businesses (35.2%), for working capital (30.6%), and for purchasing equipment (27.5%).





4.3.2. Livelihoods & Main Economic Activities

Khartoum state population has been enjoying much higher levels and better quality of social and economic services relative to people residing in the other states of Sudan, creating strong push factors for people to migrate to Khartoum. On one hand, most of the country's health care and medical services, laboratories, pharmacies, are found in Khartoum. Also most of the of the educational services in the Sudan at the Basic, Secondary and University levels, in terms of quantity and quality, are predominantly monopolized by the Khartoum State. On the other hand, Khartoum State has also been enjoying the lion's share of many economic services and facilities relative to other states. Examples could be drawn from petroleum refining and distribution services, communications and transport services, water and electricity production and distribution, building and construction networks and facilities, etc. Khartoum accounts for 65% of the banking and commercial services, 57% of physicians, 21% of hospital beds and nearly 90% of the universities.

The government is the largest employer in the capital, particularly in administrative and service sectors. The private sector played an important role in industrial and commercial activities and services.

Government reports maintain that the Sudanese economy is traditional and agriculture based. In 1996 the sectoral distribution of the labor force was as follows: Agriculture 53%, Services 18%, Commerce 10% and Industry 6%. These figures have changed since then and the micro and small businesses absorb a much larger percentage of the labor force. Regarding the university educated labor force, the 1997 reports show that 83.4% was involved in the industry and service sectors, and 21% of this group was unemployed (SSR, 1997:189).

In 2005, agriculture sector made about 38.6% of GDP, services made 33.6% and the industrial sector contributed 27.8% of the GDP. Manufacturing, which is a sub-



sector of the industrial, made 6.7% of GDP in 2005 (7.1% in 2004), (Central Bank's figures).

The manufacturing sector remains relatively small; manufacturing and mining combined contribute less than one-tenth of the GDP and employ only 4 to 6 percent of the country's labor force. The industrial base is dominated by the processing of food, beverage, and tobacco products. Khartoum North is where most of the manufacturing and processing of cotton, grains, fruits, and livestock; industries include producing beverages and juices, tanning, brick making, textile weaving, and other food processing. Since the year 2000, many chemical plants supplying household products to the rest of the country, are found in Khartoum North.

Agriculture

The structure of the Sudanese economy has shifted over time, from largely reliant on agriculture for growth and exports, to its current dependence on the oil sector. At independence, the structure of the economy was dual with a vast traditional sector based on agriculture and a small modern sector mainly consisting of the transport, communication, real estate and construction services. The contribution of agriculture to the country's growth diminished over the past decades. Wide fluctuations were observed during the 1980s and 1990s, with episodes of contraction during the time of conflict and drought and resurgence during 1986, 1989, 1992 and 1996 with growth exceeding ten percent. Agriculture nevertheless remains the country's main driver of employment, especially outside the country's top urban areas of Khartoum and Port Sudan.

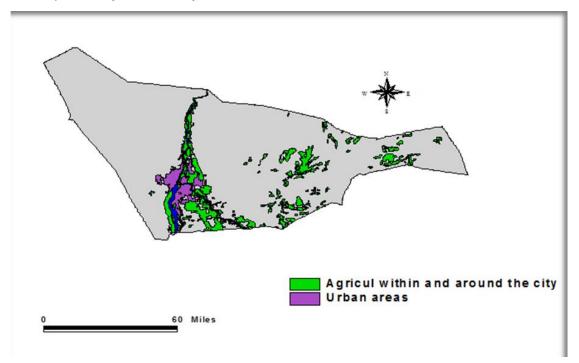
In the State of Khartoum, agriculture has continued to be one of the main activities for people living in the suburbs and rural localities. It is also practiced around the three main cities Khartoum, Bahri and Omdurman, on the Nile terraces and islands. There is a large amount of land in and around the State of Khartoum where food can be or is being grown. It has been suggested that 97.8% of the State is suitable for cultivation; although the urban and prey-urban agricultural zones have been contracting considerably and experiencing significant land-use changes. This is basically because of population growth, the expansion of the city's boundaries; housing demands out-priced farms and the expansion of commercial lands that are putting increased pressure on agricultural lands. Most agriculture now relies on intensive rotation due to limited land.

Agriculture in the State of Khartoum is characterized by large commercial estate farms; small-scale farming irrigated by pumps and poorly managed smallholders occupying more marginal areas of inherently lower productivity. Agricultural schemes produce staple food crops; vegetables and fruits and some traditional cash crops. Lack of access to land and water has made small-scale enterprises less than viable and increased competition for scarce water resource is leading to a reduction in the water supply for small-scale irrigated subsistence crops. Large



irrigated agricultural schemes account for the lion's share of water withdrawals and because of poor rainfall and low domestic water supplies, the growing season is usually brief and crops frequently fail. The increasing pressure on water resources may jeopardize the sustainability of the environment as a result of the depletion of groundwater reserves, Salination and water-logging.

Agricultural livestock production includes beef, sheep, dairy and poultry farming. Khartoum has the largest concentration of large-scale companies with a national distribution system for its poultry products. Being a labor-intensive industry, livestock production provides jobs for a significant number of people, has benefits for the poor as it provides a way of diversifying their livelihoods and is a source of locally produced food for people living nearby. Within the city's poor neighbourhoods, goats are the main livestock reared and utilize city and household waste. However, raising animals within the city has some externalities which require addressing such as environmental contamination. The major problems facing livestock rearing are a lack of pastures, water and medical facilities, the high taxes imposed by the locality. (Fig. 4.11)



Manufacturing industries

Khartoum state is the main industrial area in the country. Ministry of industry executed a comprehensive industrial survey in 2005, which overwhelmed all industrial establishments so as to establish a statistic base for the State industrial policies as well as an information base for both the private and public sectors. The industrial survey results showed that there are 24,762 of industrial establishments in Sudan, but 644 (24%) of them are not working .The survey also showed that 96% of these establishments belong to the private sector; almost all minor



establishments are owned by nationals, whereas 25 (1.5%) of the big establishments are owned by foreign investors and 2.5% are owned jointly with Sudanese businessmen. The survey results also showed that the State participated in 113 (0.5%) of minor industrial establishments and 6.8% in junior establishments and there are 89 with the State public ownership. The minor establishments contributed with a proportion of 40% in the transforming industries. That 80% of users concentrated in four industries: foods and drinks 57%, mining products industries 13%, minerals forming 7%, and textiles 6%.

Minor establishments' contribution is 18% and the junior ones contribution is 82%. Five industries from the minor establishments make more than 50% of the added value of the minor industries which are: wood, radio and television sets, transport equipments and furniture industries. The report showed that the investment earning in the transforming industries is 34%. According to that the Ministry of industry made diagnostic studies to determine the challenges that face every one and the strengths and weaknesses of industries and investment chances. The report also pointed to engineering industries as the industry of iron and foundry and minerals industries are considered of the strategic industries which have a big influence on the productive and services sectors.

It is evident from the findings of the industrial survey that the sectoral structure of the manufacturing industry in Sudan is not very diversified. 82% of the total industrial establishments are found in only two sectors (70% in food and beverage product industries and 12% in metal products industries) and this fact clearly indicates the reliance of Sudanese industry mainly on agriculture. The industrial establishments are not equally distributed in the country as half of these activities (49%) are located in only three states, namely Khartoum State 19%, South Darfur State 17% and 13% in Gezira State. As for the large-scale industrial establishments, the three states constitute 77.3% of the total. There are six states where there are only 10 large-scale industrial enterprises. Industry in Khartoum State is much more diversified than it is in the rest of the states. (The Comprehensive Industrial Survey (CIS) May 2005)

Figure 4.12 shows distribution of large and small manufacturing establishments in the states



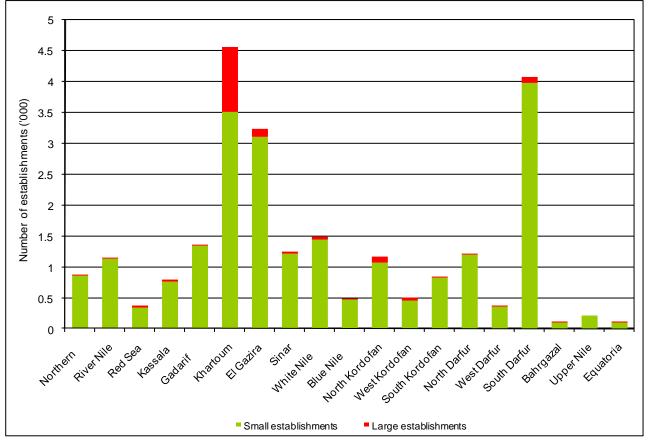


Figure 4.12: Distribution of small and large manufacturing by state

As mentioned above the greatest concentration of manufacturing and service industries in Sudan is to be found in the Khartoum area. This is partly due to the advantages offered by roads, the Nile port and Khartoum's international airport on the one hand and the weak infra-structure of the rest of the country on the other. Several industrial sites were set up in the Khartoum area including an oil refinery and units processing cement, tires, food and other more durable consumer goods. Overall, Khartoum contributes 73% of industries and 75% of industrial employment in Sudan (El Tayeb 2003: 5). However, the share of industry in the country's GDP as a whole was estimated at only 18.5% in 2002. The concentration of manufacturing industries in Khartoum, coupled with the consistent decline in traditional agriculture, has given rise to rapid rural migration towards the few places that offer industrial employment. However, 'the industrial establishments could not match the increasing number of job seekers who are mostly unskilled wage earners' (El-Batthani et al. 1998: 17).

Employment

About 81% of the working population of the State of Khartoum is employed in the economic and service sector (UN-SUDAN 2003: 7). The percentage of women in

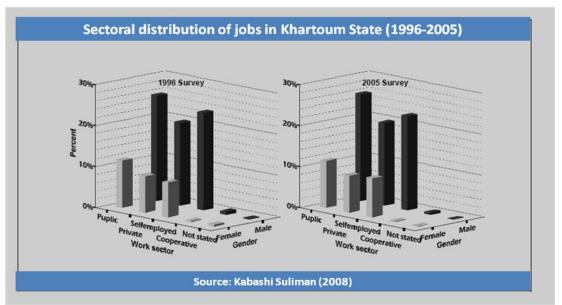


wage employment in the non-agricultural sector (excluding the nomadic and IDP population) was 9.3% while for males it was 20.9% (UN-SUDAN 2003: 8). An increasing number of women are now employed in the formal sector but formal wage employment in both the public and private sectors has offered relatively limited opportunities for women. Women are found mainly in the lower echelons of the formal sector. In addition they face discriminatory laws and practices in the labor force that hinder their participation and work-related benefits (Abusin 2004: 21, El-Batthani et al. 1998: 16). The formal sector remains an important sector for employment and it provides a large share of Khartoum's formal employment. However, civil servants' earnings are very low (World Bank 2003a: 34, Fergany 1998: 11).

Informal-sector growth in Khartoum has been seen as a logical consequence of the country's current economic downturn. Information on the size and employment structure in the informal sector is hard to obtain, but estimates suggest that the sector accounts for around 45% of the urban labor force. Khartoum alone, hosts more than half of the urban informal sector in Sudan (El-Batthani et al. 1998: 66). Work in the informal sector usually involves high job insecurity, often in micro-scale self-employment or casual activities. Due to insufficient income, workers are often involved in multiple activities and jobs.

Labor market performance Khartoum State

The Figure below shows the sectoral distribution of posts in Khartoum state for the period 1996-2005, although employment in the state focuses on employment for a fee, private sector has the share of the 64% of labor market - including self-employment in the non-regular and the rest were in other sectors. Also noted is the share of male dominance in all sectors. (Fig. 4.13)



Source: Determine the needs for employment to the labor market focusing on the Sudan, Khartoum State – Kabashi Mandeni Suleiman 2008.

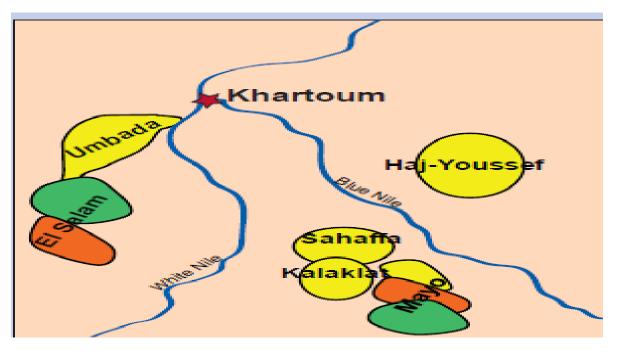
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A more detailed listing of potential employment opportunities is given under the employment section. $\mathbb{P} \mathbb{A}$ (



IDPs livelihood in Khartoum State

The civil wars in Sudan, which have been fought over the last four decades, have led to the displacement of about 5 million people within the country. Of the internally displaced people (IDPs) 2 million have settled in Khartoum State in El Salam, Wad El Bashir, Jabal Aulia and Mayo camps and squatter areas (see diagram below). IDPs in Khartoum make up more than 30 percent of the capital's current population; they also represent half of Sudan's displaced population. Most IDPs come from the southern and western areas of Sudan, where agriculture (crop and animal farming) is the main industry. Land tenure systems in those areas are generally communal and tribal-based, guaranteeing access to land for cultivation or dwelling through customary rights and traditional tribal rules. Settlement in urban camps, where access to land and other resources is governed by the state, poses a completely different situation for many people, and seriously limits their ability to thrive. For people used to living off the land - suddenly there is no land to live off. The financial and legal constraints of urban environments put this possibility far out of reach.



To cope with their new situation, IDPs have had to change the way they make their living. Most men are engaged in casual labor while women work informally selling tea and food, and doing domestic work. With the majority of IDPs depending on informal employment to make a living, income is low and they have little chance of bringing in enough money to improve their economic status and access basic services.



More than 50% of the urban labor force in Khartoum is in the informal sector, mainly drawn from the peripheral regions of Darfur, the Nuba Mountains and the South. The majority of these self-employed and unemployed were displaced either by war or drought (about two million in Khartoum) and live in poverty belts around urban centers. They are continually harassed and evicted from their makeshift shelters to remote areas



out of the urban centers, ostensibly for security reasons, but in reality because of land speculation.(Sudan: Conflict Analysis and Options for Systemic Conflict Transformation A Northern and a Southern View January 2006).

Livelihood for IDPs is a key challenge. IDPs use to receive free food rations that were enough to feed them, and therefore the need for getting a job was not considered a priority for the majority of the people in the camp. Until 1998 when the halt of relief distribution, there were few men who work in the construction sector in Khartoum, while women engaged in informal activities.

IOM survey report concluded that most of the IDPs who had a skill managed to find jobs related to their skill. Those who were farmers or in military service had to find a job unrelated to their original occupation. Only 13% of the farmers managed to find jobs in agriculture (*IDP Intentions concerning return - Report on survey results – Khartoum June 2005 IOM.*)

Conclusion

Khartoum's economy no longer works for all. Businesses and jobs that provided the opportunity for low-skilled workers to advance and achieve economic security have largely disappeared. Innovative thinking is needed to determine solutions that benefit all residents of the state, including low-income working families; strengthen the state's economic well-being; and reduce poverty. The state needs a multifaceted approach to economic and workforce development that combines the education and training of low-wage workers with efforts to attract new, betterpaying jobs with particular attention to small businesses and microenterprises.

4.3.3. Communities Income Levels & Prosperity Indicators

The populations in Khartoum state can be divided into four economic classes:

 The affluent communities, who live near the center of the three cities in neighborhoods, such as, Khartoum 2, Ammarat, Manshia, Riyadh, Garden city, Taif, Mamoura, Arkawit, Mogran, etc. in Khartoum city; Alneel city, Alawda, and central neighborhoods, in Omdurman city; Central and old neighborhoods of Bahri, Safia, New Shambat, Kafouri and others, in Khartoum North city. The affluent communities are comprised mainly of business owners, families whose members worked in well paying jobs abroad, senior government employees and others.



- 2. A very small middle class comprised of small businessmen, professionals and employees in well paying jobs in the telecommunications, petroleum and other expanding sectors.
- 3. A large class of poor people who are hardly getting by. These include employees and workers in low paying job, retired individuals, self-employed workers, etc.
- 4. A very large class of very poor people who live in poverty. These include labors, IDPs, etc.

Since most of the economic reintegration opportunities are in self employment, more emphasis will be placed on communities earning their living through selfemployment or through owning and operating micro-enterprises. Since statistics on income levels are unavailable, expenditure levels will be used to estimate the needed incomes.

Level of expenditures (income)

Expenditures on a comprehensive array of food and non-food items were summed together to form total expenditures, which is believed to approximate income (Savings and borrowing is assumed to be minor and offsetting at population level.)

Table 4.14 shows the average annual household expenditure by state and groups (in SDG)- Source: Quick Household Budget Survey 2007 (QHBS) - Central Bureau of Statistics

State	Food	Housing	Health	Transport	Commu nications	Education	Others	Avg
Khartoum	12807.7	4159	316.5	3479.1	593.6	1143.2	7,246	29745.6
Gazira	8555.3	3214	229.7	2348	375.3	609.9	3,532	18864
Sinnar	7536.4	2514.5	117.6	850.4	255.5	359.5	2,439	14073
White Nile	9544.9	2238.3	175.3	1074.8	374.4	472.5	3,377	17257.1
Blue Nile	4630.5	2810.2	175.8	797.3	325.2	209.9	2,272	11221

Table 4.14: average annual household expenditure

The table above shows that families in Khartoum state have to spend more for food, housing, health, transport, communications, education and others compared to other states, which indicate that they should generate more income to survive.

Figure 4.14 below show that Khartoum state household spend 43.1% on food, 24.4% other expenses, and 14% on housing.

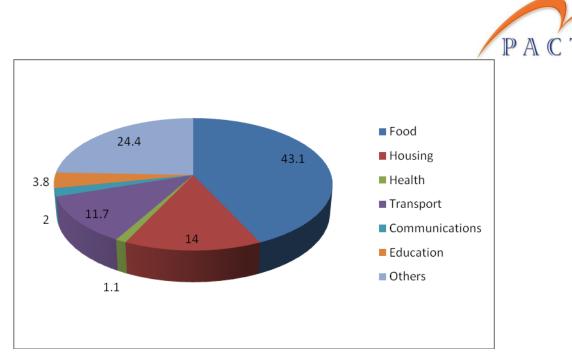


Figure 4.14: Annual household expenditures in Khartoum state

This information is in agreement with the market survey information. Entrepreneurs state that they need from 40 to 100 Sudanese pounds per day; thus average daily income is 70 SP, yearly income needed is 25,550 SP.

Conclusion

Information provided in this section are based on secondary data collected from documents, publications, etc. They indicate household expendiutre for Khartoum state and other states for comparison, and average household income using houselhold expendiutre format.

The main focus of this section is to estimate needed income for Ex-combatant as they are the main focus of the study.

As mentioned in many studies that jobs opportunities for former combatants and those associated with them are related to their capacities, and most of them will be unable to compete for the attractive jobs in the fast growing sector in Khartoum state. It is suggested to look at income generation for former combatants and those associated with them from two angles 1) Define their requirements using secondary data mentioned in this section , and 2) Determine income generation activates that will provide these requirements using data collected from market survey, feasibility studies mentioned later in the study , and success stories implemented by JASMAR.

4.3.4. Community Demands & Price Levels

Khartoum state is distinguished by high density of population due to migration from rural to urban areas as a result of wars and natural disasters, such as drought, famine, and desertification, as well as, the migrants desire to seek improvement in



their livelihoods. The estimated number of inhabitants in Khartoum has risen to more than 5.2 million; 2 millions of them migrated from other parts of the country, bringing with them a mixture of dialects of Arabic and other languages, as well as their traditional foods and customs. Accordingly, Khartoum state houses a number of diversified communities with respect to age, educational level, marital status and individual income. Based on income levels, two types of communities can be identified: one which enjoys prosperity with decent water and sanitation, electricity, modern housing and a reasonable standard of education and health services. The other, which includes the majority of Khartoum's residents, is less privileged, lacking basic necessities and has very little means to pay for goods and services.

The increase in population has lead to pressure on services and increased the demand for commodities and services. This growing demand, especially among the poor and low income groups (estimated at more than 70%), lead to the expansion of the informal sector and the emergence of a considerable number of small and micro enterprises, in response to the growing demand for their services, as well as, to give the business owners income generating opportunities in a tough job market. These micro and small enterprises rely on trade and manufacturing for their livelihood.

Most of the IDPs and the migrants from surrounding nations lack sufficient training to enable them to earn a reasonable income. The Government of Sudan (GoS) study on IDPs in Khartoum, published in April 2010, found that while the major employment for IDPs before displacement was cultivation, once in urban centers IDPs acquired new employment as reflected in the table below (GoS, 9 April 2010):

ALL CAMPS	L CAMPS PROFESSION				
	TYPE	BEFORE	AFTER		
	Cultivation	69,862	404		
AND	labourer	14,283	79,584		
	No work	37,494	26,464		
COLUTED	student	8,826	1,864		
SQUATTER	Organized force	3,411	7,335		
	Teacher	304	11,910		
AREAS	Trader	2,504	6,726		
ARLAS	chief	528	628		
	Driver	375	2,375		
	Health worker	0	295		
	Total	137,588	137,588		



In fact, many resort to self-employment or to establishing microenterprises. However, most of the micro-enterprises in Khartoum state struggle with many challenges, since they operate in a highly competitive environment with relatively little growth potential. Most Micro-entrepreneurs refer to tough competition and relatively slow market growth among the major impediments to the success of their businesses, in addition to the financial problems—generally due to lack of cash flow and access to credit.



To help this segment of the population and allow their effective inclusion in the formal economy, business development support is needed to help small businesses. Small producers generally rely on family and friends for business advice while some of the larger businesses benefit from the advice of hired consultants and staff from government agencies. Business Development Services will assist them in tackling the many start-up problems that a new business will face, such as difficulties with business registration, licensing, taxation, accounting records, marketing, business growth, and access to operating facilities. The inexperienced ex-combatants will not have sufficient understanding of the laws affecting their businesses; without help they will become victimized by capricious public agents.

Lack of funds to finance investment or ongoing business operations is one of the main financial problems facing micro-entrepreneurs in Khartoum state. This could indicate either that the businesses are not capable of generating sufficient income and profits to finance growth and expansion, or that the lack of financing (specifically credit) is a major constraint.

Khartoum state communities need capacity building in many areas, including organizing communities in economic groups, vocational training, apprenticeship and on-job-training, etc. Additional information on needed services is discussed later in this chapter.

For most communities, other demands revolve around food and basic necessities. Almost all demanded products and services are available at unaffordable prices for a large segment of the population. Unless subsidized, products and services in Khartoum state are very expensive. Price levels would have to be brought to a reasonable level, since most of these communities spend most of their incomes on food and basic necessities.

4.3.5. Markets in Khartoum State

This survey has been conducted in Greater Khartoum within 3 areas: Khartoum, Omdurman and Khartoum North (Bahri) cities. A sample of 610 microentrepreneurs randomly selected within the targeted markets and localities in Khartoum state. Markets and localities were selected to represent business areas and living areas of ex- combatants.

The targeted markets were as follows:

1. Khartoum Locality

- Almahalli
- Arabi Market
- Central Market
- Elkalakla Alluffa
- Mayo
- Saggana



2. Khartoum North Locality

- Al Kadaro •
- Almehata Alwista •
- Saad-gishra
- Bahri market
- Central Market
- Halfaya

3. Omdurman Locality

- Albosta
- Al Shudda
- Big market
- Istad Alhilal
- Thawra •
- Libya
- Others
- Ombedda
- Omdurman market
- Sabreen
- Al Shaabi

The survey covered 610 micro-enterprises in Khartoum; only 595 enterprises provided financial information. The table below shows the distribution of these enterprises by city.

Table 4.15:	Distribution	of surveyed	micro-enterprises	by city

	Number of	
City	Businesses	Percent
Omdurman	280.00	47.06
Khartoum		
North	128.00	21.51
Khartoum	187.00	31.43
	595.00	100.00

Marketing patterns in the informal/formal sector

Marketing is a societal process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products and services of value with others (KOTLER, 2000: 8). The marketing concept helps a



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business to focus its efforts on satisfying customer needs in such a way to make a satisfactory profit. This concept is based on the fact that the survival of a small business depends on providing service.

Thus, a small business should try to identify a group of people, to buy their products (the target market) and to produce goods or services that will meet the needs of that market (MEGGINSON ET AL., 1997: 226). Therefore, it is essential for a business survival to be consumer oriented which often involves exploring consumer needs first and then trying to satisfy them. Then come the rational use of the marketing mix (the 4Ps product, place, price, and promotion) to successfully carry out the marketing process.

The market survey identified a number of market conditions, including the following:

- 1. Markets cover most parts of the state of Khartoum and the majority of unregulated markets.
- 2. Activities and services are not highly professional.
- 3. Businesses suffer from the imposition of fees by municipalities.
- 4. Markets lack good infrastructure and services.
- 5. The general nature of markets dominated by the informal sector are excluded from such characteristics as a market niche markets
- 6. Markets are only small scale; the community is not generally able to sell more than a very limited amount of goods on a local level. This is partly because of low yields, lack of capital to invest in larger stock and benefit for the economies of scale, and the market for goods is largely locally driven and with little buying power, meaning the circulation of funds remains on a subsistence level.
- 7. Limited number of working hours.

4.3.6. Market Growth Trends & Un-explored Opportunities

Market growth, theoretically, is the steady expansion according to influence of diverse factors, among them is the demand for products and services under consideration. This study identified a number of promising microenterprise opportunities for ex-combatants (a list of individual and group feasibility studies is provided later in this study). The DDR implementing partners (such as JASMAR) are encouraged to capitalize on the anticipated success of these newly established microenterprises. However, the dynamism of market satisfaction is highly variable in the context of Sudan for rewarding and promising micro businesses. This is the case that once an enterprise starts and proves successful it gets expanded very



quickly through replication by other businesses. The market satisfaction situation should be constantly monitored by the reintegration implementing partners and outcomes should be factored into the planning cycle in order not to get into the trap of over flooding and market saturation.

The perception of the surveyed micro-entrepreneurs about market growth is variable. 2.3% perceive the market growth rate below 10%; 20% perceive the market as growing at the rate of 10-25%; 62.6% see it growing by 25-50%; 10.3% perceive it growing at the rate of 50-75% and 2.5% see the market growing at the rate of 75-100% (details are provided in Figure 4.15 below).

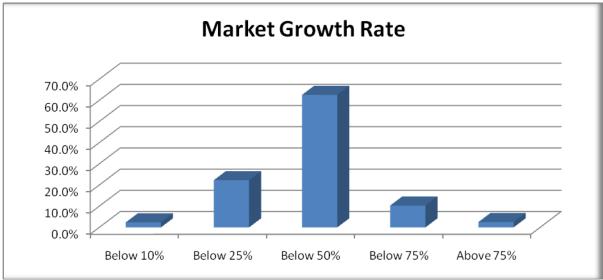


Figure 4.15: Market Growth

As stated above, there is a moderate growth rate or expansion in markets of microenterprises products and there is a potential for further growth, which is judged differently by different micro-entrepreneurs. Figure 4.16 below illustrates 'New Business Emergence Rate' perception by surveyed respondents, 27% judge the emergence rate of new businesses over the last three years as doubling, 53% as less than doubling and only 20% perceive the growth as more than doubling.

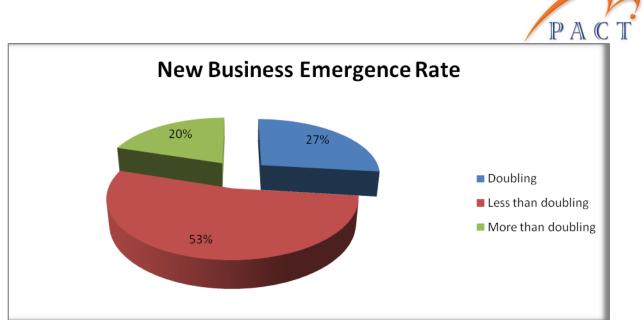


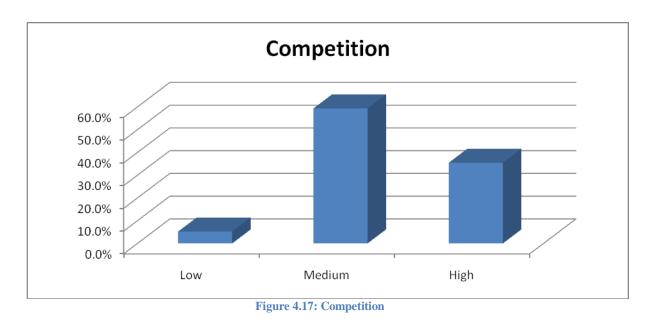
Figure 4.16: New business emergence

The emergence rate of new businesses is judged variably. The distribution of the perception approximates a normal distribution meaning there is a reasonable degree of growth or expansion in the market, mainly around the range 25-50%. The implication of this outcome is that there is moderate room for growth as perceived by current microenterprises. In fact, all the interviewed businesses stated that there is potential for growth. 72% think the growth potential will be vertical through diversifying products or services or increasing sales, while 28% believe the growth potential is horizontal, i.e., by opening more outlets at different locations. Moreover, 98.5% of the interviewed Entrepreneurs indicated that they plan to expand their own business, mainly (87%) to increase their income.

From the above, it is evident that business owners foresee moderate market growth. But, the same business owners feel the need to generate extra income and seek to improve their financial situation through vertical growth. This should alert DDR partners to the fact that simple and common businesses may not generate sufficient income for the participants. Hence, any attempt to expand the market size or to enhance the market growth by the DDR partners by engaging participants in these types of businesses would require extra measures, including the provision of business support services along with the financial support.

With this perception of market growth, about 36% of the business people recognize high competition in the market place, and about 59% see it moderate, while only 5% feel the competition is low (see Figure 4.17 below). This is an important finding, which seems to suggest that 95% of the respondents believe that there is real competition for their business in the market place. This perceived high competition coupled with the abovementioned forecast for market growth should be considered by DDR partners as not to engage inexperienced participants in simple and common business activities in which there is high competition. Therefore, in this study, new and emerging opportunities are being recommended.





The factors of success vary with the nature of business. Of the 608 business owners interviewed 592 responded to this query. Figure 4.18 shows that 76% of the respondents states that all factors (Advantage of buying at low price, Good & strategic position of business, Good product and compliance with standards, Knowledge of market relationships) enables them to succeed and compete in the market. 11% states that good product and compliance with standards is perceived as the key factor of success and knowledge of market relationships is mentioned.

market. 11% states that good product and compliance with standards is perceived as the key factor of success and knowledge of market relationships is mentioned as a factor of success by 7% of the respondents. While good & strategic position of business is as an important factor by 5.4% and 0.6% perceive the ability to manipulate and mange prices as an important success factor in the sense that one buys at a low price and sells at a high price.

Since 76% of the respondents believe that all the above-mentioned factors are important for success, it is implied that certain degree of sophistication is required for running a business in Khartoum markets. This may pose some degree of challenge for new businesses operated by inexperienced owners, who are hoping to compete with existing businesses



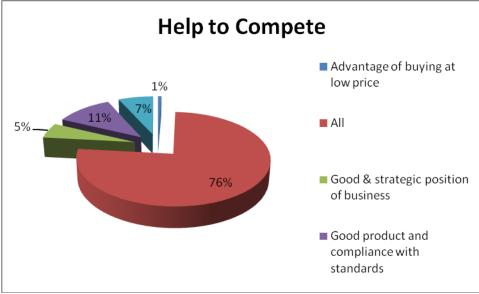


Figure 4.18: Factors helping businesses to compete

Un-explored opportunities

Data extracted from the survey database- shown in Table 4.16 below- indicate many opportunities in different sub-sectors grouped by Return on Investment (ROI) period.

- 3. Return on Investment (2-8 weeks)
 - Food Services and Drinking Places.
 - Animal Production.
 - Food Manufacturing.
 - Support Activities for Gasoline Stations.
 - Real Estate.
 - Motor Vehicle and Parts Dealers.
- 4. Return on Investment (12-25 weeks)
 - Plastics and Rubber Products Manufacturing.
 - Fabricated Metal Product Manufacturing.
 - Miscellaneous Manufacturing.
 - Electronics and Appliance Stores.
 - Support Activities for Transportation.
 - Printing and Related Support Activities.



Business Subsector	Businesses Surveyed	Total Investment	Average Monthly Sales	Average Cost of Goods	Avberage Operational Costs	Average Net Profit	Return on Investment ROI
Food Services and Drinking Places	18	12,111.11	10,297.22	1,577.78	811.11	7,908.33	1.5
Animal Production	6	1,000.00	6,566.67	1,166.67	3,500.00	1,900.00	0.5
Crop Production	15	18,613.33	4,100.00	2,226.67	1,026.67	846.67	22.0
							14.2
Forestry and Logging	3	15,133.33	4,733.33	2,100.00	1,566.67	1,066.67	14.2
Support Activities for Agriculture and	3	70,066.67	4,600.00	2,533.33	1,433.33	633.33	
Forestry							110.6
Museums, Historical Sites, and Similar Institutions	1	4,500.00	4,000.00	3,000.00	500.00	500.00	9.0
Performing Arts, Spectator Sports, and Related Industries	6	26,341.67	1,866.67	450.00	816.67	600.00	43.9
Construction of Buildings	14	116.43	412.86	0.00	0.00	412.86	0.3
Educational Services	8	24,231.25	1,293.75	100.00	887.50	306.25	79.1
Funds, Trusts, and Other Financial Vehicles	1	40,000.00	5,000.00	0.00	2,000.00	3,000.00	13.3
Data Processing, Hosting, and Related							
Services	2	12,300.00	950.00	500.00	100.00	350.00	35.1
Other Information Services	9	12,405.56	1,955.56	100.00	483.33	1,372.22	9.0
Publishing Industries (except Internet)	2	49,200.00	4,000.00	0.00	600.00	3,400.00	14.5
Telecommunications	7	10,775.71	514.29	0.00	328.57	185.71	58.0
Electrical Equipment, Appliance, and	1	10,773.71	514.25	0.00	528.57	103.71	38.0
Component Manufacturing	6	25,316.67	750.00	0.00	116.67	633.33	40.0
Fabricated Metal Product Manufacturing	20	16,582.50	4,905.00	565.00	650.00	3,690.00	
			-				4.5
Food Manufacturing	4	8,200.00	27,850.00	1,500.00	900.00	25,450.00	0.3
Furniture and Related Product	3	15,666.67	3,066.67	1,833.33	666.67	566.67	
Manufacturing		-,	.,	,			27.6
Leather and Allied Product Manufacturing	45	6,941.78	2,266.67	961.56	380.00	925.11	7.5
Miscellaneous Manufacturing	2	6,500.00	1,500.00	0.00	250.00	1,250.00	5.2
Plastics and Rubber Products Manufacturing	2	2,800.00	1,000.00	0.00	25.00	975.00	2.9
Primary Metal Manufacturing	33	9,412.58	4,113.64	2,539.39	824.24	750.00	12.6
Printing and Related Support Activities	1	5,800.00	4,000.00	1,000.00	1,000.00	2,000.00	2.9
Textile Product Mills	14	16,628.57	2,932.14	1,571.43	790.71	570.00	29.2
Wood Product Manufacturing	24	10,329.17	3,670.83	1,984.38	736.88	949.58	10.9
Personal and Laundry Services	10	30,860.00	2,155.00	465.00	859.00	831.00	37.1
Repair and Maintenance	71	10,566.41	1,826.20	352.68	479.86	993.66	10.6
Real Estate	3	1,366.67	2,866.67	0.00	2,000.00	866.67	1.6
Rental and Leasing Services	7	5,142.86	400.00	0.00	42.86	357.14	14.4
Building Material and Garden Equipment and Supplies Dealers	6	21,416.67	3,546.67	1,916.67	700.00	930.00	23.0
Clothing and Clothing Accessories Stores	54	10,387.27	3,696.36	1,591.27	628.18	1,476.91	7.0
Electronics and Appliance Stores	12	4,000.00	2,612.50	1,354.17	612.50	645.83	6.2
Food and Beverage Stores	22	6,368.18	6,522.73	5,309.09	650.00	563.64	11.3
Furniture and Home Furnishings Stores	3	10,333.33	8,666.67	3,833.33	2,900.00	1,933.33	5.3
Gasoline Stations	1	20,000.00	27,000.00	2,200.00	200.00	24,600.00	0.8
General Merchandise Stores	37	18,564.86	3,706.76	2,564.86	605.41	536.49	34.6
Health and Personal Care Stores	2	39,000.00	4,900.00	2,500.00	1,600.00	800.00	48.8
Miscellaneous Store Retailers	26	28,438.46	8,742.31	6,881.35	819.23	1,041.73	27.3
Motor Vehicle and Parts Dealers	3	2,000.00	7,833.33	5,166.67	1,533.33	1,133.33	1.8
Nonstore Retailers	5	20,720.00	876.00	506.00	210.00	160.00	129.5
Sporting Goods, Hobby, Book, and Music Stores	1	15,600.00	1,800.00	1,000.00	400.00	400.00	39.0
Couriers and Messengers	13	4,784.62	434.62	46.15	130.77	257.69	18.6
	5		434.62	0.00	0.00	400.00	6.4
Support Activities for Transportation Transit and Ground Passenger	5	2,540.00	400.00	0.00	0.00	400.00	0.4
Transportation	10	10,000.00	1,550.00	280.00	580.00	690.00	14.5
Truck Transportation	32	17,953.13	1,251.56	165.63	276.56	809.38	22.2
Merchant Wholesalers, Durable Goods	6	32,358.33	14,691.67	11,583.33	4,500.00	-1,391.67	-23.3
Merchant Wholesalers, Nondurable Goods	10	16,573.00	46,540.00	44,120.00	1,180.00	1,240.00	13.4
Wholesale Electronic Markets and Agents and Brokers	4	4,325.00	3,500.00	2,650.00	300.00	550.00	7.9

However, potential income from the business should not be the only factor for deciding types of businesses to select for participants. Considering the abovementioned discussion on market growth and competition, it would be important to look for unexplored opportunities. There are many unexplored opportunities to be considered by the DDR implementing partners. For instance, with more business support and capacity building for various skills, which are barely in place at the moment, there will be a real gain and improvement in running businesses. This will enhance competition based on quality and professionalism as grounds for competition. Non-market and non-competitive factors will be undermined and even waved out gradually. With the prevalence of market factors, it would be easy for the DDR implementing partners (such as JASMAR) to do



professional business in terms of designing and executing the promotional aspects, the concessional regimes and the privileges to encourage actors and to bring those who are in the periphery to the main stream.

Better yet, it might be beneficial for the DDR partners to engage DDR participants in new or emerging business activities. Most of the proposed opportunities in this study are either new or emerging opportunities in the market place. The few proposed traditional opportunities, e.g., bakery, are selected because there is still high demand for the products of these businesses.

DDR Stakeholders and implementing partners can also adopt a value chain approach in developing and supporting integrated projects through which enterprise development can be achieved. The growth of micro and small enterprises must be driven by sustainable growth strategies for all of the firms in a value chain. In the value chain approach, micro-franchising can be utilized whenever possible. Franchising refers to the complementarities that can be captured in various businesses to expand and augment the outcome and involve many beneficiaries. Franchising is usually well-nourished in the context of developed manufactory and service sectors, which can be implemented easily in the Khartoum State. An example of an integrated project, in which microfranchising can be used is included as part of this study.

Another unexplored opportunity by the DDR is that DDR Stakeholders and implementing partners can seek to develop partnerships with larger firms in Khartoum state (GIAD, Elie Group, DAL group, etc.), social funds (Zakat chamber, etc) and financial service providers (Banks, MFI, etc) which then provide embedded business development services to associated MSEs as an integral part of their commercial transactions.

4.3.7. Banking Practices, funding and lending Organizations: Microfinance

Most of the surveyed microenterprises (57.1%) indicated that they used their own savings/funds to start their business; (8%) borrowed from relatives; while only (9%) of the businesses borrowed from formal financial institutions and banks.

Knowing that microfinance is vital for sustaining micro-enterprises established or to be established under the DDR program, an elaborate discussion on microfinance, its providers and their lending practices will be explained in this section.

Formal employment is unlikely to provide significant numbers of opportunities needed to offer sustainable income and an occupation to ex-combatants. Therefore, the large majority of ex-combatants will be self-employed, and since the DDR is a recovery program offering limited financial and other resources, it would have to be linked to other development programs, such as microfinance, to improve business success and sustainability. In fact, an opportunity exists for



microenterprises supported by the DDR to benefit from the available additional financial and other support services offered by these financial institutions.

Microfinance (M.F) has been defined as a term which is used when referring to small scale financial services in general such as credit and saving as the solution of the poor who lack access to traditional formal financial institutions that require varieties of documents and collaterals (Gulli1998).

The concept of microfinance emerged after several attempts to deliver credit to the poor households and small economic enterprises and thus help them to build assets, there-by contribute to poverty alleviation. Since the 1950's government and international aid donors subsidized credit delivery to small farmer in rural areas in many of developing countries. They assume that the poor people find great difficulties in obtaining adequate volumes of credit and imposed the high profit margins by monopolistic money lenders.

The concept of small enterprise or small business as described by (Farah, 2005) is identified by the following characteristics:

- a. Managed by its owner
- b. Of small size in it is sub-sector.
- c. The personal touch of its owner is evident.
- d. Of practical nature and
- e. Its growth depends on self-generated revenue.

Development of small businesses is considered to be one of main elements for comprehensive socio-economic development particularly during the recent years. As common sense, the rich borrowers are able to have an access to formal loans more easily than relatively poor borrowers, whose borrowing might be constrained for example by lack of collateral. This is the case when borrowing from commercial sources, it is also often argued that even lending from government development banks and the specialized banks tend to be dealing with the richer clients, especially when the banks are setting restrictions for lending, the profit margins imposed by banks and transaction costs of the bank tend to be high due to poor infrastructure. Also, banks are concerned with poor repayment performance; especially when clients lack the collateral and credit worthiness.

Microfinance (MF) is considered as an important factor in generating income when the clients utilized it in appropriate form in order to improve their income and quality of life.

Experience in Sudan

In Sudan, there has been a steady growth in the numbers of the micro and small enterprises in response to the growing demand, among the poor and low income groups for their products and services which are provided at reasonable costs, and at the doorstep of customers. Accordingly, demand for microfinance has also



grown during the last two decades. However, the contribution of the formal banking system to the financing of these types of enterprises is still minimal.

In Khartoum state, for example the number of the poor has significantly increased during the past two decades due to influx of rural-urban migrants and the internally displaced persons (IDP) who left their home as the result of armed conflicts and natural disasters. The number of IDP in Khartoum is estimated at 2 millions.

Also, the Liberalization policy (February 1992) followed by implementation of restructuring program, contributed to loss of jobs and/or drop in the real income of workers and salaried employees, who were forced to engage in micro and small enterprises to complement their meager incomes (Unicons ,2006).

Microfinance existed in Sudan for decades as an informal economic activity. Traditionally villagers borrowed from local merchants in cash or in-kind consumption or emergency loans and paid back the loan when their anticipated funds become available. Also, another tool of informal microfinance is the Sanduk system, which is based on collection of individual contributions to be given to one of the participants and the cycle goes on till all members get their entitlements.

Social funds and donor supported programs have also been in operation for quite a while and many communities have benefited from their contributions. Formal microfinance was provided at a very limited capacity by some financial institutions and banks, including Sudan Rural Development Company (SRDC) and the Agricultural Bank of Sudan (ABS).

Microfinance was officially formalized by the CBOS when it recognized Microentrepreneurs and micro-enterprises in 1990 and included Artisan and skilled workers among the priority sectors to receive finance from commercial banks, especially for projects in rural areas. In 1994, micro-enterprises and low-income productive families were added together with agriculture, manufacturing, exports, mining, power generation, low cost housing, transport, and warehousing as priority sectors to receive finance from commercial banks.

Demand for Microfinance

In December 2006, Bank of Sudan commissioned studies by UNICONS Consultancy of the microfinance sector with the objective of preparing a long term development strategy for the sector. One of the studies was the "SITUATIONAL ANALYSIS OF THE MICROFINANCE SECTOR IN SUDAN" which is a paper prepared for UNICONS Consultancy Ltd. Khartoum, as part of the Project "Formulation of a Vision for the Development and Expansion of the Microfinance Sector in Sudan"

The study concluded that microfinance is at an infancy stage in Sudan with huge unmet demand for financing. Available micro finance services only covers about 1-3%. A microfinance sector, that offers a multiplicity of services such as micro loans, repeated and larger loans, consumption loans, and savings, deposits, and



money transfers, and insurance, and adopting acknowledged performance measurement indicators, does not really exist in Sudan.

The two microfinance providers in Southern Sudan, Sudan Finance and SUMI, have both reported very high demand for their services and have forecasted considerable growth for the rest of 2007 and 2008.

A major factor that indicates the huge potential demand for micro financing in the market is the reliance of the Sudanese economy on small businesses. By its current structure, the Sudanese economy is heavily dependent on small scale activities in the various sectors of the economy. In the industrial sector small-scale industries account for 93% of the manufacturing industry in Sudan, small entrepreneurs provide two-thirds of household needs for the majority of Sudanese households, and in the agriculture sector it employs 67% of the population mainly through small scale subsistence farmers.

The demand for microfinance among women has grown during the few past years. In addition to their poverty and meager share in resources, women represent the major victims of wars and armed conflicts. The phenomenon of female-headed households characterizes the families of IDPs in the poor urban settlements in the outskirts of Khartoum.

The planned resettlement of IDPs and migrants implemented by local municipal authorities has created a huge demand for "consumption loans" to be used in the purchase of land plots, the construction of low cost buildings, and for home and business environment improvement (home-based production or services).

Albeit small and skewed towards urban trade business, the sample of 608 microentrepreneurs in Khartoum state provide important insights into the characteristics of demand for financial services— and finds that suppliers need to become a lot more customer-oriented and demand-driven in order to meet the needs of the entrepreneurs at the bottom of the economic pyramid. As mentioned before, a very small percentage of the interviewed entrepreneurs had access to formal financing; even though, 97.21% of the surveyed businesses needed finance, the majority of the businesses (35.74%) needed more than 10,000 SDG, while (29.59%) of the businesses needed from 5,000 - 10,000 SDG.

The Microfinance Providers in Khartoum State

Microfinance services include micro credit, savings, money transfer, and insurance products. Over the past 40 years, microfinance has developed into a specialized method of providing these financial services at sustainable rates to the economically active poor households, who cannot access finance from commercial banks in the formal sector, be it for socio-cultural, systemic, geographical, or other reasons. This is also the intent in Sudan, but the current microfinance providers



(MFPs) are primarily commercial banks and have had difficulties adapting products and procedures to effectively serve poorer customers.

As stated before, there has been a steady growth in the numbers of micro and small enterprises in Sudan. As the sector has grown, there has been a reciprocal growth in the demand for microfinance. Unfortunately, however, a number of factors have resulted in a situation where the contribution of the formal banking system to the financing of these types of enterprises remains minimal.

Sudanese experiences can be classified into 4 broad categories by types of agencies undertaking lending operations:

- 1- Banks and Microfinance Institutions.
- 2- NGOs, local and international.
- 3- Government social funds at federal and state levels.
- 4- Projects.

Banks and Microfinance Institutions

Although the number of banks in Khartoum state constitute more than 40% of banks in Sudan in 31 Dec 2009 (see below Table 4.17 for bank branches), banking engagement in the financing of the poor is limited. There is no commonly accepted definition of the target group across banks or even across branches. While no bank exclusively targets the poor or the poorest, some banks have been extending loans to small enterprises or productive individuals as interpreted by their management.

Bank	Khartoum State		Other States	
	31/12/2008	31/12/2009	31/12/2008	31/12/2009
Khartoum Bank	19	19	31	31
French Bank	10	11	11	12
Agricultural				
Bank	9	9	82	82
Alnilein				
Industrial				
Development				
Group	12	10	24	23
Commercial				
Farm Bank	11	11	18	18
National				
Omdurman				
Bank	10	11	11	7
Sudanese				
Islamic Bank	13	13	28	28
Islamic				
Solidarity Bank	8	8	11	11

Table 4.17: Bank branches in Khartoum state

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Saudi -				
sudanese Bank	9	9	6	6
Livestock Bank	9	9	10	10
North Sudanese				
Bank	12	12	6	6
Faisal Islamic				
Bank	17	19	9	10
Collaborative				
development Bank	10	10	21	22
Sudanese Pond	10	10	21	
Bank	14	13	14	13
Exports				
Development				
Bank	11	11	8	9
Saving for social				
development	0			05
Bank National	8	8	23	25
Workers Bank	7	8	6	6
Commercial	1	0	0	0
Real Estate				
Bank	6	6	3	4
Civil Bank	5	5	4	4
Abu Dhabi				
National Bank	1	4	0	0
lvory	2	1	6	7
Bright Blue Nile	_			
Bank	7	9	1	2
Financial Investment Bank	1	1	0	0
Byblos Bank	1	1	0	0
Alsalam Bank	2	1	0	0
Sahel and	۷۲	1	0	0
Sahara Bank	2	2	0	0
Egyptian -				
Sudanese Bank	5	6	2	3
Money Inc. Bank	1	2	1	2
Industrial				
development				
Bank	1	2	1	2
Jordanian Island Bank	1	3	0	1
Family Bank	3	8	0	8
Qatar National	5	0	0	0
Bank	0	1	0	0
	~	· ·		

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				PAC	T
Sudanese Arab Bank	0	1	0	0	
Dank	0	I	0	0	
Total	219	244	337	352	

Microfinance activities

Microfinance (M.F) activities usually include

- Small loans, typically for working capital.
- Informal appraisal of borrowers and investment.
- Access to repeat and larger loans based on debt capacity and repayment performance.
- Streamlined loan disbursement and monitoring.
- Securing savings products.

Microfinance clients are typically self-employed and low income entrepreneurs. Clients are often traders, street vendors, service providers (hairdresser, small restaurants operators, artisans and small cottage industry). Usually they generate income from more than one activity.

When bankers were asked why they refrain from extending credit to the poor they usually enumerate a number of constraints that make financing the poor almost impossible. Table 4.18 describes the situation:

Bankers	The poor
Require business license	Usually operate their small business without licenses
Require land lease or contract	Operate in non-permanent premises (e.g. vendors) or at home
Require a clearance certificate	Operate informally and usually do
from the taxation department	not pay taxes
Would like to deal with clients of active bank accounts	Do not keep bank accounts
Ask for collateral	Cannot meet the banks collateral requirements
Require post-dated cheques for repayment installments	No bank accounts
Poor are in remote areas and are,	Can run a profitable business with
hence, inaccessible as banks are	a high ROI and can play market Interest
Concentrated in urban centers.	rates. Their organization can help to
Transaction cost is high and the	reduce the administrative costs.
reward in minimal	
Apply lengthy and relatively	Most are illiterate and require
complicated procedures	simple and quick procedures

Table 4.18: constraints that make financing the poor almost impossible

Sources: Unicons 2006 report



Examples of Banks providing Microfinance

Agricultural Bank of Sudan (ABS)

The ABS has been one of the leading banks in Sudan in terms of capital and geographical coverage. It focused on extending relatively short term credit to farmers (a maximum of 18 month) in both irrigated and traditional sectors. The Bank had a leading role in soliciting funding from international funding agencies. It cooperated as financing intermediary as a number of rural development projects implemented jointly with the government of Sudan and international donors. The bank has good experience in the rural areas and with grass-root CBOs, especially cooperative societies established in some of the rural development projects. It established links with some civil society organizations such as the women union to extend credit to target clients identified by such organizations.

Saving and Social Development Bank (SSDB)

The SSDB was established as the saving bank in 1974 with a leading role in mobilizing saving and extending loans to small producers. In its early years, its activities were confined to ex-central region (especially during the 1970's and 1980's). After November 1995, it became a national bank targeting the small producers and productive families from low-income groups but keeping a window for commercial banking transactions. The SSDB provides loans for activities such as agriculture, small scale industries, handicrafts, petty trade etc. The bank operates through 36 branches in 11 states, but its "social development" financing is confined to the main branch in Khartoum (at the headquarters) and Omdurman Industrial area branch. The bank extended loans to 25,000 clients in 2000 and 15000 in 2001 using mainly the Salam formula for Agricultural activities and Murabaha, Masharaka and Mudaraba for others. The bank places more emphasis on Murabaha, the profit margin of Murabaha ranges between 12% -15% with loan size ranges of SDG 250 and SDG 10,000. The SSDB started a good initiative to augment its resources by credit links with some INGOs, UN agencies and local donor in which it acted as financing intermediary.

Family Bank

The Family Bank has been establishment in July 2008 and gradually expanded by opening 13 branches in the capital, as well as, other provinces. The main objective is to provide financial services to the potentially active segments of the poor, fresh graduates, small producers of farmers and grazers and craftsmen, to enable them run economic activities that suit their circumstances. The Bank, by the end of 2009 extended services to 10,175 beneficiaries. It adopts Islamic modes of finance, such as Mudaraba, Murabaha, Musharka etc., in a simplified manner that gives access to its services for the targeted poor segment of the society. Table 4.19 shows the size of granted funds and number of beneficiaries for the year 2009.



			<i>1</i> ,
Table 4.19: Family Bank: 7	Fotal Size of Granted	Fund and No. of	f beneficiaries 31/12/2009

Section	Size of Granted Fund	No. of Beneficiaries	Average Size of Fund
Head Office	24,487,584.06	4000	6,121.90
Omdurman	8,594,382.27	1353	6,352.09
Kelakla	7,130,603.20	1071	6,657.89
Dongela	4,577,978.65	668	6,853.26
East Nile	5,397,331.00	566	9,535.92
Bahri	6,494,507.45	728	8,921.03
Aldamir	1,931,453.40	396	4,877.41
Aldweim	2,588,112.00	450	5,751.36
Kareri	1,350,510.40	252	5,359.17
Ombedda	1,678,199.50	296	5,669.59
Total	64,230,661.93	9780	6,567.55

Source: Family Bank Board of Directors Report 2009

Access to Microfinance

Despite the huge demand, only 5% of potential microfinance clients were able to gain access to the formal microfinance institutions, including banks. In addition to supporting directly nine banks, the CBOS instructed all commercial banks to set aside 12% of their credit portfolios for small loans and microfinance, to ensure the availability of sufficient financial resources for microfinance. This 12% ratio total reached 2,584,060,920 SDG on 31 December 2009. However, banks were only able to lend 5% of their portfolio in 2009 to microfinance customers. Table 4.20 reflects banks activities in microfinance during 2009. With the exception of a few banks, most are unable to meet the 12% requirement.

Table 4.20: Commercial Banks Performance in Small Loans and Microfinance as of 31 December 2009

No.	BANK	SMALL & MICROFINANCE	TOTAL PORTFOLIO	PERCENT
1	Khartoum Bank Group	0	2,868,613	0%
2	Nilain Bank Group	5,273	527,258	1%
3	Omdurman Bank	24,356	5,370,128	0%
4	Animal Resources	2,745	346,280	1%
5	Alshamal Islamic Bank	31,020	412,318	8%
6	Abaraka Bank	17,961	513,162	4%

(Amounts in 1,000 SDG)

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7	Farmers Commercial	36,083	758,423	5%
8	Islamic Co-operative Development	4,115	619,380	1%
9	Tadamon Islamic	30,698	1,124,150	3%
10	Faisal Islamic	126,602	1,564,893	8%
11	Saudi Sudanese	0	381,915	0%
12	Sudanese French	11,000	797,747	1%
13	Alahli Sudanese	0	219,586	0%
14	Workers Bank	5,617	174,213	3%
15	Export Development	57,317	417,799	14%
16	Islamic Sudanese	2,988	394,129	1%
17	Blue Nile Mashreq	303	276,673	0%
18	Ivory Bank	0	32,763	0%
19	Savings & Social Development	117,100	316,999	37%
20	Real Estate Commercial	8,771	179,678	5%
21	Bybolis	0	453,049	0%
22	AbDhabi	0	215,290	0%
23	Financial Investment	0	211,506	0%
24	Alsalam	2,000	533,379	0%
25	Coast and Desert	0	61,402	0%
26	Sudanese Egyptian	0	249,289	0%
27	Agricultural Bank	825,205	1,169,905	71%
28	Bank Almal	0	527,372	0%
29	Industrial Development	10,542	283,209	4%



30	Algazeera Jordanian	153	65,330	0%
31	Family Bank	72,112	72,112	100%
32	Qatar National	0	343,281	0%
33	Arabic Islamic	0	52,610	0%
	TOTAL	1,391,961	21,533,841	6%

Though mandatory in practice this was not enforced but left to the discretion of individual banks. In the absence of the clarity on who are the poor, there has been a tendency to restrict credit access based on traditional interpretations of productive families with tendency to exclude the worse off.

As a result few commercial banks offer microfinance, including Agricultural Bank of Sudan (ABS), Savings and Social Development Bank (SSDB), Faisal Islamic Bank (FIB), and Farmers Commercial bank, as well as, Family Bank (FB). Table 4.21 below shows present commercial banks imitatives towards microfinance.

	Establishin g MFU	Service Desks for Microfinance	Investing in Microfinance Portfolios	Conducting Studies MF
Omdurman N. Bank	x	X	X	
Industrial Development	x			x
Sudanese French Bank	x		X	x
Nilain Bank	x			
Sudanese Egyptian Bank	x			
Tadamon Islamic Bank	x			x
Khartoum Bank	x		X	
Sudanese Islamic Bank		X	X	
Real Estate Bank		X		
Blue Nile Mashreq		x	x	

Table 4.21: Present commercial banks imitatives towards microfinance



North Islamic	x	
Alsalam Bank	x	
Albaraka Bank	x	
Farmers Commercial bank	x	
Faisal Islamic Bank	x	x
Animal Resources bank	x	x
Agricultural Bank	x	
Savings and Social Development Bank SSDB	X	

1. Banks Establishing Microfinance Units (see table above)

- 2. Banks Setting-up Service Desks for Microfinance
 - Omdurman National Bank (Special service desks for women at Alsagana, Omdurman and Soug Libya branches)
 - Sudanese Islamic Bank (a bank branch for productive families)
 - Real Estate Bank (desks at all branches for microfinance)
 - Blue Nile Mashreq Bank (Toti and Nyala branches for microfinance)

3. Fourteen banks invested 14 million SDG in Family bank's portfolio:

4. banks developing their microfinance strategies and currently conducting studies and formulating strategies and plans (see table above)

Portfolio Diversification

Microfinance service Providers tend to diversify their portfolio by targeting different geographical locations, economic sectors and gender, as well as, different modes of Islamic financing, e.g. Murabaha, Salam. As an example, Tables (4,22a,b,c) show the Savings & Social Development Bank's (SSDB) portfolio diversification during 2009:

State	Executor	No. of Beneficiaries		
		Men	Women	Total
Khartoum	11,369,241	1479	585	2064



Aljazeera	33,991,209	2910	842	3752
White Nile	11,182,967	1795	419	2214
Nile River	5,649,798	479	451	930
North Kurdufan	4,306,895	314	616	930
South Kurdufan	2,022,282	275	39	314
Kassala	1,486,139	120	86	206
Algedarif	5,722,439	673	278	951
Sennar	6,412,543	626	375	1001
Red Sea	1,532,730	119	110	229
Alshimaliya	1,218,095	112	59	171
South Darfur	3,887,360	284	111	395
North Darfur	1,845,141	327	132	459
West Darfur	934,249	114	37	151
Blue Nile	2,138,912	208	56	264
Total	93,700,000	9835	4196	14031
			1	

Table (4.22a) shows that SSDB is providing finance in all states, with heavy emphasis in the states of Aljazeera, Khartoum, White Nile and Sennar. The investment is divided between business sectors as shown on Tables (4.22b & c) below:

Table 4.22b: SSDB portfolio diversification by business sectors & gender

Sector	Amount in SDG	No	es	
		Men	Women	Total
Agriculture	9,821,000	1103	381	1484
Livestock	5,520,000	686	287	973
Industry	129,000	9	10	19

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				IL X IL G
Productive Families	26,994,000	2751	1387	4138
Trade	12,813,000	1167	466	1633
Service	23,551,000	2725	1029	3754
Transport	3,217,000	274	155	429
Handicraft/Profession	2,428,000	458	76	534
Real Estate	4,558,000	362	248	610
Hassen Loan	2,590,000	81	73	154
Other	2,079,000	219	84	303
Total	93,700,000	9835	4196	14031

Table 4.22c: SSDB portfolio diversification by business sectors

Sector	Amount of Fund In 1,000 SDG	No. of Operations	Sector's Contribution Rate %
Agriculture	25,203	5787	25
Industry	69	10	0
Transportation	4,544	911	5
Local Trade	12,955	2780	13
Real Estate	4,346	1056	4
Productive Families	26,210	8191	27
Services	20,622	5003	21
Handicraft/Profession	2,588	864	3
Other (incl. Hassen Loan	2,311	1367	2
Total	98,847	25969	100



From the above discussion, it seems that Family Bank and SSDB would be good potential partners for the DDR.

Microfinance Institutions

Because of the limited outreach of banks, microfinance Institutions grow to fill the gap and provide financial services to the poor. Microfinance Institutions include SRDC, PASSED and Social Development Funds in Khartoum and Kassala states, as well as, SDFs in other states. State owned microfinance institutions are also being established or are launching their operations. These include MFIs in Northern state, North and South Kordofan, Kassala, Gezira, etc. With the exception of SDF-Khartoum and PASSED, all other MFIs are in their infant stage. Both SDF's program, called Al-Amal, and PASSED have been operating in Khartoum and Port Sudan, respectively. They have demonstrated some success, and hence are being considered by the SMDF for technical and financial assistance. The two MFIs are expected to be very successful in their target areas, namely, Khartoum and Red Sea States.

Hence, Al-Amal and SRDC could be good partners for the DDR.

Non-Governmental organizations (NGOs)

The NGOs includes local and foreign organizations. Moreover, they provide a range of inputs and services. They deal directly with societies and local organizations, and used flexible methods as tools for delivering credits to the clients. The NGOs, whether local or international, played a big role in achieving microfinance goals, especially in reducing poverty in Sudan.

In 2004 about, 165 international and non-governmental organizations operated in Sudan in different states (Farah, 2005). Foreign organizations or donors' agencies, such as, International Fund for Agricultural Development (IFAD), usually lend the central bank, which in turn lends to the specialized banks. In 2004, about 200 of local non-government organizations in Sudan operated in Khartoum and other large states (Farah-2005). But, still poverty is prevalent in Sudan.

Some Examples of NGOs in Khartoum State: (*for NGOs in Sudan check project database*)

1. Women Union of Khartoum State

Established a women's fund in 2002, the main objective of the fund is to make a link between poor women and financial institutions .The idea originated from a previous experiment (2000) when women union of Khartoum state launched a joint experiment with the SSDB.

The experiment targeted poor women in the outskirts of Khartoum state. Small groups of clients were formed by the union, each group had a supervisor who collected installments on a daily basis, and the supervisor repays SSDB on agreed dates. In 2002, the union realized the difficulties associated with its



direct involvement in credit transactions and decided to confine its role to linking poor women with the financing institutions. As a result, the women fund was created; the Khartoum state Ministry of Finance agreed to allot SD 50 million per annum to be paid in monthly installments. The union role will be identification and follow up of target clients in coordination with financing institutions. Two banks, the ABS and the SSDB administered the fund.

Each bank is supposed to put additional fund equivalent to the union's contribution. Profit margin will be distributed as follows, 30% to implementing banks, 30% to women union and 40% added to the fund.

The loan extended to individuals, there is compulsory savings component as a condition for receiving a loan, loan duration is 9-18 months. Individual borrowers are requested to provide third party personal guarantee, 30% of fund resource are set aside to serve as a guarantee to cover bad debts.

Common features of these NGO based Experiments are as follows

- Most are community based.
- They tend to have simpler procedures.
- Can adopt flexible collaterals.
- Some have credit successful links with the formal banking system.
- Financing variety of activities i.e. not confined to the so-called productive activities.
- Adopt different microfinance mechanisms and approaches, not all successful.
- Faced problems in shifting from grants to credit which is newly introduced after a period of charity based operations.
- Faced problem with grants based operation by the competing NGOs even when they have made successful transition.
- Are endangered by sudden phase-outs which affect sustainability.
- To provide several clues to successful microfinance operation.

Social Funds

Social funds are being used at the federal and state level to compact poverty in different ways. These include Zakat Chamber, the Social Insurance Fund, and the Social Development Institution for Sudanese Pensioners (SDISP) and the Graduates Employment Project (GEP), Social Development Foundations (SDF). These organizations offer finance and social services to their members/recipient groups.

Social Development Institution for Sudanese Pensioners (SDISP): was established in 2000 with the objective of assisting the poor pensioners to increase their income, to provide them and families with employment opportunities and to reintegrate them for effective participation in social life. SDISP was licensed by CBOS in 2008 as a microfinance institution. The organization offers financing at



profit margin of 7%. The minimum loan amount is 1,550 and the maximum is 5,000 SDG. From 2001 to 2009, SDISP financed 54,189 beneficiaries with a total of 139,793,644 SDG, i.e., an average loan amount of 2,580 SDG. Financing was provided for small projects in all productive sectors, as follows: services 38% of the total financing, agriculture and livestock 29%, commercial 19%, and vocational (artisan) 14%.

Zakat Chamber: collects Zakat (charity) from individuals and businesses and distributes more than 65% of the collections to the poor and very poor. From 2005 to 2009, the Zakat Chamber collected a total of 1,780.2 million SDG. In 2009, the collections totaled 445.2 million SDG, of which 293 million SDG was spent on the poor and very poor. Projects funded in 2009 by Zakat Chamber included Agricultural and livestock projects, cooperative societies, and animal distribution. In 2009, the agricultural and livestock projects supported by the Zakat Chamber exceeded 12,000 projects. Assistance was provided in the cultivation of 830,212 feddans at a cost of 70.5 million SDG, which was distributed to 645,225 poor families. Also, the Chamber assisted in establishing 285 cooperative societies in Geddaref, Sennar, Blue Nile, White Nile, North & South Kordofan and Kassala. Each society comprised of 50 to 100 families. Also, six women's only cooperative societies were established in the state of Sennar. Moreover, the Chamber distributed 84,673 heads of livestock to poor families. On the other hand, the Zakat Chamber is considering supporting the poor by guaranteeing their re-payments to microfinance providers and currently is setting up a joint venture with banks to offer microfinance services.

The Graduate Employment Project: is designed to provide employment for the college and university graduates by financing and supporting self employment opportunities. The project receives funding from banks, ministry of finance, donors and profits from the project's investments. The project provides finance to a variety of projects including business incubators and other small projects. Also, the Project guarantees payments to banks on behalf of participating graduates.

The SDF Operates at the state level in Khartoum in line with growing concern toward poverty alleviation at the National level. Khartoum State established the SDF in 1997 and started operations in 1998. Similar foundations established in five other states (Gezira, White Nile, Gedarif, North Kordofan and River Nile).

The main objectives of the SDF as stated in annual report 2001 are:-

Reduction of poverty- inclusion of the poor under the health insurance umbrella and co-ordination of poverty alleviation endeavors in Khartoum state. The SDF acts as a counterpart for donor- funded poverty alleviation projects implemented in the state (e.g. Urban Poverty Alleviation Program). The target beneficiaries are the poor who receive support from Zakat (especially female- headed households) groups with special needs such as handicapped, and the unemployed university graduates. SDF financed by the State Ministry of Finance (SMOF), Zakat, community contributions, loan repayments and some international donors such as UN agencies. The foundation operates in close coordination with the State Ministry



of Social and Cultural Affairs and local government bodies. It covers 7 provinces and 38 localities. The SDF also supervises a number of social centers which are used for conducting training for the target clients.

The funds are contributing in various ways to poverty alleviation by targeting special group. The main constraint is that most social funds used in term "support funds" is that the money is a sort of gift and this explains the reason behind low repayment.

Rural Development Project

Several rural development projects were financed by international donors. Some of the most well-known of these are the Area Development Scheme (ADSs), Elnhud Co-operative Credit Project (ECCP), Southern Rosieres Agricultural Development Project (SRADP), and Urban Poverty Alleviation Project (UPAP). These projects were implemented during the last two decades. Their experiences ought to be studied, because some were able to achieve some degree of success.

The Area Development Scheme ADS was launched by UNDP

The ADS is as a pioneer, participatory, community-based, rural development project. It was financed by UNDP in two main phases \$ 30 million for its phase (1991-1997) and \$16 million (1991-2000) for 2nd expansion with a follow-up consolidation phase.

The ADS targeted five of the poorest areas in Sudan and was intended to increase the incomes and improve the standard of living of villagers in areas which were left out of the traditional development interventions. The project adopted an integrated rural development approach by implementing multi-dimensional interventions that in addition to increasing income, addresses the problems of potable water availability, poor health conditions, environmental deterioration and worked toward empowerment of local communities and gender equity. Micro-lending was used as a tool for poverty alleviation. Community based organizations played an important role as financing intermediaries. Revolving funds (sandugs) were established in the five ADS projects at central and village levels. However, the legal status of these sandugs varied from voluntary agencies, cooperative societies to private limited companies.

The performance of the sandugs varied considerably in terms of loan procedures, size of loan, repayment period, number and timing of installment, financing modes, profit margin and repayment, however, the common feature was the use of simplified procedures and flexible collaterals. All sandugs were faced by problem of capital erosion due to fast deterioration of value of Sudanese pound, when repayment took longer period of time, erosion of capital, lack of skilled staff, inadequate training and failure to mobilize popular participation.



Elnuhud Co-operative Credit Project (NCCP)

The NCCP Started in 1988. It was funded by loans provided by IFAD; the government of Sudan and the ABS, the Government of Sudan provided 80% of local component. The project implemented in an environmentally fragile rain-fed area in west Kordofan State. It worked on enhancing the infrastructure, protecting the environment, providing potable water and other developmental services. In addition to these interventions, NCCP provides agricultural credit, extension services and assisted in establishing co-operative credit societies for farmers. The ABS administered the credit fund and provided short and medium term loans to the co-operative societies. The types of project finance were crop production, small project by women and number of off-farm activities including potable water projects owned by co-operatives, the project established 22 owner cortexes which contributed to combating women illiteracy, providing training on tailoring handicrafts and training local female health cadres. The NCCP achieved good results in combating environmental deterioration, maintenance of water sources and expansion of agricultural lands (SPPD paper 2002).

Urban Poverty Alleviation Project (UPAP)

The UPAP is a community-based urban upgrading and poverty alleviation project sponsored by UNDP and United Nation settlements program (UN- Habitat) in collaboration with Ministry of Social and Cultural Affairs (MOSCA) of Khartoum state as counterpart. UPAP adopted a pilot integrated poverty alleviation approach that cut across sectoral lines, linked several levels of government and focused specially on needs and knowledge of urban communities, providing micro-credit support for informal construction sector (ICS) and the urban informal sector (UIS), which was identified as one of the most important support mechanisms under the UPAP. This was done in the form of Revolving funds for lending to the urban poor, to be managed by community-based organizations.

Two types of community based organizations were used for a large part of the project period (a) community-based institutions specially promoted under project local development committees (b) local NGOs and specialized local associations. The credit provided by the project achieved direct benefits to the borrowers, e.g., increased incomes; development of basic services, such as, water and schooling. More women micro-entrepreneurs improved their access and control over resources and had a say in public affairs, as well as, improved skills and a new mindset of self help replaced charity.

The common features of these project-based experiences are as follows:-

- Adoption of integrated development approach.
- Achieving good results in environmental protection and rehabilitation.
- Using credit as a tool for poverty alleviation.
- Forming and working with CBOs as intermediaries.
- Achieving some success in financing agricultural production, with varied success
- Low skills and inadequate training in credit and investment.
- Capital erosion in earlier projects.
- Limited impact on women, except in UPAP.



- · Good co-ordination with government counterparts.
- High cost of research projects and management, Lack of savings mobilization.
- Absence of consumption loans.
- Limited targeting of the poorest and groups of special needs.

4.3.8. Disadvantaged Groups' Participation & Market Share

Disadvantaged groups (Ex-combatants with disabilities, war-affected families, unemployed graduates, IDPs, women, Immigrants, Micro-enterprises, youth, minority etc.) have very limited market share, which is inconsistent to their numbers. To establish businesses and thrive economically, these groups need special attention and intensive support. This section focuses on disadvantage groups related to the study, Ex-combatants, women associated with armed forces and groups (WAAFG), children associated with armed forces and groups (CAAFG), and disabled combatants.

A common feature of post-conflict economies is that formal employment opportunities are extremely limited. In some parts of the world the informal economy accounts for 80% of the total jobs available. In this tight labour market, ex-combatants are normally in a disadvantaged position to compete for the few remaining job opportunities. In addition to their lack of education and relevant vocational and work skills, many have yet to become accustomed to their new civilian lifestyle. Having become used to quick and easy access to cash, food and other goods, fighting, a high status as warriors and possibly drug addiction, they may be tempted to return to their old routine. Many communities also refuse to accept ex-combatants because they associate them with the violence and brutality perpetrated during the conflicts. A crucial fact is that due to their general disadvantage in accessing existing or new jobs, combatants simply do not survive the harsh competition in labour markets. Therefore, it has proven crucial to lead ex-combatants into new areas, such as producing goods that are not available or providing services that are non-existent

However, the lack of needs assessments for targeted disadvantaged groups, which would allow service providers to design methods of outreach and follow-up, lead to the offering of limited range of products which do not respond to the needs of the targeted groups. For instance, often service providers neglect the particular needs of women that should be integrated into the overall development schemes. Efforts should be geared to understanding, acknowledging, developing and building upon the potential of the different disadvantage groups. Following are examples of disadvantage groups.

Disadvantage groups types:

- 1. Ex-combatants and related groups
 - (WAAFG) women associated with armed forces and groups (WAAFG)



- Disabled soldiers
- CAAFG children associated with the armed forces
- Ex-combatants
- 2. Long term unemployed
- 3. IDPs
- 4. Women
- 5. Immigrants,
- 6. Micro-entrepreneurs
- 7. Youth,
- 8. Others (socially or economically disadvantaged groups, low income groups, low-skilled)

Each type of the abovementioned groups need to be assed differently.

Currently organizations offering services to the disadvantaged groups, among others, are limited in number and include government agencies such as, Zakat Chamber and Social development agencies, as well as, non government and international organizations.

Although '*Micro Finance in Sudan Regulatory framework and Vision*' states that one of '*The Role of Central Bank of Sudan*' is:

CBOSS through it annual credit policy direct commercial Banks to allocate a certain proportion of (12%) from their total lending portfolio to Microfinance projects, moreover a great focus and emphasis should be lied on agriculture (rural sector-marginal farmers artesian- vendors, etc.), households sector or the informal sector and **disadvantaged groups** in the community particularly women.

Still, the microfinance institutions have limited outreach to the poor in general and the disadvantaged war affected groups in particular. This is particularly true for banks, having little experience in the fieldwork and few links with grass-roots or community based organizations (CBOs). Moreover, banks' procedures and requirements for loan provision (licenses, clearances, land lease, banking accounts, checks and collateral requirements) are structured to serve those in the formal sector rather than disadvantaged groups. Also the current coverage of bank branch networks in the country is such that a large part of the poor do not have easy access, as more than half of bank branches are concentrated in the urban areas.

Among non-bank institutions, donor dependency has large impact on limiting their outreach. The decision by NGOs to work in one location over another is not based on the normal market targeting and penetration but rather on external donors dictating areas of operation as many are being foreign funded. Also the risk of



sudden phase-out (even for NGOs or rural development projects that achieve good results), adversely affects the sustainability of institutions supporting microenterprises and targeting disadvantaged groups. Also the sudden phase out deprives local communities from access to financial resources that they had become accustomed to, ultimately causing disruption, and in some cases complete dissolution of microenterprises.

Many organizations and government agencies can participate in supporting the disadvantaged groups. However, coordination between these agencies and organizations with different mandates is extremely limited. A few NGOs have established links with the formal banking system and created platforms for coordination in the geographical areas where they operate. For example, there are some NGOs, UN agencies, some development projects, and social funds that have established links with the Savings & Social Development Bank and Agriculture Bank of Sudan. However, this coordination, in most cases, is a result of designing microfinance initiatives as a response to an emerging need or as disaster relief, rather than as a guided and planned effort to avail access to finance to the poor by deploying formal financial resources.

Hence, it is recommended that specific programs be designed and implemented to serve the needs of these disadvantaged groups. Moreover, collaboration and cooperation between various service providers is encouraged, so that the limited resources can be utilized effectively.

The programs should:

- Reach the most disadvantages groups and respond to their needs.
- Create an enabling environment that is conducive for the disadvantage groups to exercise their rights freely, enjoy their privileges and be able to lead a life with confidence and dignity.
- Accelerate the on-going process Zakat, NGOs and other initiatives- of improving the socio-economic status of the disadvantaged groups through effective implementation of various policies and programmes and thus bring them on par with rest of the society.
- Ensure participation of the Disadvantaged Groups in the process of planning not merely as beneficiaries but also as partakers in the formulation of need -based programmes/projects, and in their implementation, supervision and monitoring.
- Ensure a certain percentage of funds / benefits from all the relevant programs to flow to women and disabled combatants who are the most affected.
- Special thrust should be given for employment and income generation programs to make disadvantaged groups economically independent and self reliant.



- Eliminate discrimination in labor market (the right of every person at active age to participate in the labor market and to have access to all existing services for job seekers)
- Ensure delivery of minimum services (education, health, water, electricity, etc.) to the group.
- Set up a network and a partnership with NGOs, public agencies, employers, trade unions, etc., to support in providing services and other requirements of the groups.



4.3.9. Regulatory Issues, Licensing & Taxation

This section present fees and taxes required to start small business at Khartoum State. We present fees and taxes for the study proposed projects (individual and groups projects). Details and feasibility studies for these projects are provided later in this chapter.

A small business is governed by regulatory constraints, such as fines and taxes on small businesses, as well as, cumbersome procedures to legalize activities. This include, license, service fees and charges are issued depending on the type, nature and location of the business. State and local governments impose on businesses and microenterprises several regulatory issues; require issuance of licenses and permits; and levy a variety of fees and taxes. These requirements place financial burdens on the business owners, add inconvenience to the establishment and efficient operation of the business, and cause many delays in the processing of applications and the issuance of the necessary permits. Also, they cause confusion and open doors for the law-enforcement authorities to harass and sometimes confiscate the assets of the small businesses. The application of these regulations effectively deprives the poor of their hard-earned income and savings, and every possible source of livelihood.

According to the licensing regulations, a small business is not allowed to operate any commercial business activity without obtaining a license from the concerned authorities, and after paying the applicable fees. The licensing process is as follows:

- 1. Submit an application to the locality, in which the business will be operated.
- 2. Fill-out the license application form and attach proof of the following:
 - a. Copy of the lease for business location or proof of ownership.
 - b. Valid identification card ID, passport, citizenship certificate, etc.
 - c. Residency certificate from the local committee where the applicant resides.
 - d. Duty stamp on the application form.
- 3. Approval of business site by the locality engineer (after a field visit) for suitability of site for conducting the specified business activity.
- 4. A field visit by the locality's health officer to ensure the business site's compliance with health regulations.
- 5. Approval by the county for conducting the business activity.
- 6. Pay applicable service fees (varies by location) and the levied property taxes (normally equivalent to one month rent).
- 7. Issuance of commercial license usually valid until the end of the calendar year and must be renewed at the beginning of each year.



Table 4.23 below gives a sample of some of these pre-setup charges imposed on small businesses. As shown, the pre-start-up charges paid for fees and taxes can exceed 1,000 SDG for some small businesses.

Since some of these fees do not add much to the state's revenue (sometimes the collection cost is higher than the revenue generated), it would be wise for the authorities to cancel or consolidate them. Also, the state and local authorities may save significant operational costs and make it much more convenient for business owners, if they adopt the concept of a "one-stop shop", whereby all concerned tax agencies can be accessed under a single roof or through one window/counter. The same concept "one-stop shop" can be implemented for issuing start-up documents (license, ID card, medical permit, etc) required for small business.

A comprehensive annual review of fees, license and charges aimed to monitor the service provided to citizens and ensure the rationality of fees is required.



	Maint Shop	Handcarts Renting Centre	Recycling of Waste Paper	Mobile Phone Service	Events Service Centre	Barber Salon	Packing & Distribution of Spices & Food	Water Mobile Distributer	Vegetables Vendor	Recycling of Waste Glass	Super Market	Compressed Bricks and Blocks Plant
Services fees	50	70	50	75	140	30	200	70	70	70	100	70
Insurance	50	70	50	75	140	50	200	70	70	10	100	10
Commercial License	850	850	650	350	850	850	150	850	850	650	1050	1050
Others	100	100	100	50	100	100		100	100	100	400	750
Health Services						65	70		70		110	
Health Card per Worker						35	35		35			
Garbage collection	20	20	20	20	10	25	20	20	15	20	30	20
Route Permit												
Legal Fees			50	100						50		200
Total	1020	1040	870	595	1100	1105	475	1040	1140	890	1690	2090

Source Khartoum Locality 2010

We suggest three ways to resolve regulation and licensing issues:

- 1. Group businesses: Cost of licenses and taxes will be shared by the group.
- 2. Micro franchising: Licenses and taxes fees will be shared with the Micro-franchising business.
- 3. Arrange with localities in Khartoum State to wave/reduce regulatory and license charges, at least for the first year of business



4.3.10. Micro-businesses/Enterprises. Start-up Cost & Projected Income

As stated earlier in this document, self-employment through the establishment of new microenterprises presents the most feasible opportunity for the reintegration of Ex-combatants.

Hence, most of the efforts exerted in the market survey for identifying reintegration opportunities for Ex-combatants went into studying the status and performance of existing microenterprises. 608 micro-enterprises from various localities and markets in the State of Khartoum were surveyed and interviewed. The objective was to evaluate the economic performance of these micro-enterprises and to determine market conditions and opportunities, so that recommendations can be made to the DDR Stakeholders and partners on which opportunities exist and what will it take for an Ex-combatant to establish a well functioning micro-enterprise, as well as, how much will be the anticipated revenue and profit.

While surveying micro-enterprises, a questionnaire sheet was used which included general information of the business owner (age, education, marital status ,etc), general information about surveyed micro-enterprise, its requirements (production equipment, raw materials, supplies, services, training, etc), market information, and financial projections (see Annex (3)). A data base was developed using Microsoft Access Database, and accordingly all collected data were entered.

Figure 4.19 below shows a sample of the data fields collected on each Microenterprise (snapshot of a screen from database)

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		Specify Added Service	Increase Goods
		Business Location:	43
		Market	Omdurman market
		ord: 14 🔸 1 of 610 🕨 🕨 🍋	K No Filter Search
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		Fig	gure 4.19: Snapshot of a screen from the Self-employed form

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Table 4.24 below demonstrates the types of micro-enterprises surveyed in various localities of Khartoum State and lists sample fields for financial projections. It must be noted that the total cash outlay required does not include pre-start-up costs, which are prerequisites to establishing a business. These costs include charges and fees associated with documents needed by different government agencies to legalize small business operation, examples are issuance of a citizenship certificate, ID card, Driver license, opening Zakat and Tax files, health papers, etc.

Business Name	Locality	Total Investme nt	Monthly Sales	Cost of Goods	Operatio n Costs	Net Profit
Agriculture	Bahri	2000	12000	7000	4000	1000
Barber shop	Jabal_awli ya	2000	1000	200	300	500
Battery Trade	Omdurman	0	8000	5000	2000	1000
Barber shop	Bahri	12000	3000	500	1500	1000
Blacksmith	Jabal_awli ya	1000	7500	5000	1500	1000
Blacksmith	Omdurman	1200	4000	0	1500	2500
Building	Omdurman	100	600	0	0	600
Café	Omdurman	0	600	0	0	600
Café	Bahri	30000	1800	0	1000	800
Cafeteria	Omdurman	10500	4500	300	500	3700
Car Maintenance	Omdurman	160	900	0	0	900
Car maintenance	Bahri	51000	4000	0	1000	3000
Carpenter	Omdurman	10000	500	0	0	500
Cars Maintenance	Umbadda	1150	1500	0	400	1100
Cart driver	Omdurman	0	600	0	100	500
Carving manufacturing	Omdurman	250	1000	0	150	850
Ceramic Installation	Omdurman	0	500	0	0	500
cloth shop	Bahri	0	500	0	0	500
clothes shop	Bahri	400	600	0	0	600
Clothing and Clothing Accessories Stores	Omdurman	6000	5000	3000	1000	1000
communication	Jabal_awli ya	1000	1000	0	150	850

Table 4.24: Sample of selected micro-enterprises

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						PACT
computer and English language education	Bahri	28200	1100	200	600	300
construction	Omdurman	500	200	0	0	200
Couriers and Messengers	Omdurman	6000	1000	0	200	800
Crop Production	Bahri	800	1300	500	500	300
Design Service	Alkhartou m	3600	1300	300	400	600
Educational Services	Alkhartou m	3000	700	400	0	300
electricity workshop	Bahri	0	4500	3000	500	1000
Electronics and Appliance Stores	Omdurman	6000	5300	4000	400	900
Farmer	Omdurman	16000	1800	300	100	1400
Folklore	Omdurman	4000	3000	1000	500	1500
Flour Mill	Omdurman	29000	4500	3000	100	1400
Folklore	Omdurman	2800	3000	1400	500	1100
Food and Beverage Stores	Bahri	4000	17000	15000	1000	1000
Food materials Sales	Omdurman	11000	12000	8500	1500	2000
Furniture	Jabal_awli ya	0	3200	1500	1000	700
Gas Station	Bahri	20000	27000	2200	200	24600
General Merchandise Stores	Omdurman	6000	10000	8000	1000	1000
Glass trading	Alkhartou m	0	8000	5000	1000	2000
Grocery	Omdurman	16200	4000	200	800	3000
Grocery	Bahri	30000	12000	10000	1000	1000
health center	Bahri	70000	1800	0	1000	800
Laundry	Bahri	130000	3050	550	1500	1000
Leather MFG	Omdurman	15000	5000	2000	1000	2000
leather& wood MFG	Omdurman	9000	5000	2500	500	2000
Merchant Wholesalers, Durable Goods	Alkhartou m	6000	4100	3000	500	600



					/	
Miscellaneous Store Retailers	Alkhartou m	6000	4000	3000	300	700
Mobile Accessories	Omdurman	3200	2000	1000	400	600
Motor Vehicle and Parts Dealers	Omdurman	6000	2500	1500	600	400
Occasions	Bahri	20000	8000	0	7000	1000
Oil Miller	Omdurman	13000	3000	0	500	2500
Painter	Omdurman	70	300	0	0	300
Painting and carving	Omdurman	60	300	0	0	300
Perfume Sales	Omdurman	26150	350	0	0	350
Perfumery	Jabal_awli ya	10000	5500	3000	500	2000
Phone electronic	Bahri	1350	200	0	0	200
Phone electronics	Bahri	850	600	0	400	200
photo shop	Bahri	120700	4000	0	3000	1000
Plastics and Rubber Products Manufacturing	Alkhartou m	5600	2000	0	50	1950
Plumbing	Jabal_awli ya	0	12750	9000	3000	750
Porter	Omdurman	0	500	0	0	500
Primary Metal Manufacturing	Jabal_awli ya	0	8000	6000	1000	1000
printing press	Omdurman	5800	4000	1000	1000	2000
Readymade clothe	Alkhartou m	3000	4200	1500	1200	1500
Real Estate	Jabal_awli ya	3600	900	0	0	900
Real estate	Bahri	0	4000	0	3000	1000
Reksha Driver	Omdurman	0	300	0	0	300
Repair and Maintenance	Omdurman	1700	1000	0	100	900
Sales of Food Materials	Umbaddaa	13750	9000	7000	200	1800
Scrap	Omdurman	8850	15000	9000	2000	4000
Scraps purchase and sales	Omdurman	1600	2500	1800	0	700
Seed sowing	Bahri	4000	5800	2000	1000	2800

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1			1	1	/	
Sefyan writer	Alkhartou m	4150	1300	400	100	800
sewing and tailor made	Bahri	600	600	0	0	600
Shoe Manufacturing	Omdurman	300	700	0	0	700
Shoes Trading	Omdurman	3550	4000	2500	500	1000
Small truck	Bahri	40200	1500	500	300	700
stationery	Alkhartou m	100000	7000	4000	1500	1500
Studio	Jabal_awli ya	35000	5000	2000	1500	1500
Tailor	Jabal_awli ya	2400	1450	0	1000	450
Tourism	Bahri	4500	4000	3000	500	500
Trade food stuff	Omdurman	9000	6000	2000	1000	3000
Truck Transportation	Bahri	10300	1500	0	500	1000
tire service	Omdurman	8000	3000	2000	500	500
Tire service	Jabal_awli ya	2750	2000	150	850	1000
vegetable trading	Bahri	4000	16500	15000	1000	500
Vehicle maintenance	Omdurman	3200	1200	0	400	800
Wood Product Manufacturing	Alkhartou m	7000	2000	0	60	1940
wood trade	Omdurman	2000	7400	4000	3000	400
workshop	Jabal_awli ya	200	8500	5000	2000	1500
workshop	Jabal_awli ya	10000	39000	35000	1500	2500
Workshop	Alkhartou m	6000	4500	2000	1500	1000

From Table 4.24 above, it is evident that many micro-enterprises can be started with a reasonable investment (below 5,000 SDG), and if operated efficiently many will generate decent revenues and profits for their owners. As shown in table 4.25 below

Business Name	Locality	Total Investment	Monthly Sales	Cost of Goods	Operational Costs	Net Profit
Tourism	Bahri	4500	4000	3000	500	500

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					P	ACI
Sefyan writer	Alkhartoum	4150	1300	400	100	800
Folklore	Omdurman	4000	3000	1000	500	1500
Food and Beverage Stores	Bahri	4000	17000	15000	1000	1000
Seed sowing	Bahri	4000	5800	2000	1000	2800
vegetable trading	Bahri	4000	16500	15000	1000	500
Design Service	Alkhartoum	3600	1300	300	400	600
Real Estate	Jabal_awliya	3600	900	0	0	900
Shoes Trading	Omdurman	3550	4000	2500	500	1000
Mobile Accessories	Omdurman	3200	2000	1000	400	600
Vehicle maintenance	Omdurman	3200	1200	0	400	800
Educational Services	Alkhartoum	3000	700	400	0	300
Readymade clothes	Alkhartoum	3000	4200	1500	1200	1500
Folklore	Omdurman	2800	3000	1400	500	1100
Tire service	Jabal_awliya	2750	2000	150	850	1000
Tailor	Jabal_awliya	2400	1450	0	1000	450
Agriculture	Bahri	2000	12000	7000	4000	1000
Barber shop	Jabal_awliya	2000	1000	200	300	500
wood trade	Omdurman	2000	7400	4000	3000	400
Repair and Maintenance	Omdurman	1700	1000	0	100	900
Scraps purchase and sales	Omdurman	1600	2500	1800	0	700
Phone electronic	Bahri	1350	200	0	0	200
Blacksmith	Omdurman	1200	4000	0	1500	2500
Cars Maintenance	Umbadda	1150	1500	0	400	1100
Blacksmith	Jabal_awliya	1000	7500	5000	1500	1000
communication	Jabal_awliya	1000	1000	0	150	850
Phone electronics	Bahri	850	600	0	400	200
Crop Production	Bahri	800	1300	500	500	300
sewing and tailor made	Bahri	600	600	0	0	600
construction	Omdurman	500	200	0	0	200

Table 4.26 below lists microenterprises, which require an investment below 10,000 SDG, but exhibit the highest rate of return and shortest payback period. Although, the DDR program may not pay the recipients 10,000 SDG, recipients will have the



option to use the funds they receive as a down-payment and apply for microfinance, which can pay an individual up to 10,000 SDG. Hence, we recommend that DDR Implementing Partners coordinate their efforts and collaborate with other potential partners, such as, banks and microfinance institutions.

Business Name	Locality	Total Investment	Monthly Sales	Cost of Goods	Operational Costs	Net Profit
Carpenter	Omdurman	10000	500	0	0	500
Perfumery	Jabal_awliya	10000	5500	3000	500	2000
workshop	Jabal_awliya	10000	39000	35000	1500	2500
leather& wood MFG	Omdurman	9000	5000	2500	500	2000
Trade food stuff	Omdurman	9000	6000	2000	1000	3000
Scrap	Omdurman	8850	15000	9000	2000	4000
tire service	Omdurman	8000	3000	2000	500	500
Wood Product Manufacturing	Alkhartoum	7000	2000	0	60	1940
Clothing and Clothing Accessories Stores	Omdurman	6000	5000	3000	1000	1000
Couriers and Messengers	Omdurman	6000	1000	0	200	800
Electronics and Appliance Stores	Omdurman	6000	5300	4000	400	900
General Merchandise Stores	Omdurman	6000	10000	8000	1000	1000
Merchant Wholesalers, Durable Goods	Alkhartoum	6000	4100	3000	500	600
Miscellaneous Store Retailers	Alkhartoum	6000	4000	3000	300	700

Table 4.26: Businesses with investments 5000-10000 SDG



Motor Vehicle and Parts Dealers	Omdurman	6000	2500	1500	600	400
Workshop	Alkhartoum	6000	4500	2000	1500	1000
printing press	Omdurman	5800	4000	1000	1000	2000
Plastics and Rubber Products Manufacturing	Alkhartoum	5600	2000	0	50	1950

Table 4.27 below, revealed many microenterprises have the potential of paying back the investment within 2 - 12 months. But the potential profitability of a business should not be the only factor driving the entrepreneur's decision to establish such a business. Among other factors, knowledge of market conditions, such as, business sector growth, anticipated competition, etc., is very important, since it also affects the growth and sustainability of the business.

Business Name	Locality	Total Investment	Net Profit	ROI
Repair and Maintenance	Omdurman	1700	900	2
Readymade clothe	Alkhartoum	3000	1500	2
Agriculture	Bahri	2000	1000	2
Scrap	Omdurman	8850	4000	2
Scraps purchase and sales	Omdurman	1600	700	2
construction	Omdurman	500	200	3
Folklore	Omdurman	2800	1100	3
Crop Production	Bahri	800	300	3
Folklore	Omdurman	4000	1500	3
Tire service	Jabal_awliya	2750	1000	3
Cafeteria	Omdurman	10500	3700	3
Plastics and Rubber Products Manufacturing	Alkhartoum	5600	1950	3
printing press	Omdurman	5800	2000	3
Trade food stuff	Omdurman	9000	3000	3
Shoes Trading	Omdurman	3550	1000	4
Wood Product Manufacturing	Alkhartoum	7000	1940	4

Table 4.27: Businesses with ROI 2 to 12 months

				PA
Food and Beverage Stores	Bahri	4000	1000	4
workshop	Jabal_awliya	10000	2500	4
Real Estate	Jabal_awliya	3600	900	4
Barber shop	Jabal_awliya	2000	500	4
Vehicle maintenance	Omdurman	3200	800	4
Phone electronics	Bahri	850	200	4
leather& wood MFG	Omdurman	9000	2000	5
Perfumery	Jabal_awliya	10000	2000	5
wood trade	Omdurman	2000	400	5
Sefyan writer	Alkhartoum	4150	800	5
Oil Miller	Omdurman	13000	2500	5
Tailor	Jabal_awliya	2400	450	5
Mobile Accessories	Omdurman	3200	600	5
Grocery	Omdurman	16200	3000	5
Food materials Sales	Omdurman	11000	2000	6
Design Service	Alkhartoum	3600	600	6
Clothing and Clothing Accessories Stores	Omdurman	6000	1000	6
General Merchandise Stores	Omdurman	6000	1000	6
Electronics and Appliance Stores	Omdurman	6000	900	7
Phone electronic	Bahri	1350	200	7
Leather MFG	Omdurman	15000	2000	8
Couriers and Messengers	Omdurman	6000	800	8
Sales of Food Materials	Umbaddaa	13750	1800	8
vegetable trading	Bahri	4000	500	8
Miscellaneous Store Retailers	Alkhartoum	6000	700	9
Tourism	Bahri	4500	500	9
Merchant Wholesalers, Durable Goods	Alkhartoum	6000	600	10
Educational Services	Alkhartoum	3000	300	10
Truck Transportation	Bahri	10300	1000	10
Farmer	Omdurman	16000	1400	11
barber shop	Bahri	12000	1000	12

DDR Implementing Partners should closely monitor market conditions in each locality to avoid over-saturating the market in one business sector or with certain type of micro-enterprises. Since the majority of the micro-enterprises in urban



areas are located in the central market, an opportunity exists for setting microenterprises in neighbourhoods and non-market places.

4.3.11. Integrated Projects & the Value Chain: Linkages between Production and Marketing & Sales

Individual micro-enterprises are vulnerable to changing market conditions. Most of small businesses fail within their first three years of business. Therefore, to increase the rate of success of these businesses, enhance sustainability and profitability and utilize the synergies inherited in linking production businesses to distribution, marketing and sales, it is recommended that the DDRC and its implementing partners develop strategies built on the following two concepts:

- Focus on developing and supporting integrated projects Identify their Value Chain stages and provide support where needed.
- Utilize Micro-franchising in these integrated projects, whenever possible.

DDRC may select its target markets by carefully studying market conditions, selecting specific products (not necessarily being produced in Khartoum state) and designing integrated projects, in which it will support these products' value chain from production to marketing and sales. DDRC will mobilize and support the participants in these projects by organizing them in business groups or under a micro-franchising umbrella. DDRC's objective is to assist these participants achieve financial independence. The integrated project development cycle is depicted in Figure 4.20 below.





Figure 4.20: Integrated project development cycle

Most of the initial work can be conducted by the DDRC or its implementing partners, who ought to involve from the beginning all stakeholders including local communities. A market survey should be conducted in the targeted areas to identify promising business sectors and products or services, through which suitable business opportunities can be created for DDR participants and other members of the community, Focus should be on the business opportunities which can be greatly enhanced by DDRC's financial or businesses support interventions. Once the products/services are identified, their value chain should be examined and gaps in the value chain mechanisms and processes would have to be identified. Consequently, needed interventions can be defined and feasibility studies can be prepared. Then funding will be secured so that project implementation can be started. To increase possibilities for projects' success and sustainability, the projects should be carefully managed and outputs must be monitored and evaluated to ensure fulfillment of desired goals.



Integrated Projects

An integrated project is a project encompassing the entire value system of specific inter-related products and/or services. Generally, a value system consists of supply chains and distribution networks, whose combined business activities aim to deliver a mix of quality products and services to the end-customer. Each participant in the value system, whether it is a farmer, a manufacturer or a retailer, usually has his own value chain. Figure 4.21 below (obtained from Wikipedia) shows typical value chain stages:

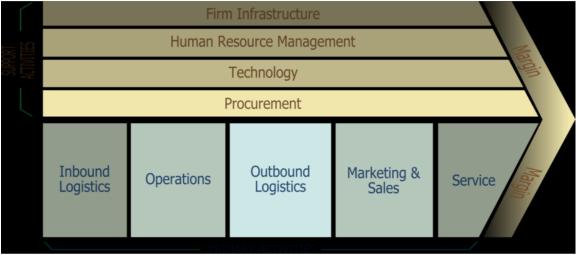


Figure 4.21: The Value Chain Stages (Source Wikipedia)

As shown above, the primary activities in a value chain include: inbound logistics, operations (production), outbound logistics, marketing and sales (demand), and services (maintenance). The support activities include: administrative infrastructure management, human resource management, technology (R&D), and procurement.

By recognizing the value chain stages of each project, needs can be specified, target beneficiaries can be identified, and suitable interventions will have to be designed and offered to support the implementation of the project. DDRC/Partner will initially focus on specific products and identify their value system and its value chain components. Consequently, DDRC will develop an integrated project for each set of inter-related products/services. In the integrated project, the value chains of its value system will be interacted and supported. The required support activities will be provided by the DDRC/Partner or out-sourced to business support service providers.

As an example, a value chain system can be developed for the production, marketing and sales of vegetables and fruits. Cultivation of fruits and vegetables is usually carried out by small farmers, who can be supported as DDR participants. The farmers' products can be purchased, packed, packaged and transported by medium and/or small businesses, which can be group businesses, cooperatives or a micro-franchising company. The products can be sold in retail outlets, whose owners can be DDR participants, who own retail outlets or fruits and vegetables



stands. Needed support and management of the project can be provided by implementing partners and/or service providers.

Micro-franchising can be utilized and applied in many stages of the value chains of the selected integrated projects. Micro-franchising is a business model that attempts to adapt some of the traditional franchising concepts to small businesses in the developing world. It seeks to provide replicable business plans to small entrepreneurs in developing countries by using methodologies developed in the traditional franchising model. Micro-franchises offer additional services that standalone micro enterprises do not. They involve a mentoring relationship between the franchisor and franchisee. The micro-franchisee operates under uniform standards and has a detailed operating system that is developed and enforced by the franchisor. The franchise relationship may involve supplying raw material and/or providing management support, marketing and selling the micro-franchisee products. Hence, it tends to insulate the micro-franchisee from many of the shocks of the open market by providing a degree of stability, security and predictability that would be rarely achievable to individual businesses.

Figure 4.22 below depicts a form of micro-franchising, which has proven successful in many parts of Africa. This particular example is designed and implemented by Honey Care for the production and marketing of natural honey in Kenya. The business model, however, is applicable to other products and business sectors. For instance, this micro-franchising concept can be utilized in the dairy products production and sales, in the greenhouses products processing and in organizing building maintenance business by grouping and supervising skilled maintenance workers.



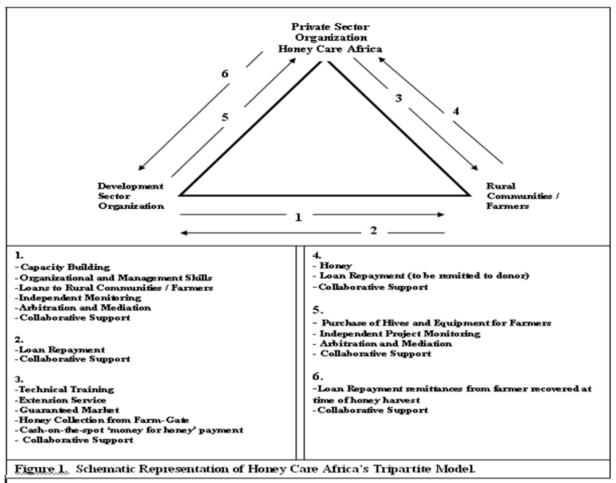


Figure (4.22): Schematic diagram of Honey Care Africa's Tripartite Model

By applying the same business model utilized in the abovementioned example, DDRC/Partner can assume the role of the Development Sector Partner, DDR individual and group participants will be the beneficiaries similar to the Rural Communities Farmers (see diagram) - i.e., in a micro-franchising model will be known as the micro-franchisees. The role of the Private Sector Organization can be assumed by a Franchisor, who can be a private sector company, a co-operative organization, or a business group.

In the next page, an example of a proposed integrated project for the production and sales of fruits and vegetables, utilizing the value-chain system is described. These types of projects can be repeated in different locations, localities and states with different groups and through collaboration with various DDR partners. All the stakeholders need not be DDR participants. In fact, it will better serve DDR reintegration objectives if a good portion of the stakeholders and beneficiaries are members or groups from the local communities.



Value Chain Project Sample proposed by PACT

	Aug-10		
Project		Greenhouses for producing, packing and packaging vegeta	ables (tomatoes & cucumbers case)
Sector		Agriculture	
Sub-secto	or	Horticulture	
Location		Khartoum State	
Target Gr	roup	DDR Participants	
Number	of Greenh	ouses	10
Number	of particip	ants	35
Sub-sector Location Target Gr Number of	roup of Greenh	Horticulture Khartoum State DDR Participants ouses	

Project

A 5 phase value chain for producing, packaging, packing and selling vegetables produced in greenhouses Components

Primary Activities			Type of Business	Number of	Required Capital	
Phases	Activities	Finance & Logistics	Type of Business	Participants	SDG	
Inbound Logistics	Construction of greenhouses and other structural components	Contract for supply & installation of greenhouses	Agent for Manufacturer (small/medium business)	1	500,000	
		Contract for supplying seeds, fertilizers and insecticides	Agricultural Extension Services (individual, small or medium business)	2	20,000	
		Contract for civil work	Civil Construction Company (medium business)	1	80,000	
Production & Operations	Greenhouse farming	Finance greenhouses & farming	Farmers and Production Groups (individuals or groups)	20	600,000	



Total					1,670,000
Services	Customer support & services	Technical support, training, follow-up, project supervision	ollow-up, project		30,000
Marketing & Sales	Distribution of products	Finance retail outlets	Retail outlets/Stands (micro or small businesses)	5	50,000
logistics	Storage & distribution of products	Finance transportation & distribution	Transport & Delivery (small trucks)	2	15,000
Outbound		Finance grading, packing and packaging	Production Group	4	375,000

Note: not all phases and businesses in the value chain would have to be financed. Cooperation and partnerships with existing businesses can be arranged.



4.3.12. Promising Business Opportunities in Microbusinesses and Self-employment

Taking into consideration, the findings of the market survey, the following criteria were used to identify and select the recommended businesses/projects for individual and group DDR participants:

1- For participants

- a. Their preferences, willingness and capabilities
- b. Their lack of experience and knowledge of the market culture
- c. Their high dependency ratio
- d. Their current standard of living

2- For projects

- a. Volume of seed capital {3,000-10,000 SDG}
- b. Possibility of generating sufficient daily income
- c. Achieve net income on average between 30-60 SDG/Day
- d. Possibility of providing jobs for others
- e. Sustainability, expansion and growth

3- Investment environment

- a. Requirements for implementing the project (regulatory issues)
- b. The level of competition and market growth
- c. Markets distribution channels and access to consumers
- d. Access to finance
- e. Opportunities for training and technical support

Based on the abovementioned criteria, 16 individual and 10 group projects were identified or selected and summary feasibility studies were prepared. In the following sections these projects/businesses are listed and a sample feasibility study summary for each type is included. The rest of the feasibility studies are attached to this study (see Annex (4)).

4.3.13. Feasibility Studies: Individual Micro-enterprises

Table 4.28 lists the following business opportunities recommended for DDR individual participants:



No	Project Title	Project Title Capital SDG				Monthly Return	
		Establishme nt Expenses	Assets	Workin g Capital	Total	Average	
1	Recycling of Waste Glass	1,400	4,000	600	6,000	1,350	
2	Recycling of Waste Paper	1,400	6,000	500	7,900	1,200	
3	Recycling of Waste Plastic	1,400	12,000	600	14,00 0	1,400	
4	Composting of Agricultural Residues	500	3,000	1,500	5000	1,000	
5	Water Mobile Distributer	1,500	7,500	500	9,500	1000	
6	Goods Re-seller	1,500	6,500	500	8,500	1,000	
7	Vegetables Vendor	1,500	7,500	1,000	10,00 0	1,287.5	
8	Fruits Vender	1,500	7,500	1,000	10,00 0	1,287.5	
9	Mobile Phone Service	500	500	5,000	6,000	1,500	
10	Selling Prepaid Cards of Mobile Phone	1,500	7,500	500	9,500	1,000	
11	Laundry Services	1,500	7,500	1,000	10,00 0	1,500	
12	Car Quick Service	1,500	6,500	500	8,500	1,000	
13	Packing & Distribution of Spices & Food	500	4,500	2,500	7,500	1,500	
14	Barber Salon	4,500	4,500	500	9,500	1,000	
15	Events Service Centre	1,500	8,000	500	10,00 0	1,000	
16	Bakery	1,300	5,000	3,700	10,00 0	900	
17	Industrial Products Distribution	300	200	1,500	2,000	850	

Table 4.28: Recommended Individual Projects

Below is a sample summary of a feasibility study for a composting of waste material. Such project is environmentally friendly and financially rewarding. 16 feasibility studies summaries were prepared and attached as Annex (4.a).



Khartoum State:

Composting of Agricultural Residues PACT

Project Option 4

Project Name

Composting of Agricultural Residues

Sector

Industrial _ Recycling Wastes

Location

Urban & Rural areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Fertilizer (Compost)

Requirements to Establish the Project

- Fermentation basins
- Financial resources to meet capital and project costs

Market

- a) Market Situation: Compost is used broadly in the cultivation of vegetables and fruits, it also can be exported
- b) Marketing Channels:
 - Direct to Farmers
 - > Agricultural Service Centers



Total Amount Needed for Business

Total capital about 5000 SDG.

Pre-C	Pre-Operating Expenses						
	Item	Cost in SDG					
	Fittings	400					
	Others	100					
	Total	500					
Fixed	Assets						

Total cost of Machines & equipments = 3000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 1500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	5000
b) Operating Expenses	6000
c) Total Revenue	18000
Profitability Indicators	
Net Profit c-b	12000
Return on Investment (net profit/total investment)in %	200 %
Payback period (total investment/net profit) in years	0.5

Note: Cost of raw materials is nearly Zero.



Feasibility Studies: Groups, Cooperatives, 4.3.14. **Integrated Projects**

Table 4.29 lists the following business opportunities recommended for DDR group participants, cooperatives and integrated projects:

No	Project	Absorption Capacity	Required Capital in
		Capacity	SDG 1,000
1	Service Center -13 services Automobile	20	120
2	Bakery	20	150
3	Business Incubator for small agricultural projects or farms	50	500
4	Brick Making Compact	15	75
5	Imaging center & Embroidery	5	30
6	Events Equipment Rental	10	100
7	Greenhouses for growing vegetables	20	250
8	Hardware Store	3	50
9	Dry Cleaning Services - Main & Laundromat	15	200
	plant + 5 Retail Outlets		
10	Production of rubber fittings using recycled tires	10	100
11	Rental of Light & Small Tools	5	150
12	Residential Maintenance Services & Repair	100	300
13	Retail Outlets for distribution of agricultural & other products	100	500
14	Supermarket	5	50
15	Water Purification Services + 5 Outlets	10	60
16	Wheel-barrow rental	5	25

 Table 4.29: Recommended group Projects

Below is a sample summary of a feasibility study for an imaging and embroidery center. Such project is in high demand and financially rewarding. 16 feasibility studies summaries were prepared and attached as Annex (4.b)



Khartoum State:



Computeried Embroidery Centre

Project Option 7

Project Name

Computerized Embroidery Centre

Sector

Industrial Sector

Location

Rural areas are suitable for producing and marketing

Description

Group self employment business (3 Partners + 2 Workers)

Project Output

Clothes Embroidery

Requirements to Establish the Project

- ID
- Commercial license
- Financial resources to meet capital and project costs

Market

1-Market Situation:High demand, promising market, very low supply2- Marketing Channels:

- Direct to Customers
- Boutiques



Total Amount Needed for Business

Total capital about 35,000 SDG.

Pre-Operating Expenses							
	Item	Cost in SDG					
	License	850					
	Fittings	550					
	Others	100					
	Total	1500					

Fixed Assets

Total cost of assets = 22,000 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 1500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 5500 × 12 =66,000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 132,000, less 5 % unseen total revenue will be SDG 125,400.

Financial Indicators	
	Per Year in SDG
a) Total Investment	35000
b) Operating Expenses	66000
c) Total Revenue	125400
Profitability Indicators	
Net Profit c-b	59400
Return on Investment (net profit/total investment)in %	170 %
Payback period (total investment/net profit) in years	0.6



4.3.15. Suitable Businesses for Individuals with Special Needs

The tables below show which businesses are suitable for individuals and groups with special needs (X means project is suitable):

N T	Project Title	Suitable For					
No.	Individual projects	Women	Youth	Disabled	Illiterate	Other	
1	Bakery	x	x	x	x	x	
2	Barber Shop		x		x	x	
3	Car service center		x		x	x	
4	Distribution of fruits	x	x	x	x	x	
5	Distribution of vegetables	x	x	x	x	x	
6	Events Services Center	x	x		x	x	
7	Goods transport		x		x	x	
8	Laundromat		x	x	x	x	
9	Mobile Phone Accessories Stand	x	x	x	x	x	
10	Packing and distribution of spices and food	x	x		х	x	
11	Recycling of Waste Glass		x		x	x	
12	Recycling of Waste Natural and Agricultural		x		х	x	
13	Recycling of Waste Paper		x		x	x	
14	Recycling of Waste Plastics		х		х	x	
15	distribution Scratch card	x	x	x	x	x	
16	Water Distribution		х		х	x	

 Table 4.30: Suitability of proposed businesses to special groups



No	Project	Suitable For				
	(Group or Cooperative)					
		Women	Youth	Disabled	Illiterate	Other
1	Automobile Service Center offering 13 services		х		х	х
2	Bakery	x	х	х	x	x
3	Business Incubator for projects small agricultural or farms	х	х	х	х	x
4	Compact Brick Making		х		x	х
5	Embroidery & imaging center	x	х	х	х	х
6	Event equipment rental	x	х	x	x	х
7	Greenhouses for growing vegetables	х	х		х	х
8	Hardware store	х	х	х	x	х
9	Dry Cleaning & Laundromat Services - Main plant + 5 Retail Outlets	x	x		x	x
10	Production of rubber fittings using used tires	x	x	х	x	x
11	Rental of light & small tools	х	х	x	х	x
12	Residential repair & maintenance services		x		x	x
13	Retail outlets & distribution centers for agricultural & other products	x	х	x	x	x
14	Supermarket	х	х	х	х	х
15	Water purification services + 5 outlets	х	х	х	x	x
16	Wheel-barrow rental	x	х	х	x	х



4.4. Existing and Needed Business Support Services

Khartoum state houses the biggest consumer market in the country. The affluent population in Khartoum demands various types of high quality goods and services, such as, foods and beverages, construction and household items, building maintenance, transportation, vehicle repair, etc. Small and micro-businesses strive to cater to theses needs. However, the quality of their products and reliability of their services are often below the expectations of their customers. The businesses attribute the problems with quality and reliability to a number of factors, including the following:

- Lack or shortage of finance to purchase raw materials, equipments and tools
- Unavailability of credit from suppliers.
- Low skills and professionalism among workers and technicians, as well as, utilization of outdated technologies
- Limited and un-affordable training programs and skill development and capacity building facilities.
- High transaction costs due to operational inefficiencies.
- Poor business planning and intermingling of business and personal funds.
- Giving higher priority to personal and social matters over business responsibilities.
- Businesses' understanding of quality and reliability does not meet international standards. Delivery of cheap and low quality products and services dominate the mindset of providers.
- Limited business support from government, unions and big businesses.
- High transport costs and inefficient delivery channels.

From the above, it is evident that there is huge demand for business support and development services to fill-in the gaps and to improve the businesses environment and operational efficiencies. Limited business support services are currently available, including services in accounting, legal and marketing, as well as, training and capacity building. Such training is usually offered by the government, private sector, international organizations and NGOs. The government is taking the lead in providing capacity-building services to a wide range of agricultural-based micro-enterprises. Most of the training is on technical aspects of doing faming. Little attention is paid to the organizational aspect of target communities.

The different unions embarked in various types of capacity building and organizational aspect of the beneficiaries. But, all these trainings fell short of meeting the whole range of producers and small business' needs to operate on professional basis and compete properly in the market.



Some vocational training institutes offer skill development training to students and skilled workers. However, a very effective and pragmatic means of business support and training is through on-job-training or hands-on training offered by small businesses under apprenticeship arrangements. Many service providers identified in the market survey as trainers through apprenticeship. If these small businesses receive the appropriate support, they could fill the gap in the skill development areas.

Other needed business support services will be some form of business mentoring and direct support program. Micro-enterprises will achieve better success if they were organized under an integrated project approach, where they would become participants at certain stages of the project's value chain. In this approach, microenterprises will be linked to other businesses or protected under the umbrella of bigger businesses. Such arrangements can be achieved in integrated projects utilizing micro-franchising engagements. Micro-franchising is a business model that attempts to adapt some of the traditional franchising concepts to small businesses in the developing world. The franchise relationship may involve supplying raw material and/or marketing and selling the micro-franchisee products. Hence, it tends to insulate the micro-franchisee from many of the shocks of the open market by providing a degree of stability, security and predictability that would be rarely achievable to individual businesses. Currently, such business support services are lacking in the region.

Business support services can be classified as financial services and business development services. Financial services are provided by banks, MFIs, social funds, insurance companies, international development organizations, NGOs, etc. Business development services include training and capacity building, consulting and business development counseling, services for special groups (e.g., women), non-financial services provided by banks, etc. These services are briefly described in the following sections and a sample of providers is listed for each type of service (for further details you may refer to the database).

4.4.1. Banks, Lending Policies and Eligibility

In section 4.3.7, financial and non-financial service providers were discussed in detail. In this section, lending policies of banks are outlined.

Providers' lending policies

Lending policies are guided by the Central Bank of Sudan (CBOS), which issues updates from time to time. Hence, there are similarities between banks' lending policies.

Central Bank of Sudan Policies

Money supply and volume of credit are controlled by the Central Bank of Sudan through commercial banks' reserves which are retained as a guarantee for cash. Whenever the Central Bank raises the percentage of reserves, the money supply



and volume of credit are decreased. The Central Bank insurance of a large number of government bonds leads to decrease in the money supply and to increase in the interest rate on deposits and loans. However, the Central Bank of Sudan purchases a large number of bonds, which results in an increase in money supply and decrease in the interest on deposit and loans.

Central bank policies require the banks to apply the standard commercial banking procedures in microfinance, which makes it impossible for most banks to deliver the lending ceiling earmarked for microfinance (currently equivalent to 12% of banks total portfolio). Lack of clear microfinance policies and sound lending procedures have its adverse impacts on the clients and banks, and usually results in higher cost of borrowing, reduction in staff productivity and limited operational self-sufficiency.

Savings and Social Development Bank's (SSDB)

Lending policies are similar for many banks. SSDB and ABS policies are outlined in this section.

Below are Savings and Social Development Bank's (SSDB) conditions for providing finance:

- Finance should be according to Islamic modes, which are Murabaha, Mugawala and Salam.
- Repayment and grace period will be according to the projected cash flow of the project.
- Repayment duration is 1 2 years depending on the business/project type.
- Finance can be offered directly to individuals, or to individuals through unions and community organizations. Finance is also offered to groups of 10 - 15 individuals.

Below is Agricultural Bank of Sudan (ABS) lending policy:

The core objective endorsed by The Central Bank of Sudan is to provide financial services to the most eligible clients on sustainable basis that contribute to business development through the financing of feasible projects of individuals and groups. The policy is governed by the Country financial policy that ensures good utilization of financial services and realization of benefits for lenders and clients.

Policy outlines

- 1. Loans should be used to finance legal adventures.
- 2. Loans should serve adventures that go in line with the Country Development Objectives and plans.
- 3. Loans must be provided to clients according to the country laws that are cited from the Islamic Shariah Laws.



- 4. Loans provision should be based on CBS decrees issued and updated regularly.
- 5. Clients must open bank accounts and maintain reasonable book-keeping system.
- 6. Loan types are short, medium, or long term.
- 7. Profit margins are suggested by the Central Bank for each loan type on basis of risk and loan period.
- 8. Loans are provided upon written request with attached feasibility study. The bank will revise client's management skills given the level of his current business, capital, viability of proposal, client collateral, sufficiency of own assets to cover loan and profit margins, and accordingly agree on loan size, profit margins, and loan duration.
- 9. Capital allocated for each type of loans must be taken into account when deciding the loan size.
- 10.Loan must be paid on time indicated on loan contract, Delay of payment must be prevented or reduced to the minimum and must be treated very seriously.
- 11. Clients who fail to meet obligation must reach settlements with the bank before deadlines based on presenting a justified case to be carried out by the bank Investment section.
- 12. Clients who fail to meet payment deadlines shall bear the expenses of any judiciary expenses incurred by the bank.
- 13. Credit ceiling of commercial banks is determined by the CBS.
- 14. Credit ceiling of banks is determined annually based on the repayment rates.

Loan Processing and Implementation

Small Loan and Microfinance Processing

Required Documents

- 1. ID (card or passport)
- 2. Residence certificate
- 3. Proof of employment or profession/skill
- 4. Feasibility study Pro-forma invoices
- 5. Citizenship certificate (for code processing)
- 6. Loan application Guarantor who issues a payment guarantee check (after approval)

Collateral/Guarantees

Third Party

- 1. Check
- 2. Mayors and community leaders
- 3. Salary deduction



Processing

- 1. Receive loan application
- 2. Evaluate feasibility of the project
- 3. Code processing by the Central Bank
- 4. Field visit to the project site
- 5. Approval
- 6. Sign loan contract and verify validity of collateral/guarantee
- 7. Project delivery and follow up

Socio-economic characteristics of the clients

The socio-economic characteristic of microfinance clients are expected to have great effects on their productivity and may help in explaining the variation in output among microfinance clients. The clients must be honest, skilled and ambitious to do well in their business to increase income because the characteristic of microfinance clients will assist in financial sustainability of banks.

Challenges:

- Almost all banks and NGOs (e.g. ACORD) require ID or national certificate, certificate or residence and other identification documentations, which IDPs, refugees and even some of the nomadic communities have difficulties producing.
- Due to the administrative paperwork required, getting financing can be an expensive and long process which is not well adapted to poor customers who may have limited formal education.
- The collateral requirements are also very conventional and cumbersome in most banks, and thus not adapted to microfinance contracts. A personal guarantee (typically post-dated checks from an account opened with the bank) and a third party guarantor (a community leader, union or association leader, sheikh, Umda or similar person of high stature in the community and known to the bank) is normally required.
- On top of this, borrowers are often required to pay for insurance, either an asset insurance for the period during which they will be repaying an item bought by the bank (murabaha) or a collateral insurance for the value pledged as collateral in case of default. Most banks require the customer him/herself to get the insurance issued from a recommended insurance company (transaction cost), but a few banks will process the insurance paperwork for the customer and just add the cost to the financing costs



Providers' Activities, Products and Services

Of all the banks offering microfinance, Savings and Social Development Bank (SSDB) seems to offer the most versatile and diverse suite of products and services. It offers savings and credit products, as well as, money transfer, Debit cards, Micro-insurance, and training and capacity building to its clients. It has demonstrated some flexibility in accepting non-traditional guarantees and collateral.

The savings products include: Regular savings account, retirement transfer account, salary transfer account, student support account, etc. For all these accounts, account holders are provided with a passbook and debit card. Savings accounts can be voluntary or tied to a loan account, where its balance must not be below 10% of the owed amount.

The credit products include micro loans not exceeding 10,000 SDG, which is offered to the qualified and economically active in the various business sectors. SSDB implemented a number of projects including: Salam finance to farmers in rain-fed agriculture, finance to Gum Arabic producers, and finance to farmers for animal husbandry. Other successful projects were implemented with and through the utilization of unions and community groups, such as, women's union.

The bank has good experience in managing funds and portfolios for donors, social funds and lenders. Therefore, SSDB might be a good potential partner for the DDR.

Providers' Market Share

Little statistics are available for determining the market share of the various providers with respect to lending. The interviewed micro-enterprises indicated that a very small percentage has access to formal providers of microfinance, such as, banks and MFIs. The majority of micro-entrepreneurs, who need finance, usually approach local merchants and friends. Hence, providers' market share can be ranked as follows:

- 1. Informal channels: Personal lending and traditional system.
- 2. Development projects and relief agencies.
- 3. Commercial banks.
- 4. Social funds.

The private and traditional system may account for about half of the lending taking place annually.



Providers' Marketing Channels and client's requirement

Direct individual and group loan provision is the dominant channel in borrowing through informal channels or from commercial banks and social funds. International development agencies, e.g., IFAD, utilize community organizations. Recently, there is a growing trend among commercial banks in channeling loan services through second party, mostly community-based structures or with the involvement of credible and recognized bodies like the unions; a platform that encompasses members.

Savings Bank ran successful programs in collaboration with the women's union, where the funds were directly provided by the bank or managed on behalf of a funding organization, such as, Zakat Chamber.

Providers' Support Services to Clients

- Banks, very limited support services
- Specialized agencies and development projects (training, couching, mentoring and technical assistance)
- Private sector and semi-formal provide timely lending
- Banks for trade activities also convenient with required inspection and quality control

Customer Satisfaction and Support Services

The majority of the microfinance customers are honest and hard-working individuals. They live a simple life and their requirements are not very sophisticated. In dealing with financial intuitions they usually look for loan officers they can trust and for simpler loan processing procedures. The provider who offers the most flexibility and product diversity usually captures a significant market share. Customers also express serious concerns about the collection formalities some banks subscribe to. They would rather deal with a lender who understands their business and financial conditions, who will work with them until they achieve financial independence.

Microfinance customers usually require finance for specific requirements. They prefer short term loans. In addition to finance, they may need business development and support services, including capacity building, training, assistance with value chain management, etc.

Very few providers seem to understand and provide the needs of these customers. That is why customers resort to informal channels. Providers' customer support services will improve when the competition increases.

It is recommended that the DDRC collaborate with some of these banks to assist in implementing its DDR program.



4.4.2. Microfinance Institutions (MFI)

As mentioned earlier, in addition to family bank, there are several microfinance Institutions including SRDC, PASSED and Social Development Funds in Khartoum and Kassala states, as well as, SDFs in other states. State owned microfinance institutions are also being established or are launching their operations. These include MFIs in Northern state, North and South Kordofan, Kassala, Gezira, etc. With the exception of SDF-Khartoum and PASSED, all other MFIs are in their infant stage. Both SDF's program, called AI-Amal, and PASSED have been operating in Khartoum and Port Sudan, respectively. They have demonstrated some degree of success.

Microfinance is defined as any finance not exceeding 10,000 SDG and provided to the economically active low-income or poor individual or a group to enable them to achieve any of the following:

- 1. Establish a production or service activity to guarantee integration into the formal economy.
- 2. To build, purchase or rehabilitate the family's residence.
- 3. Establish an economic activity for income generation or creating employment opportunities.

Most MFIs offer finance to low-income and poor families. Collateral can be a group or individual guarantee of payment. The loan processing is much simpler than banks. Documents required are the following:

- Fill-out an application form.
- Residency certificate
- Short and simple feasibility study for the project to be financed
- Specify the desired mode of finance (murabaha, etc.)
- Valid identification document (citizenship, passport, ID, etc.)
- Lease or proof of ownership for place of business (shop, etc.)
- Business license (if required)

4.4.3. Business Insurance Services

Most of the insurance companies operating in the state of Khartoum are included in the database. Most of these companies offer various types of insurance. For micro-enterprises, Shaikan Insurance Co. has made headway in insuring micro and small businesses. Also, some arrangements were made with the Central Bank, microfinance Unit to insure clients who receive micro-credit.

Table 4.30 below list these insurance companies (for contact information, you may refer to the database):



Company	Type of Insurance
Alssalama Company for Insurance Sudan	Offering Motor Insurance Fire & Burglary In Land Transit Marine & Aviation Insurance Personal Accident Workmen
Islamic Insurance Company Sudan	Islamic Insurance Company Sudan providing insurance services according to the Islamic Shariah.
Shiekan Insurance & Reinsurance Co. Ltd.	Transacts the cooperative insurance spreads countrywide with well established and staffed branches
Watania Co-operative Insurance	Transacts insurance business on a cooperative basis
Blue Nile Insurance Company Sudan	Insurance: Provision of all types of insurance, especially industrial.
The Sudanese Insurance and Reinsurance Company Ltd (SUDINRECO)	Insurance: Provision of all types of insurance
Al Baraka Insurance Co	Insurance: Provision of all types of insurance
Juba Insurance Co	Insurance: Provision of all types of insurance
United Insurance Company (Sudan) Ltd	Insurance: Provision of all types of insurance

4.4.4. Social Funds

Social funds are discussed in detail in section 4.3.7. The ZAKAT Chamber and the ministry of social services seem to be good potential partners for the DDR, especially for supporting special groups, such as, the disabled, poor women, youths, etc.

4.4.5. NGOs (national/international): specific smallscale business

Specific small businesses can be enhanced if there are strong support services. Support services can be classified into business counseling and guidance, training on basic business skills (e.g., basic accounting, marketing, etc.), skill development and vocational training, extension services, financial support services, and other social services. Although, some government and semi-government agencies (such as, Zakat chamber) provide some level of support to small and micro-businesses, the bulk of these services are provided by international organizations, NGOs and micro-credit organizations.



Table 4.31 below lists samples of these international organizations operating in Khartoum state and briefly describes the services offered (please refer to database for contact information):

Туре	Agency/ Institution	Activity type	Activity component	Location	Target Group
INGO	Action Contre La Faim (ACF)	Therapeutic feeding centers, mother and child clinics, health centers and latrine and borehole construction	Awareness raising, training	Khartoum	IDPs
INGO	ADRA	Maternal and child health care programs, water and sanitation and small enterprise development	Awareness raising, training,	Khartoum State	IDPs
INGO	African Society for Humanitarian Development (ASHAD)	Aid to groups affected by man- made and natural disasters as well as other displaced needy groups	Helping in their resettlement and training them to be self-sufficient.	Khartoum	War & natural disasters affected people & Displaced
INGO	ACORD	Development & Rehabilitation	Microfinance, Rural-Urban linkages and multi-sectoral Emergency program	Khartoum State	IDPs *
INGO	Disaster Management and Refugees Studies Institute (DIMARSI)	- Training and studies in the area of disaster management -Raising awareness & capacitate the community leaders at grassroots level & community based organizations.	Conflict resolution, peace- building and human rights	Khartoum	Postgraduate level, short courses, seminar, workshops, training, for NGOs personnel - of refugees & internally displaced.
INGO	Enfants du Monde - Droits de l'Homme (EM-DH)	Rehabilitation program	Upgrading the conditions of living as well as the nutritional	Omdurman	the Omdurman prison for women

 Table 4.32: Sample of international organizations operating in Khartoum state

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	-				
			status of the detainees and their children		
INGO	Fellowship for African Relief	-Nutritional, health and environmental sanitation needs.		Khartoum State	IDPs
INGO	(FAR)	-Sustainable livelihoods program	-Income generation, skills & vocational training & education.	- Omdurman Es Salaam camp.	- IDPs
INGO	GOAL	multi-sectoral approach Health, education & support to centers for street children. Emergency & relief	-PHC clinic, sanitation, woman's literacy program build community capacity to respond to immediate emergency needs.	Khartoum State	IDPs
INGO	International Centre for Indigenous Demining (ICID)	Establish sustainable indigenous "Mine Action" capacity	Training and support, Mine awareness education; Mine field surveys, marking and verifications; Create a landmine database	Khartoum State	Qualified personnel with former military, demining experience
INGO	International Rescue Committee (IRC)	Emergency and long- term assistance. - developed pilot programs in Human Rights, Peace-Building, Conflict Prevention and Sexual Gender- Based Violence	PHC, RH, Water and Sanitation, Women in Development, Gender and Capacity Building	Khartoum State	IDPs and other war-affected populations in the IDP camps and Squatter areas of Khartoum,
INGO	Islamic African Relief Agency (IARA)	Health, emergency relief and community development	Health and social welfare programs	Khartoum State	IDPs and vulnerable groups in the rural and peripheral areas



INGO	Medair MEDAIR is a signatory to the "Code of Conduct for the International Red Cross and Red Crescent Movement and NGO's in Disaster Relief"	Relief and rehabilitation	Health, water, sanitation, reconstruction, rehabilitation, household and food security, helping the affected group re- establish a more sustainable way of life	-Khartoum State. -PHC Project in Omdurman el Salaam Camp	Internally Displaced
	Médecins Sans Frontières – Holland (MSF- H)	Health	curative and preventative health program		
INGO	Norwegian Church Aid (NCA)	Relief, rehabilitation and long-term development assistance	Local capacity- building, education & food security, supporting income generating activities and AIDS programs	Khartoum State	IDPs and war affected
INGO	Save the Children – UK (SCF-UK)	Reconstruction and rehabilitation	Child protection, Health, Education, Food security, assessment, emergency preparedness and response. Reconciliation and conflict resolution will form a component of projects	Khartoum State	IDPs and poor people
INGO	Sudanese Red Crescent (SRCS)	Health, disaster preparedness and response, Relief, social welfare and development.	Alleviate the suffering and strengthen the local capacity		Vulnerable groups of the communities
INGO	World Vision	School feeding, water & sanitation, livelihood, agriculture	Distribution of vegetable seeds, of school feeding, training.	M.O. Health, Agriculture, Education, Social welfare,	IDPs & Poor people in Mayo & Dar Alsalam Omdurman

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			1	TF Y	16 10
		Youth &			
		Sport.			
		CBÔs, UN			
		agencies.			

The role of these organizations is invaluable in view of the limited role of government, and the limited, inexperienced and resource-less community organizations. Their programs cover a wide area, but 3 areas are of particular importance: INGOs and local interventions have had remarkable impacts on health standards through the construction of health points with free treatment and subsidized medicines, construction of latrines, provision of safe water, and environmental sanitation and awareness raising. Incentives to teachers and pupils have increased enrolment rates and reduced dropout rates by about 10 and 15 per cent, respectively. Capacity building for staff and target groups is an important intervention by INGOs through general education and skills, vocational, management and leadership training. Women's activities have been given special concern, especially in nutrition, health and income-generating activities.

The DDRC and its partners may develop linkages with these organizations for the provision of needed services and support.

4.4.6. Multi-national Companies, International Organizations & Embassies

The multi-national companies, international organizations and embassies have sponsored a number of humanitarian, recovery, capacity building and development projects in Khartoum state. Most of the international organization are included the study's database as service providers. Examples of these projects are mentioned below:

The Khartoum State Food Security Consortium Project is implemented by a consortium of three INGO's (World Vision, EM-DH du Monde – Droits de l'Homme (Children of the World Human Rights, French INGO) and the Catholic Relief Services (CRS); their four national NGOs partners (St. Joseph's Vocational Training Centre, St. Vincent de Paul Society, AZZA Women's Association, and Usratuna Sudanese Association for Disabled Children). This eighteen-month intervention is funded by the European Commission.

The national partners are St. Joseph Vocational training center in Khartoum and St. Vincent de Paul Society, which owns two vocational training centers in Jebel-Awlia and Mayo areas mainly targeting youth from IDP families residing in these areas, Azza Women's Association, and Asratuna Sudanese Association for Displaced Children, in addition to other CBOs.



The main goal of "Khartoum State Food Security Consortium Project" is to contribute to the long-term coping mechanisms of internally displaced persons residing in Khartoum State with an improvement in livelihoods and capacity for self-sustaining livelihood security.

The project was implemented in the areas of Jebel Awlia displaced camps; Mayo and Alsalama, which are both planned suburban areas south of Khartoum. In Omdurman, other project interventions were implemented I Dar- Assalam, Wad Albashir and Alfath, which are planned areas located west and north-west of Omdurman, in addition to Assalam IDP camp.

Project Areas of Services:

Capacity building in the area of food security and livelihoods for communities, to meet the needs of students by providing supplementary school feedings and to provide income skills training trainings (with focus on vocational training) and inputs that will improve household food security and raise household incomes.

Over 3 years after Oslo conference the Italian embassy has funded the UN Work Plan (60m.USD), related to health and education. UNICEF received for education, water sanitation, mine risk and DDR for children. WHO received funds for delivery and information management system. WFP was responsible for rehabilitation and de-mining of roads, whereas, FAO is concerned with facilitating access to property and establishing ownership rights. In addition, the Italian NGO "Emergency" is constructing a cardiology hospital in Khartoum State.

The Government of Japan pledged 100 million US dollars at the Donors' Conference on Sudan in Oslo in 2005 and additional 200 million US dollars at the Third Sudan Consortium Meeting in 2008 to support Sudan's peace and development. The Government of Japan has been implementing various projects and assistance programs of more than 400 million US dollars since 2005.

Japan International Cooperation Agency (JICA) has actively been implementing technical cooperation projects in water management, vocational and midwife training, agriculture, and capacity building for government officials and other areas. At grassroots level, Japanese NGOs are vigorously engaged in the improvement of water and sanitation, access to education and vocational training in rural areas of Sudan. The Embassy has also been assisting local NGOs' social and development activities, such as, construction and rehabilitation of schools and local infrastructure, provision of medical equipment, vocational training, and mine action.

The American embassy is providing emergency response services, when natural disasters occur e.g. 2007 floods.



4.4.7. Specialized international organizations

UN specialized Organizations operate at the national level with different project activities and components. However, the specific areas of intervention carried out by them in Khartoum state e.g. UNDP, UNICEF, WHO, UNFPA and WFP, FAO in collaboration with the relevant ministries, INGOs/and Local NGOs are indicated in the table below:-

Туре	Agency/ Institution	Activity type	Activity component	Partner	Target group
UN	UNDP	-Poverty alleviation, sustaining livelihood, supporting small scale projects& environment conservation. -Strengthening	Training, capacity building, education	State of Khartoum	IDPs, poor people,
		Human security for vulnerable	- Advocacy		IDPs & vulnerable groups.
UN	UNICEF	Education,	Educational support, training & capacity building	M.O Heath & Social welfare	Child- mother in poor communities . IDPs
UN	WFP	Rehab. & De- mining	Counseling, training	Ministry Health & Social Welfare	War affected returnees.
UN	UNFPA	Health	HIV Awareness raising	UNDDR	IDPs & returnees
UN	WHO	Health	Vaccination, school health	Ministry of Health/ education	Khartoum residents
UN	FAO	Extension service	Investigate hygiene and quality of milk produced by some, Shambat, Halfaya and Kuku dairy farms	WFP, Swedish NGO, ADRA, World Vision	Agricultural institutes
UN	ILO	Technical support	Training & Capacity		School drop

Table 4.33: Sample of specialized international organizations

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		for UINDO	building		outs, Youth
		Project			
UN	UNIDO	Khartoum	Restoration &	EU &	School drop
		Vocational	Construction of new	Japanese	outs and
		Training Project	vocational centers,	(Jika) and	Youth
			training, capacity	Khartoum	
			building	State	
UN	IFAD	Agriculture	Capacity building &	M.O.	Agriculturali
		research institutes	extension services	Agriculture	sts, farmers
UN	UNHCR	Emergency	Health, sanitation,	Relevant	IDPs,
			food	ministries of	Refugees &
				Health,	disaster
				Social	affected
		- Advocacy for		welfare,	poor people
		IDPs & Refugees		Humanitarian	
				Affairs etc.	

4.5. BUSINESS DEVELOPMENT SERVICES

4.5.1. Training & Capacity Building Centers

The major national training centers e.g. Management Development Center and Sudan Academy of Administrative Science are semi-autonomous organs supervised, by the Minister of Labor, Public Service, & Human Resource Development. Khartoum state has 96 private training centers offering services in different fields of training. The table below shows a sample of these centers (The database contains a listing of training facilities):

Training Provider	Fields of Training- Offerings
Creative Thinking Centre	Management – Finance – Education
Criminology Centre	Forgery – Data Security & Computer Crimes –
	Money Laundering – Firefighting & Explosives
	Diffusion
Better Life for Training & HR Development	Human Resource Development
CETS (Centre of Engineering & Technology	Engineering – IT – Management
Studies)	
Oula for Accounting & Financial Studies	Finance – Accounting
Zilal for Consultancy & Media Services	Law – Intellectual Property
Elite Centre for Training Capacity Building &	Management – Finance – Accounting –
HR Development	Marketing – Quality

Table 4.34: sample training & capacity building centers

The training offered by these 96 private centers can be classifies into 5 major groups: 67% Business training Management/ Finance/ Marketing/ Accounting/ Auditing, 42% Computer, 26% languages, 25% Quality (Management/Systems),



20% Vocational/ Technical (including Maintenance of PCs & Other Electronics – Vocational Health & Safety etc.).

4.5.2. Business Research & Planning Centers

Business research and planning centers include: IRCC, FRC, Animal Production Research & Training Centre, Fish Research Centre, and the National Leather Technology Center are affiliated to MOST.

Center	Field of Research/Training
The Industrial Research & Consultancy Centre	Business & vocational/technical training,
(IRCC)	industrial counseling (technical assistance) &
	technology development/adaptation.
The Food Research Center (FRC)	Processing & packing of vegetables, fruits,
	dairy products, meat, staple grains and oil and
	pulse crops and training.
The Institute of Family and Community	Family development, community development,
Development (IFCD)	training and research. A small enterprise unit
	has been recently established.
Animal Production Research & Training	Training on animal production and animal-
Centre (Shajara, Khartoum)	related products
Fish Research Centre	Fish drying, fermenting, and fishing nets
	making
National Leather Technology Center	Technical/vocational training on tanning and
(Khartoum)	leather works

 Table 4.35: Sample research & planning centers

4.5.3. Women's Organizations

The Sudanese Women General Union is a voluntary national organization registered at the Humanitarian Aid Commission (HAC) and the Sudanese Council of Voluntary Associations (SCOVA). The General Secretary (to be elected every 3 years) is assisted by 3 assistants and 10 specialized secretariats and a consultative council. The secretariats operate branches in form of specialized community based associations in all states and localities. The number of their community based association is estimated up to 27,000 branches. The program of Sudanese Women General Union includes:

- Resource development
- Education
- Social Development
- Health
- Culture
- Economic Development



Economic Development is perceived to be achieved through 4 big projects, e.g., Income generating project for women and Income generating & poverty alleviation for women in Khalwas. The latest project covered 5 of the 7 localities of Khartoum state (2,500 beneficiaries), in addition to the micro finance project to combat poverty among women. This project is operational through two methods: 1) through finances from Zakat Chamber. The implementation of fund is executed in partnership between the Savings and Social Development Bank and the Sudanese Women General Union. Selection of the beneficiaries, counseling, follow up etc. is conducted by the Union, the actual implementer of this project. 2) Small scale income generating for poor women and provided in form of credits to be collected at the end of the 6th month. Further projects of the Union include: Improvement of Tea women life conditions, Improvement of Family shelter conditions etc.

However, there are other 44 women organizations and associations. (See Database).

4.5.4. Women's Training Centers Associations

The Sudanese Women General Union headquarters encompasses the National Training center for Women, which provide services in all women activities. Some of the community based associations affiliated with the Union lead their programs in their own centers (number Unspecified); others use available facilities at community levels.

4.5.5. Women's Cooperatives

Despite the pioneering role of women in the Sudan but the women's organizations and unions have not benefited from the status of women in society, and engaging them better through the resources and capabilities that may be available through the institutionalized cooperative work. And even those women's cooperatives, which were founded, did not have the significant economic and social returns. The most important reason is the negligence of the state to the cooperative sector in general, and women's cooperatives in particular. This is evident except for the cooperatives working in foods and beverages, which had a good start but lack of skills, training and follow-up limited their role.

The total number of registered women cooperative societies in Khartoum is 71 cooperative. Bahri locality 22.5%, Omdurman locality 19.7%, Karari locality 15.5% and the proportion (14.1%, 12.7%, 11.3%, 4.2%) for the localities of Shareg Alneel, Um Badda, Khartoum and Jebel Awlia, respectively. Total membership to all of these cooperatives, 1,2879 members, Omdurman locality won the largest proportion of 30.1%, followed by Bahri 28.8%, then the proportion (11.2%, 11%, 6.6%, 6.2%) to the localities of Um Badda and Karari, Khartoum, Jebel Awlia and Shareg Alneel, respectively.



As a result of sincere and strenuous efforts, the Sudanese Development Association (SDA) was established and the formation of the Cooperative Association for working in food and drink in Khartoum Popular Market was implemented in cooperation with Oxfam America. Work began in 1992-1993, and then followed by the creation of two associations in Haj Yousif market (6) Shareg Alneel, and the second in the market area of Sheikh Abu Zeid Omdurman.

Al though these cooperatives have achieved their benefits and the objectives, e.g., to stabilize the members of the beneficiaries and to protect them from the campaigns of public order, but they face administrative problems, such as, the lack of a clear management system to steer the work in all societies has disrupted the performance and its role as required, non-existence and unavailability of advisory services in all areas weakened these cooperatives, lack of adequate training, non-follow-up and continuing training for members of trainees.

However, major problems and obstacles are represented in the weak role of the Artisan Cooperative Union in Khartoum state, under which these cooperatives are organized. The focus and the bulk of its efforts went to big projects and they neglected small projects that fit the nature of work of the members, especially women.

4.5.6. Banks & Financial Institutions: Non-financial Services

Non-financial services offered by banks and microfinance institutions only consist of the following:

- Offering training services for targeted groups to raise awareness among the beneficiaries of the importance of microfinance, inform them of the financing terms and legal aspects of the funding formulas and to encourage savings.
- Providing financial and Administrative consulting for small business owners, increasing their awareness of the importance of bookkeeping and how to manage their projects.

4.6. Education, Training & Skill Development Services

4.6.1. Formal Education & Adult Education

According to Khartoum State's Ministry of General Education, the total numbers of basic education schools are 2,595 with total intake of 693,784 pupils. There are 357 public secondary schools 215 of the public secondary school are located in urban areas, while 0nly 142 in rural areas: 174 for boys, 183 schools for girls and 12 technical and artisan schools for male students, in addition to 4 public religious



schools for boys. There are 481 private secondary schools; 183 for boys and 298 schools for girls.

The table below shows the number of schools and enrolment in Public and Private Primary schools in the 7 localities of Khartoum State:

Locality	Put Sch				Mixed Schools	Total No. of Schools	Total No. of Students
	Boys	Girls	Boys	Girls			
Khartoum	88	91	85	89	2		60789
Jebel Awlia	112	114	42	55	43		123991
Omdurman	101	104	63	60	42		62508
Karari	91	88	65	58	45		98480
Um Badda	105	101	35	34	39		158424
Bahri	78	74	67	66	58		74204
SharegAlneel	110	109	58	43	125		115388
Total	685	755	406	400	354	2595	693784

Table 4.36: Primary schools

The Table below indicates the distribution of government secondary schools & Private schools in the 7 localities of Khartoum state:

Locality	Public schools		Public	Public	Public	Pri	vate
	Acade	emic	Schools	Schools	Schools	Seconda	ry Schools
			Technical	Artisan	Religious		
	Boys	Girls	Boys	Boys	Boys	Boys	Girls
Khartoum	22	24	2	2	2	51	57
Jebel	20	21	-	1	-	28	44
Awlia							
Omdurma	18	22	1	1	1	16	45
n							
Karari	22	24	-	-	-	24	38
Um	14	14	1	-	-	23	38
Badda							
Bahri	30	29	-	1	-	23	44
Shareg	48	49	3	-	1	18	32
Alneel							

Table 4.37: Secondary schools

According to the Adult Education Department, "Parallel education" is provided in public schools/ 2nd shift or centers (where available).

The table below shows the students enrollment and the number of facilities in the 7th localities of the state:



Table 4.38: Adult education

Locality	No. of students	No. of center
Khartoum	441	12
Omdurman	2953	32
Bahri	789	16
Umbadda	4040	85
Karari	-	19
Shareg Alneel	562	32
Jebel Awlia	3328	25

4.6.2. Vocational Training

As stated earlier, the competency and skill level of many skilled workers can be improved by enrolment in technical training programs. Figure 4.23 shows the structure of formal academic and technical education in Sudan.

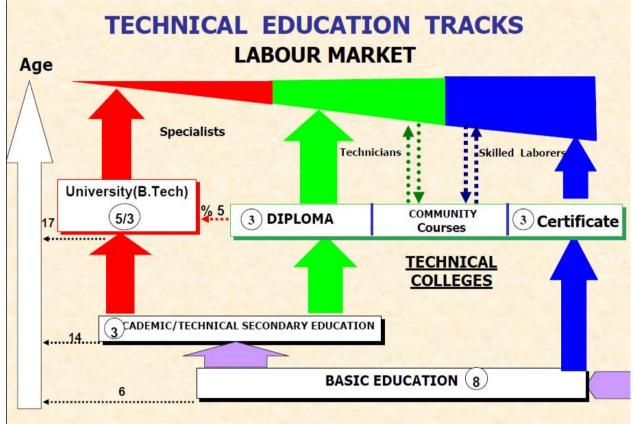


Figure 4.23: Structure of academic & vocational education (source: TEC)

There are 10 public vocational training centers in Khartoum state, in addition to 9 private vocational training centers. The programs of the public vocational training centers encompass: industrial vocational training (3years), short term courses (3 months), and upgrading courses for workers (3 moths) and vocational tests. The



Program includes both sexes, who passed primary school examination successfully, between the age group of 15-20 years. The cost for each trainee amounts to 500 SDG. The Sudan government pays 300 SDG and the difference of 200 SDG is paid by the student.

Public Vocational Training Centers:

Institution	Type of Training	Eligibility	Duratio n	Capacit y	Fees
V.T.C Khartoum 2	Machining, Diesel, Automotive, Electricity, Carpentry, Air Conditioning, Welding, maintenance Fitting, Sheet Metal work.	Successful Primary School examination, certificate Age 15-20	36 month	400	200 SDG
V.T.C Friendship Omdurman	Machining, Automotive Diesel, Benzene, Electricity - general-Auto electrics, Food processing, cooling, building, sanitation construction, Plumbing, Tailoring.	Successful Primary School examination, certificate Age 15-20	36 month	320	200 SDG
V.T.C. Sudanese Korean Gabra - Khartoum	Mechanics, electricity, Welding, Tailoring, computer skills	Successful Primary School examination, certificate age 15-20	36 month	250	200 SDG
V.T.C Khartoum 3	Electricity, Cooling & Refrigeration Welding & sheet metal work, maintenance fitting, Machining	Successful Primary School examination, certificate age 15-20	36 month	160	200 SDG
V.T.C Khartoum North (Bahri)	Machining, Electricity- Automotive Benzene & Diesel Welding & sheet metal work, Maintenance fitting	Successful Primary School examination, certificate age 15-20	36 month	225	200SDG
VTC Karari (Omdurman)	Building & Construction, plumbing, painting, carpentry, masonry, tiling, leather & allied goods making	Successful Primary School examination, certificate age 15-20	36 month	1400 (700x2 shifts)	200 SDG
Haj Yousif VTC	- Auto Tonics - Auto Electrical - Auto Air Conditioning - Motorcycle & Small Engine Repair	Successful Primary School examination, certificate age 15-20	36 month	1400 (700×2 shifts)	200 SDG

Table 4.39: Public vocational training centers

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				JL	
	- Heavy Equipment Servicing - Auto Body Repair - Auto Body Painting/Finishing - Car Upholstery				
Halfayat Almuluk	- Gas Welding - Shield Metal work Welding Electronics & ICT Hotel & Food processing	Successful Primary School examination, certificate age 15-20	36 month	1400 (700×2 shifts)	200 SDG
Souk Elmahali Khartoum	Machining (Basic/ Advanced) Electrical installation: - Residential Electrical Installation - Electrical Machine Operation & Maintenance - Industrial Wiring Installation	Successful Primary School examination, certificate age 15-20	36 month	1400 (700×2 shifts)	200 SDG
Khartoum I	Refrigeration, A/C & Air Cooling - Commercial Refrigeration & AC - Centralized Air Cooling Systems - Industrial Refrigeration/Storage , Beauty & Hair care	Successful Primary School examination, certificate age 15-20	36 month		200 SDG

Although the vocational training program consists of 4 branches, the core of it lies on the industrial vocational training targeting youth who pass primary exam successfully (8 years of education). This program includes two years of theoretical and practical education and the third year as a practical experience in the industrial sites. During the first year each student shall go through initial training for 24 weeks to acquire basic skills.

The distinguished graduates of the vocational training centers based on the industrial vocational program are entitled to further their higher education at the University of Sudan –the 2 years Diploma system- after doing 1 year as preparation.

The Vocational Training and Business skills Project in Khartoum state is considered as the largest project of vocational training in the Sudan, which is a partnership between the state of Khartoum, the European Union and the United Nations, represented by the agency of the United Nations Industrial Development (UNIDO), the project aims in general to rehabilitate and develop the capacity of the



displaced and the urban poor, college drop-outs in different fields of engineering professions and service to the needs of the labor market and cater to provide employment opportunities and improve their lives.

The project also aims to bring about real change in the systems of vocational training, its mechanisms and its organs to cope with the requirements of the labor market needs and the steady technical boom and development of economic activities in the country. In addition to enhancing the capacities of small business owners in the management of their work through skills development programs and the enhancement of the concept of the value of vocational training as a commodity with input and output and have an impact on economic activity, Improving the living conditions of members of the community with the activation of the role of partners - the beneficiaries and civil society organizations- in the training are a further aims of the project.

In this context, the project for vocational training and business skills development in Khartoum state includes four new centers, along with the restoration and rehabilitation of the Khartoum Centre - Jabra, the centers of Haj Yousif, Khartoum South, Karari and Halfaya.

The project emphasizes the training of staff and includes key sectors: mechanics and heavy machinery, buildings, electricity, computers, hospitality, tourism and leather industry, refrigeration and air-conditioners and cosmetics. The project contains also a part to be implemented in displaced areas in collaboration with civil society organizations, and to increase the number of centers to 11 centers. The rehabilitation and maintenance of the other 16 vocational training centers in the state is underway. However, the training serves in combating poverty and unemployment among young people, reducing the foreign expats and emphasizing the introduction of new approaches focusing on practical training than theory.

The state will allocate funds to finance the graduates of these schools and to enable them to establish private businesses, and will consider the introduction of new specialties to meet the needs of the labor market.

The Ministry of Labor shall provide technical support to the vocational centers through the Japanese - JICA program. The cost of the vocational centers is a contribution from the European Union (11 million Euros), and 30 million dollars is ratified by Khartoum state.

The following Table lists the Private Vocational Training Centers in Khartoum state:

 Table 4.40: Private vocational training centers

VTC	Affiliation	Type of Training	Enrollment Capacity
St Joseph VTC -	Catholic Church	Maintenance fitting, Machining,	375

Khartoum		Automotive, Electricity,	
		carpentry, machining.	PA (
Akhbari VTC –	Private	Automotive. Electricity,	80
Khartoum		Welding, Air conditioning &	
		Refrigeration.	
Bushraiat VTC -	Private	-	32
Khartoum			
Mihan Elaamia	Private	-	96
VTC – Khartoum			
North			
German	Private	Automotive, electricity,	96
Sudanese VTC –		Welding, Radio & TV.	
Khartoum North			
Alahli Elhadeeth	Private	Automotive, Electricity	300
VTC –	(Community)		
Omdurman			
Algirsh VTC –	Private	Automotive, electricity	267
Omdurman			
Seyam VTC –	Private	-	75
Khartoum			
Spark VTC –	Private	Automotive, electricity, Air	-
Khartoum		conditioning & Refrigeration.	
		Welding,	
			1321

The table below shows the 17 Artisan & Technical schools in Khartoum State:-

Table 4.41: Technical schools

Institute/School	Enrollment Capacity
Jebel Awlia Artisan Institute	960
Ali Elsayyed Artisan Institute	
Omdurman Artisan Institute	
Tayba Elhasanab Artisan Institute	192
Soba Artisan Institute	375
Elshajara Artisan Institute	600
Elsalamaniya Artisan Institute	160
Khartoum Artisan Institute	1241
Islamic Artisan Institute	890
Salma Elnima Artisan Institute (Girls)	203
Ibn Elban Artisan Institute	64
Belgium Technical School	657
Omdurman Technical School (Boys)	
Omdurman Technical School (Girls)	558
Jebel Awlia Technical School	148
Al-Halfaya Comprehensive School	120
Abu Zaid Comprehensive School	70



Providers' Constraints

The main constraint facing most of the training institutes and colleges is shortage in financial resources. With the exception of a few technical colleges, the others have financial constraints that are not allowing them to offer state-of-the-art advanced training. They often use old and outdated equipment and means of training. Hence, the credentials of the graduates, who become teachers and trainers, may not meet international standards. Also, programs should be tailored to fulfill the specific needs of technicians and skilled laborers.

Some of the computer training programs are of good quality and are highly professional and to a great extent they meet the local requirement as a support service to local businesses.

4.6.3. Apprenticeship & On-Job-Training

Apprenticeship and on–Job Training (OJT) arrangements are widely practiced in Sudan and in most trades where trainees are attached to master-craft-workers to receive practical training usually for relatively long durations.

Many of the interviewed businesses (60%) expressed interest in providing training through apprenticeship or on-job-training, especially if given incentives. Table 4.41 lists the number of interested businesses in each business sector:

Business Sector	No. of Businesses
Accommodation and Food Services	18
Administrative and Support Services	1
Agriculture, Forestry, Fishing and Hunting	27
Arts, Entertainment, and Recreation	7
Construction	14
Educational Services	8
Finance and Insurance	1
Information	21
Manufacturing	159
Other Services (except Public Administration)	83
Public Administration	3
Real Estate and Rental and Leasing	11
Retail Trade	176
Transportation and Warehousing	60

Table 4.42: Business sectors where OJT is available



20

4.6.4. Matching Training to the Demand for Skills, Products & Services

According to the statement made by the Department of vocational training most young people are engaged in vocational training programs for certain disciplines such as electricity, radio, TV. However, other professions, such as welding, buildings and sanitary installations do not have a big turnout. This is despite that the building and construction require a variety of skills and in spite such professions, e.g., welding, buildings and structures of health professions, have great demand in the labor market, especially after the growth in petroleum industries. The lack of these disciplines has led some companies to recruit foreign labor.

4.7. Social Reintegration

4.8. Health Services

Formal health care system is characterized with a mal-distribution of the available health facilities and manpower between urban and rural areas in Khartoum state. However, it is evident that there has been a general upward trend in the last few years on the availability of personnel and facilities. Despite the expansion of the health care infrastructure in the periphery with a growth of 125% in health centers and 205% in primary health care units, the health facilities are still inadequate to meet the needs of the population. An estimated 70% of the population has access to health services, though in the dispersed rural areas the percentage is less than half.

The introduction of health cost-recovery system in 1992 and the recent adoption of the Health Area System (HCS) with the decentralization of health system, reduced rural and urban poor communities' access to health services and confounded the health problems at grassroots levels.

The leading causes for illness and death in the country are all related to infectious and parasitic diseases. Malaria is the major health problem in the country. The prevalence rate for malaria has risen in the past ten years to 373 per 1,000. Acute respiratory tract infections are steadily becoming the second cause of ill-health and death. Malnutrition also constitutes a significant cause of morbidity and mortality among children. The maternal, infant and child mortality rates are high in all parts of the country.

Inadequate access to safe drinking water and sanitation is a major influencing factor in the health of the people of the Sudan. According to the 2008 census



about 60% of the urban population and only 20% of the rural population have access to safe drinking water.

National, International (EMR, FAR,) and UN Agencies (UNICEF, UNFPA, WHO) are providing services in coordination with the Khartoum state Ministry of Health. In addition to the public and private health facilities, INGOs and NGOs operate 280 Health centers and cover different medical areas. Their area of intervention is environmental health, 17 combating HIV/AIDS and 9 Organizations provide medical awareness services.

4.8.1. Health Facilities & Services

Localities	Public Hospitals	Private Hospitals	Health Centers	Health Units	NGOs	Population size
Khartoum	4	44	-	-		639.598
Jebel Awlia	1	12	7	1		942.429
Bahri	5	24	17	11		608.817
Shareg Alneel	4	12	16	36		868.147
Omdurman	6	13	20	23		513.088
Karari	7	4	13	12		714.079
Um Badda	2	2	5	9		988.163
Total	29	105	78	92	95	5.274.321

The table below indicates the status of provided health services in relation to population size in the 7 localities of Khartoum state (see database): Table 4.43: Health facilities in Khartoum state

4.8.2. Special Medical Services

4.8.2.1. Mental, Psychological &Traumatized Health Services: Rehab., Counseling & Group Sessions

The Ministry of Social Welfare is financially supporting 14 centers working in the field of mental and psychological disorder. (Financial assistance ranges between 1000-7500 SDG).

Table 4.44: Special health services

Center	Activity
Sudan Rehabilitation center for	Education & rehabilitation, skill development, &
people with special needs	reintegration
Sakkina Institute	Rehabilitation of mentally disabled psychologically &
(Omdurman)	socially
Firsan Al irada Institute	Psycho – rehab & self care
Together Organization for	Rehabilitation of autistic children
Autistic children	
Iman Charity Center	Mental rehab and bridging skill development



Amira Karar Center	-
Blue Nile center for people with	Mental rehabilitation & skill development
special needs	
Aiysha Center for people with	Measurement of intelligence, hearing & talking capabilities
special needs.	
Suaad center for people with	Measurement of intelligence, hearing & talking
special needs	capabilities, handicraft.
Basma for measurement &	Social, academic & sport activities
Training	
Al thiga Center	Mental rehabilitation & self care
Sudanese center for integrated	Inter-disciplinary program
capacity building	
Asbina bafida Association	Surgical operations for children suffering from brain
	illnesses
Al Tagwa center for	Intelligence measurement & comprehensive rehabilitation
measurement.	

While the Ministry of Health operates 6 rehabilitation centers, e.g., mental and physical disabled center in Omdurman, Anis Center/Taif- Khartoum and Deaf center. Counseling is provided through social and psychological workers in all public hospitals (unspecified number) who participate in group sessions. However, the Sakhena Institute for the Rehabilitation of Persons with Mental Disabilities located in Omdurman provides medical, educational and rehabilitation services to persons with intellectual disability

National, International and UN Agencies are providing services in coordination with the Ministry of Health- Khartoum state.

4.8.2.2. Special Services for Special Groups: Disabled, Women & Children, HIV-AIDS, Drug Addiction, & Sexually Abused

The National Disabled Law was ratified by the National Council in 2008 and replaced the old Law "Caring for Disabled people" of 1984. Based on this new law the Ministry of Social Welfare established the Consultative Council for the Disabled.

However, the Ministry of Social Welfare is supporting 23 centers working in the field of disability. This is classified as follows: 2 in the field of blindness, 5 in the field of (deaf & retarded) people, 14 centers for mentally disabled (see table above) and 2 centers for people with physical deformation people. Further services are to be seen in the provision of compensatory tools to support the disabled, which shall be distributed to the 7 localities of the state, e.g., 500 crutches, 2 walkers and 600 ear pieces for individuals with hearing impairment.



Center	Activity	Location
Al Noor center for blind people	Rehabilitation &	Bahri
	Reintegration of blind children	
	in their communities.	
Union for blind people	Coordination of activities	Khartoum
	(social, cultural) with the	
	M.O.SOCIAL Welfare	
Amal Institute for Deaf persons	Academic education,	Omdurman
	vocational training for boys,	
	home economics & handicraft	
	for girls	
Sudan Association for deaf	Academic education	Khartoum
persons		
Amal Center for rehabilitation of	Care & education of Deaf	Bahri
deaf people	people	
Deaf national Association-	Coordination between the	Khartoum
Khartoum state	state ministry & the union	
Amal Institute for deaf people	Academic rehabilitation	Omdurman
(Muhandiseen Branch)		
Chersher Home for child	Rehabilitation & physio-	Khartoum
Rehabilitation	therapy	
Tawasul Al amal Orgaization	Training (vocational & health	Khartoum
	care), provision of projects &	
	production tools.	

 Table 4.45: Facilities for disabled individuals

Training of the disabled is an important part of the services provided by the Ministry of Social Welfare, e.g., training sessions for 600 disabled persons (based on disability type) for 3 month in different vocational fields, e.g., blacksmith, agriculture, handicraft, electricity, cooling, glass making, besides, female oriented training. Provision of production means was facilitated and 3 month training of 60 trainers to work with the deaf was also carried out.

Special services for special groups are provided through different actors:

The German Organization Christoffel- Blinden- Mission (CBM, Christian Blind Mission) provides therapeutic horse riding for Cheshire Home and "Miracles Sudan", the first and only hippo therapy (therapy on horseback) organization in Khartoum North.

In regard to visual disability: Rejaf Education Centre for the Blind, Al-Nour Institute, the Project for the Rehabilitation of Blind People and Sudanese National Association of the Blind provide training for persons with visual disabilities in Sudan. Al-Nour Institute provides basic education to people with visual disability. When vocational training is required before the continuation of education, the person concerned is directed towards the national training project for blind people run by the National Union for the Training of the Blind (an association working for



the training of visually impaired people), or the Pilot Institute for the Training of Disabled Persons.

The Pilot Institute provides training, education and vocational apprenticeship, supplemented by courses in private workshops or in industries and also helps trainees to find jobs after training. The Project for the Rehabilitation of Blind People provides training to blind people on areas such as handicrafts, poultry raising, Braille writing, movement and guidance.

The associations providing vocational rehabilitation and training programs for persons with hearing disability in Sudan include: the Sudanese Association for the Welfare of the Deaf and Dumb (AI-Amal Institute for the Education of the Deaf and Dumb), Sudanese National Society for the Deaf and the AI-Salmaby Institute for Deaf and Dumb Children.

The Al-Salmaby Institute was established in 1978 and began its activities in 1980. It provides primary level education for deaf and dumb children. These children are then enrolled in the Institute for the Vocational Training of Disabled Persons, if they wish.

The Sudanese Association for the Welfare and Training of Physically Disabled Persons provides training for persons with physical disabilities.

All these providers are potential partners to the DDR program.

4.9. CULTURAL SERVICES

4.9.1. Sports Clubs (please see table below and database)

Locality	Clubs	Theater	Cultural centers	Open libraries	Forums	Youth centers	Cinema	Social centers
Khartoum	64	3	-	2	6	5	5	-
Omdurman	25	4	6	3	9	3	5	-
Jebel Awlia	37	-	-	-	-	4	-	-
Umbadda	4	5	-	3	1	2	3	2
Karari	16	1	2	-	3	2	-	-
Bahri	33	4	16	1	6	1	4	-
Shreg Alneel	34	1	8	-	-	8	-	-
Total	213	18	32	9	25	25	17	2

Table 4.46: Sports clubs



4.9.2. Music & Theatre Centers

Please refer to database for listings of Cultural Services facilities and providers.

4.10. PROVISION OF SERVICES & POTENTIAL PARTNERS

The market survey revealed that many organizations are potential partners for the DDRC. Selection of the partner should be after ensuring that the partners' objectives are in-line with DDRC's objectives and strategies. The following are good potential partners for DDRC:

- Existing banks and MFIs as lending institutions and partners in the integrated projects
- Unions and Community-based organizations as intermediaries and service providers to facilitate access to services and integration into communities.
- International Organizations, development agencies and NGO community as partners in DDRC's integrated projects and providers of funding and technical support.
- Social funds as providers of funds, training and support
- Government technical departments as providers of training and technical assistance to DDR participants
- Local governments to facilitate land, permits, tax relief, etc.
- Specialized agencies and private sector companies as micro-franchising partners

4.10.1. Counseling, family planning, public awareness campaign (HIV/AIDS, harmful traditional practices, drug addiction & legal aid)

The state Ministry of Health and the Ministry of Social Welfare are concerned with family planning services, public awareness campaign HIV/AIDS, harmful traditional practices, drug addiction and provide services through public institutions as an integral component of the reproductive health, also through cooperation with UN agencies, NGOs and the private sector. The National Strategy 2006 - 2010 (Family Planning) is to increase the use of modern contraceptives methods to eligible couples to 20%. This is meant to be achieved through different means, e.g., expanding the family planning services especially to rural areas, providing a variety of contraceptive choices to clients and strengthen the logistics system, increasing the numbers of qualified and trained staff, especially females, to provide services and enhance supervision system, improving the quality of services and enhancing counseling skills of service providers, enhancing health education and spread awareness and contribute to attitude and, positive behavioral changes in the society towards family planning and conducting operation research aiming at the



improvement of service delivery and identifying social barriers and administration and policies' constraints and suggest ways to solve them.

In regard to sexually transmitted diseases; The National Reproductive Health Policy draft document realizes that sexually Transmitted Diseases (STDs) and HIV/AIDS are major public health problems, worsened by armed conflicts and natural disasters; the prevalence being higher in the Southern, Eastern, Khartoum, and White Nile states. Sudan is committed to the international agenda and declarations that call for a better and comprehensive response to stop the spread of HIV/AIDS and reduce its incidence.

Since 2001 onwards, the National AIDS program has made considerable progress towards preventive and curative measures for AIDS. Strong Advocacy program was initiated and a multi-sectoral National Strategic frame work that guides current projects and operational plans was established.

The level of awareness has improved public awareness campaigns in the media. Collaboration with other governmental sectors was established. A good model is the partnership developed between Ministry of Health, UNICEF and Ministry of Basic Education to include life-Skilled based Curricula in primary and secondary schools focusing on prevention of sexually transmitted diseases specially HIV/AIDS.

The Objective is to maintain the current level of HIV/AIDS prevalence at less than 2% among the general population by 2010.

The National Strategy 2006 - 2010 for sexually transmitted diseases (STD) & HIV/AIDS) is aiming at reducing the incidence of STD by 50% through different means, e.g., Emphasizing the national policy that considers HIV/AIDS/STD as a central component of reproductive health, providing voluntary counseling and testing in health institutions, as well as, increasing the number of voluntary centers for transmitted diseases from 45 centers to more than 270 by the end of 2010, building the capacity of the different partners including states AIDS program for effective and efficient program implementation, mobilizing and sustaining political and community through activation of National and State AIDS Multisectroal Councils and providing sustainable broadcasting and advocacy programs including different partners to ensure Involvement of policy makers, community and family. Services for sexually transmitted diseases (STD) & HIV/AIDS are provided by the MOH, MOS and incorporating the Ministry of Interior and Defense.

In regard to harmful traditional practices the National Strategy 2006 - 2010 is aiming at working towards the elimination of the HTP affecting the health of women and children through formulating a multidisciplinary national committee to develop strategies and action plans for elimination of HTP negatively affecting the health of women and children with the appointment of focal points, involving professional bodies, e.g., obstetricians & gynecologists society, pediatrician society, midwifery groups to enlist the support of their memberships in the efforts to eliminate HTP,



introducing the subject of the pre-service and in-service training of reproductive health service providers and training of reproductive health providers on the management of HTP complications, conducting the needed studies to ascertain the harmful effects of HTP to support the arguments for its elimination, developing health education and material addressing the different community groups, enlisting the support of the community, e.g., women youth, political and religious leaders for elimination of HTP.

4.10.2. Support & Relief Organizations: UNHCR, Red Cross, Religious Groups Association, National NGOs & WFP

Addressing humanitarian, recovery and development interventions is divided into national and regional programs which include two components: humanitarian assistance for vulnerable conflict-affected populations and programs to enable transition towards national recovery and development.

The Common Humanitarian Fund (CHF) works as a common fund mechanism to collect contributions and is established by donors and UN agencies. The CHF aims to give the Humanitarian Coordinator (HC) greater ability to target funds at the most critical needs, encourage early donor contributions and allow rapid response to unforeseen needs. The HC manages the fund with the support of OCHA and UNDP. The CHF also has an Emergency Response Fund (ERF) to serve as a rapid onset mechanism for unforeseen needs.

Central Emergency Response Fund (CERF) allocated USD 19.25 million in August 2007 for flood response in the most affected areas - states of Gedaref, Kassala, Khartoum, Northern Kordofan, Unity, and Upper Nile. The funding has been allocated to 11 different projects to be managed by five United Nations agencies: FAO, UNICEF, UNFPA, WFP, and WHO.

Two Multi Donor Trust Funds were launched to support government capacity building, judiciary reform, health, education, water and sanitation, infrastructure development, livestock, state planning, agriculture, rule of law, HIV, and private sector development.

Two-thirds of the total humanitarian assistance for Sudan went to Darfur in 2008.

In terms of humanitarian assistance, the Work Plan aims to respond to the humanitarian and protection needs of the most vulnerable; strengthen community coping mechanisms; provide reintegration assistance for returnees; enhance



humanitarian access to vulnerable populations; and expand the provision of basic primary health services.

With regard to recovery and development activities, the Work Plan aims to build national and state level capacity, enhance good governance, assist with awareness campaigns and dissemination of IEC materials; improve equitable social services; and support voluntary return and sustainable reintegration.

Food production was hampered by fighting and displacement, as well as, by recurrent droughts. However, food and nutrition deficits in different parts of the country exceed emergency levels (WFP). Regarding health sector, there are major disparities in the distribution of public services and resources between and within states, between rural and urban areas and in states affected by conflict.

Natural hazards (floods) and drought are further areas of interventions.

Khartoum is host to some 30,000 urban refugees and asylum-seekers, mainly from Eritrea and Ethiopia. Khartoum State also has some 1.7 million internally displaced persons (IDPs), about 400,000 of whom reside in four sites recognized by the authorities, while the rest live in informal squatter areas in and around the city. Most of the displaced find themselves in a protracted urban situation, enduring same hardships as the urban poor - in addition to lacking access to documentation and livelihood opportunities.

In Khartoum, asylum-seekers and refugees do not have access to asylum procedures or documentation and are at risk of detention and or deportation. The protracted IDP situation is more akin to that of an urban poverty problem and requires development and human rights responses.

UNHCR collaborates with the Government of Sudan, IOM, ICRC, UN agencies, NGOs and the two UN missions in the country (UNMIS and UNAMID). The Humanitarian Aid Commission and the Commissioner for Refugees remain UNHCR's main Governmental partners.

4.10.3. DDR POTENTIAL PARTNERS: Banks, Social Funds, International/National Organizations, European Union, UN Agencies, & World Bank

The DDR in Sudan is jointly funded by the Government, the UN and donor countries and institutions. The intervention of international partners is, however, limited to technical, financial and logistical support. Key partners include the UN



Mission in Sudan (UNMIS), the UN Development Program (UNDP), and the UN Children's Fund (UNICEF). Other role players within the UN fraternity include the UN Office for Project Services (UNOPS), the UN Population Fund (UNFPA), the World Food Program (WFP) and the World Health Organization (WHO).

4.11. **INFRASTRUCTURE**

4.11.1. Status & conditions of existing transport system (roads, bridges...etc)

The following bridges cross the Blue Nile and connect Khartoum to Khartoum North:

- Mac Nimir Bridge
- Kober Bridge
- Almansheya Bridge

The following bridges cross the White Nile and connect Khartoum to Omdurman:

- White Nile Bridge
- Fitayhab Bridge
- Al Dabbaseen Bridge (Under construction)
- Um Haraz Bridge (Proposed)

The following bridges cross from Omdurman: to Khartoum North:

- Shambat bridge
- Hafaya Bridge

The following bridges cross to Tuti from Khartoum states three cities:

- Khartoum Tuti Bridge
- Omdurman Tuti Suspension bridge (proposed)
- Khartoum North Tuti bridge (proposed)

Khartoum has rail lines from Egypt, Port Sudan and El Obeid, Darfur, and also its rail lines extended to some parts of south Sudan

Khartoum is home to the largest airport in Sudan, Khartoum International Airport. A new international airport is currently being built in the city of Omdurman. It will replace the current airport in Khartoum as Sudan's main airport.



4.11.2. Communications

Telephone subscribers, total (per 100 inhabitants)	2008	27.9
Internet users (per 100 inhabitants)	2008	9.2

4.11.3. Water & Electricity

Sudan's electrical power sector has been subject to poor infrastructure and experiences frequent power outages. At present the country's electricity generating capacity consists of about 760 megawatts of thermal power, about 320 megawatts of hydropower capacity, and total electricity generation is 3.2 billion kilowatt hours (Bow). About 70% of the electricity is consumed in the Khartoum area. Rural areas are without access to electricity, except for some large, export-oriented agricultural schemes. This is evident in Abu Deleg rural administrative unit – Shareg Alneel – none of its villages have access to electricity especially after break down of the three electrical generators. Further example: 16 out of 36 villages in Abu Salih administrative unit (Shareg Alneel) have no access to electricity.

The Al Jaili Power project is a power plant that has been constructed by the National NEC in the vicinity of Khartoum. El-Jaili combined cycle power station also known as Plant 1 and has a working capacity of a 257 MW. The government has been developing the country's hydropower potential by installing 30 megawatts of power at the Jebel Aulia irrigation project, and it has planned to add 50 megawatts to the capacity of the Sennar dam. Jebel Aulia Dam project is located south-west of Khartoum, about 50km away. It is a hydroelectric power. Turbine output is 380 KW. The total capacity will be 80 x 380 kilowatts.

The Merowe Dam project, which was commissioned in 2009, is a multipurpose scheme for hydropower generation supplying 1,200 megawatts of electricity. The project was accompanied by the building of two 500kv parallel transmission lines from the Power Plant to Khartoum with a distance of 350km for each line, with two 500/200kv sub-stations in Omdurman and Khartoum North, connected with a 38km line of 500kv. At present there is a double transmission line that transmits electricity from Merowe to Markhiat (Omdurman). The main objectives of the project are to generate electrical power to improve economical and social development in the country; to provide relatively cheap electricity to pump up ground water for use in the agricultural sector; and to implement industrial projects, food industry projects, and mining projects that are reliant upon electrical power.



Khartoum State Water Corporation exerts great efforts to cover most of the areas suffering from water services shortage, by adding 200,000 cubic meters to the water supply services per day making the total designing capacity at the state level reaches 920,000 cubic meter per day. According to Khartoum State Water Corporation, the emergency plan for the year 2010 include the inauguration of more water plants, implementing a number of projects , extending the water networks to guarantee the comprehensive coverage all over the states of the Sudan. Khartoum state water corporation provide its water supply services to the citizens of Khartoum state through a number of the Nile water plants, underground water wells , dams, hafirs , manual water pumps and surface water wells.

Khartoum state water corporation has made a plan to develop the efficiency of the water resources and to rehabilitate it, besides the establishment of Nile water and underground water resources and has increased the Nile water plants to eight stations instead of five.

There are 10 administrative water units where the subscribers' numbers reached 500,000 and about 8 million persons benefit from it , meanwhile the produced amounts of water from the Nile stations reaches 1,200,000 cubic meters per day. The corporation is also exerting great efforts to realize a number of objectives to improve the water supply conditions such as conserving the water resources by providing high standard services and protecting the basic water resources and improving the environment, and improving the general health conditions and work to employ the water services economically and to satisfy the customers by providing high quality services.

To realize these objectives the corporation started to implement five water purifying plants in Buri station at a production capacity of 150,000 cubic meter per day, besides inaugurating the new Khartoum water station in Soba, the northern rural area station in Bahri (Khartoum north), Jebel Awlia station, and Almanara station in the north of Omdurman which added to the production 418,000 cubic meter per day. The corporation is proceeding at great speed to fulfill the increasing demand of drinking water in Khartoum state due to the continuous increase in the state's population where the subscribers' numbers have increased from 402,000 to 500,000 by the end of 2009.

4.11.4. Housing (availability of government special housing programs)

During the last few decades, Khartoum State has experienced rapid, complex urbanization regulated by traditional urban planning approaches. The failure of consecutive "master plans" to implement pro-poor policies partially explains the growing number and complexity of Khartoum urban problems, and particularly housing problems. At the end of the 1980s, several factors caused a massive influx of displaced people, who gathered around Khartoum for survival. The governmental response, which involved preparing comprehensive master plans, was obviously insufficient to tackle the growing socio-territorial problems resulting



from the rapid urbanization. However, a significant number of low-income populations were integrated into traditional neighborhood structures.

However, poor people face difficulties in getting land ownership and tenure, because they cannot afford the different taxes and fees required for issuing title rights. The regulation of land markets with ambitious plot sizes and rigid subdivision standards explains the low occupancy. The poor find it almost impossible to build with permanent materials and difficult to engage in land transactions, which pushes them towards informal markets to cover their basic housing needs. This means they are slowly removed from development possibilities, such as access to credit and income generation opportunities, etc.

Building regulations and the high cost of building materials (partially a result of the taxation system) negatively affect access by the poor to decent housing conditions. Unregulated renting alternatives contribute to making the problem worse, although they provide a way to get into the city for those with an income source there.

The latest master plan 2000-2007 expands urban boundaries and it introduces new modalities to deal with rapid urbanization. It assumes the metropolitan character of the city, requiring major high roads and road networks to facilitate movement and targeting major problems, e.g., inadequate settlements through replanning schemes.

Re-planning consists of targeting existing neighborhoods, with or without land titling, but keeping the same population in their original neighborhood. This operation was generally celebrated because it implied the recognition of inhabitants' land rights and the possibility of accessing certain services. Most traditional neighborhoods regularized their plots of third and fourth class, introducing roads and sanitation services that structurally improved their living conditions.

Demolitions and relocations have driven the poorest to the furthest peripheries of the city. In the case of IDP camps, residents have been given a temporary access to land while in the squatter areas land has usually been squatted and illegally subdivided.

4.12. Follow-up Analysis of the client caseload from the JASMAR 2008 Reintegration project

In April 2008, NS-DDRC Central Section contracted with JASMAR (a national NGO) to implement a reintegration program for 250 ex-combatants in Khartoum state. The TOR for this study stipulated: *"Conduct a follow-up analysis of 35% of the client caseload from the JASMAR 2008 Reintegration project funded by the NSDDRC to identify those strategies that led to the highest rate of return on investment e.g. individual micro-enterprises, existing enterprises or another strategy".* The follow-up included the following activities: a) conducting a focus group discussion with JASMAR clients, b) several visits to JASMAR headquarters



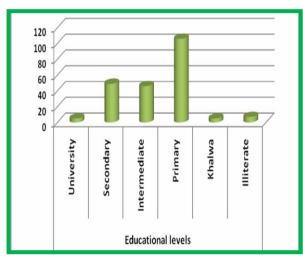
and interviewing its management team, c) interviewing 85 of JASMAR participants at their place of business in the market place, and d) preparing a report. Following is a summary of the "follow-up analysis" findings. A full report is attached as Annex (5).

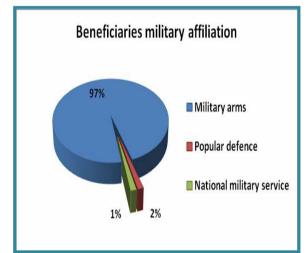
4.12.1. **Project Particulars**

Project Title: Socio-economic Reintegration project for ex-combatants with disabilities in Omdurman localities, Khartoum State.

Project Objective: The project objective is to support sustainable peace in Sudan and promote human rights through reintegration of the ex-combatants in the civil life. This is expected to take place via providing income generation activities that aim to make the target groups economically independent and enhance their social reintegration.

Target groups: 250 disabled ex-combatants in Omdurman locality. The charts below show their military affiliation and level of education.





Project Time-frame: Six months (from April 8 to October 7, 2008).

Project Budget:

Item	Total When agreement signed	During implementation	Actual received	Actual implemented	Difference (received and implemented
Projects cost	750,000	669000	678000	657000	21000+
Direct admin cost	72002	72002	42500	72002	29502-

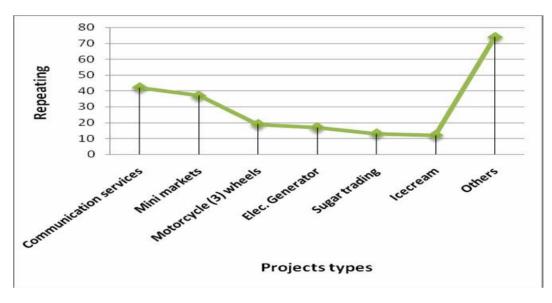


Indirect admin cost	57540	792,872	720,500	780,031	59532-
Total	879,542	792,872	720,500	780,031	59532-

A motor-bike received as in-kind support.(Amount in SDG)

Implementation strategy:

- > After signing the contract, a project work plan was designed.
- > (8) project staff was recruited and trained to implement the project activities.
- > JASMAR approached the activities transparently and through meaningful participation of the beneficiaries for projects' selection.
- > JASMAR adopted a stringent monitoring mechanism.
- > JASMAR followed a standard finance accounting system.
- JASMAR committed itself to a follow up program, even after handing over of reintegration projects.



Other Projects type:

No.	Projects' types	Projects' total
1	Clothes trade	16
2	Mills	8
3	Building materials and constructions for rent	7
4	Occasion services	6
5	Donkey cart	5
6	Smothery	4
7	Stationary bookshop	4
8	Cigarettes trade	4
9	Mini buses	4
10	Goods' Table	3



11	Shoes' trade	4
12	Bicycles and motorcycles spare-parts	2
13	Audience video club	2
14	Cattle trade	2
15	Perfume trade	2
16	Bakery	1
17	Watches and optics	1
18	Mixtures	1
19	Clothes accessories	1
20	Motorcycle for rent	1
21	Carpentry	1
22	Plumbing	1
23	Water pump	1
24	Computer	1

Project's phases:

1. Phase One_ Fittings :

- Project design and appraisal.
- Project signature.
- Recruitment of project staff.
- Preparation of project's forms.

2. Phase Two_ Implementation:

- Individual and group discussions.

- Feasibility studies.
- Handing over of the projects.
- 3. Phase Three _follow up:
- Field and market surveys.
- Reports compilations.
- Stakeholders' meetings.

Guidelines:

- 1. Establishing effective communication with the beneficiaries.
- 2. Affirming the right of the beneficiary to identify his/her project.
- 3. While the upper ceiling of the project cost is 3000 SDG, the beneficiary could either top it to qualify for a higher cost project or get engaged in a cooperative activity.
- 4. Technical support to beneficiaries through rendering economic feasibility studies.
- 5. Close monitoring and advice in the implementation phase.



Project activities

(1) Preparatory:

- Recruitment of the project staff (five field coordinators, logistics officer and an accountant).

- Awareness raising of the project staff about the activity details.

- Production of operation manual and other project admin and financial forms.

- Creation of the project data base.

- Documentation of project activities.
- Production of visibility materials.

(2) Beneficiaries' Interviews:

The following steps were ensured:

- Beneficiaries are distributed among the field coordinators (each coordinator was responsible for "50" beneficiaries).

- Field coordinators had to interact with the beneficiaries either at home or at their work places.

- A study report for each beneficiary was undertaken within the local context.

- Beneficiaries were informed about project objectives, guidelines and requirements.

- NSDDRC handed over notes was reviewed.

- Necessary forms were completed prior to handing over integration support.
- Participatory exercise undertaken to identify suitable project.

(3) Feasibility studies:

A comprehensive study was completed that included beneficiary experience, necessary training needs, market options, etc.

(4) Data management:

All relevant information was fed into the computer database that was exclusively designed for the project, then carrying data analysis such as beneficiaries' education levels, demobilization data comparing with CPA date, needing for health insurance, orthotics and prosthetics, previous military affiliation and projects' types.

(5) Handing over the support:

A contractual agreement was signed with the beneficiary and the money is handed directly from the coordinator to the recipient – bypassing the beneficiary!

Monitoring the activities:

Monthly assessments visits took place to monitor activities in situ. Information was fed into evaluation forms and transferred to the database.

Project documentation and media coverage:





- An independent consultancy group was contracted to document the whole activities of the project cycle. The package included video filming, digital photography and computer works.

- On the other hand, JASMAR participated in the press conference organized by NGOs commission and the state presidency. Also project sticker designed and distributed to all beneficiaries for the project visibility.

4.12.2. Characteristics of the Target Group

Individuals: The following characteristics were observed among participants.

- 1. Pride & high self-esteem.
- 2. Perseverance and patience
- 3. Responsibility and dedication.

Gender: All disabled male ex-combatants.

Experience:

- Experience in agriculture and livestock.
- Limited or no experience in commercial investments, familiarity with market dynamics and managing funds and accounting.

Family size:

5-15 per family, including parents and some extended family members.

Expenditures:

Family's expenditure in basic food, transportation and other basic expenses ranges from 30 to 60 SDG daily (\$12-14).

4.12.3. Characteristics of Implemented Businesses (Projects)

Nature of Projects

• Most projects are in the service industry and petty trading, which match the capabilities of participants and do not require much previous experience and expertise.



- Projects earn daily income for participants to enable them to cover family basic needs.
- Average set-up cost of the business is 3,000 SDG equivalent to entitlement from DDR.
- Most of the projects do not use advanced technologies.
- 194 individuals selected individual projects (88.6% of the target group) and 23 participants joined in pairs to set up joint ventures, the rest formed groups of three individuals or more.

4.12.4. **Projects Risk Assessment:**

High competition: requires market and marketing knowledge, as well as, larger customer base, which can be increased through delivering services to customers at their residence and place of business by utilizing a mobile unit.

Emergency family expenses: Illness or unexpected expenses can wipe out cash reserves for business's operational expenses and may lead to business failure.

Business set-up fees: set-up government fees are high and take a big portion of the upfront investment money leaving little to be invested in establishing the business. This leads business owners to move from one business activity to another, which result in an erosion of the capital investment.

Financial Performance Summary of Surveyed Jasmar Clients

The table below shows the average financial performance of the surveyed JASMAR clients by business sector:

Subsector	Investment	Monthly Sales	Cost of Goods	rational Exper	Net Prodit
Animal Production	6,000.00	400.00	0.00	0.00	400.00
Data Processing, Hosting, and Related Services	5,600.00	1,400.00	1,000.00	0.00	400.00
Leather and Allied Product Manufacturing	6,000.00	4,900.00	3,000.00	1,500.00	400.00
Primary Metal Manufacturing	6,000.00	2,100.00	1,333.33	300.00	466.67
Repair and Maintenance	6,000.00	4,500.00	2,000.00	1,500.00	1,000.00
Rental and Leasing Services	4,500.00	300.00	0.00	0.00	300.00
Clothing and Clothing Accessories Stores	4,506.67	6,553.33	1,986.67	1,296.67	3,270.00
Electronics and Appliance Stores	6,000.00	2,837.50	1,462.50	712.50	662.50
Food and Beverage Stores	6,000.00	1,950.00	1,050.00	600.00	300.00
General Merchandise Stores	4,825.00	5,793.75	4,462.50	1,175.00	156.25
Miscellaneous Store Retailers	5,666.67	4,933.33	3,700.00	611.11	622.22
Motor Vehicle and Parts Dealers	6,000.00	2,500.00	1,500.00	600.00	400.00
Couriers and Messengers	6,000.00	1,000.00	0.00	250.00	750.00
Transit and Ground Passenger Transportation	5,000.00	1,600.00	1,000.00	0.00	600.00
Truck Transportation	3,000.00	3,600.00	1,800.00	1,300.00	500.00

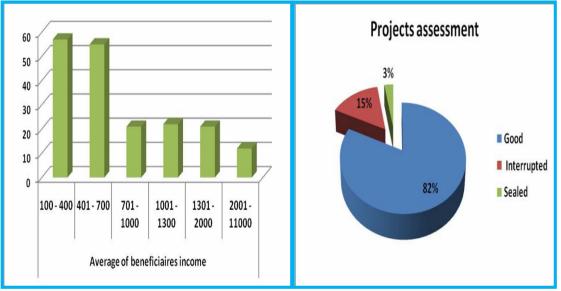
From the table the following information can be deduced:

- 1. Investment required 3,000 to 6,000.
- 2. Monthly sales 300 to 5000 SDG.
- 3. Net profit range from 200 to 1000.



4.12.5. Success Stories & Challenges: Success Stories:

- 1. JASMAR demonstrated very good performance in the implementation and follow-up of the projects. The assignment was a successful reintegration undertaking.
- 2. Although the funds used for setting-up the businesses were grants from the DDRC, participants managed to utilize the funds effectively and were able to sustain their businesses. 97% of the businesses are still operating, only 3% were liquidated or sold. Even though, 15% of the businesses are experiencing delinquencies, 82% of the businesses are running satisfactorily.
- **3.** 29 types of projects were implemented and replicated. Most projects were in the trading and services sectors; a few projects were in the transport and artisan sectors.
- **4.** Revenues from the projects ranged from 100 to 11,000 SDG monthly, but for the majority the income ranged from 100 to 700 SDG monthly. Group projects yielded monthly income ranging between 2,000 to 11,000 SDG monthly. Average daily net profit (take-home income) ranged from 35 to 108 SDG.
- 5. 30% of the surveyed businesses managed to double or triple their capital.
- **6.** 40% of the surveyed participants were able to expand horizontally and open a second place of business and employ others.
- **7.** 105 participants were able to secure shops and places of business from the Khartoum locality at the Mahali market.
- **8.** 36% of the surveyed participants managed to obtain credit from suppliers and effectively their operational capital.





4.12.6. Challenges:

- 1. Priority is given to projects which generate an average net daily income of 30-60 pounds. Lower income may lead to eroding the capital or is disposed of to meet the expenses of daily necessities of life (e.g., food,). It is important to loan packages which are less capital intensive and yield higher profits.
- 2. The vast majority of the projects implemented were confined to the services and trade sectors, which are befitting to those with limited experience and market knowledge. However, due to high competition and market saturation in these sectors, the sustainability and growth of these businesses are questionable.
- **3.** The allotted investment per individual is insufficient for establishing a business which could generate adequate income to cover the owner's daily financial obligations. Therefore, many participants had to change their original business activities in search of a financially rewarding one.
- 4. For individual projects with a small allotted capital investment, JASMAR was compelled to recommend risky businesses with low market entry barriers and subject to a competitive market environment. Sustainability and monitoring a large number of these projects can prove challenging.
- 5. Most of the participants have very limited business skills, market knowledge and experience to effectively operate their chosen business. Business support and monitoring might be needed for at least one year, which translates to additional expenses for the DDR implementing partner.
- 6. Many of the beneficiaries are complaining of the constraints placed on them by the localities in the collection of high fees and exorbitant rents. Strategies and arrangements to address these challenges will be needed.

4.12.7. Recommendations:

- 1. Explore the possibility of upgrading the business models for the implemented projects by shifting to groups' productive projects through the utilization of the following:
 - i. the system of business incubators.
 - ii. the value chain system in productive projects.
 - iii. Franchise systems in service projects.
- 2. Continue with the approach taken by Jasmar in the implementation of projects (each project is managed separately).



- 3. Explore the possibility of continued follow-up and technical support to projects for a full year at least.
- 4. Facilitate participants' access to microfinance.
- 5. Design projects suitable for housewives.
- 6. Provide or facilitate access to micro-insurance.
- 7. Invest in standardization of reintegration processes and information sharing.
- 8. Develop a database for storing and analyzing data about the markets, projects' performances, success stories, challenges, etc. to allow better understanding and ability to formulate effective implementation strategies.



4.13. Linking Reintegration to Other Recovery & Development Programs

A number of programs are currently on-going to which the DDRC and other stakeholders can link and collaborate. These include the Zakat Chamber for very poor and/or disabled participants and Graduate Employment project (GEP) for participants who graduated from colleges. Zakat Chamber and GEP provide grants, social support technical assistance and training. Also many organizations, including UN organizations, are involved in various programs in different sectors; collaboration with these organizations will be fruitful. Banks and MFIs also provide microfinance and training to the economically active poor individuals. National and state governments have special programs for the poor and needy, as well as, are more supportive for the cause of the DDR program.

4.14. SWOT Analysis

STRENGTHS

- The CPA provided good legislative framework for communities' reconciliation.
- Commitment and goodwill from the government and international organizations for supporting DDR programs.
- Availability of funding and pledges from the international community for future funding.
- Many unexplored opportunities.
- Presence of many international organizations and NGOs and availability of many ongoing community support programs.

WEAKNESSES

- Absence of or very limited strategic coordination mechanism in plans and priorities between UNDP, other international organizations, NGOs, government agencies and local actors.
- The influx of returnees and immigrants stretches the already thin state welfare resources.
- Land tenure issues deny many of the participants the opportunity to practice traditional farming.
- Poor information technology infrastructure and lack of information sharing between stakeholders and concerned agencies.
- Limited adult education and training facilities to address the specific needs of Ex-combatants.
- Pre-setup requirements/fees and governmental taxation and levies create serious barriers to development of new small businesses and micro-enterprises.
- Inability to find lenders and to have access to credit.



• Unfavorable terms for borrowing.

OPPORTUNITIES

- Commitment to the DDR from the national leadership and the international community.
- Untapped business opportunities, such as, utilization of the value chain and the micro-franchising concepts in the development of small and micro-enterprises.
- Micro-Franchising Opportunities enhance business growth and sustainability and generate Employment opportunities.
- Availability of capital & investment funds, 12% of commercial banks portfolios are designated for microfinance. Many of the commercial banks are looking for qualified borrowers with collaterals or guarantor.
- Options to collaborate with other organizations, providers & stakeholders.
- Involvement of communities in the reintegration process.
- Strategic & well coordinated DDR program between the different DDR program actors.
- Enhance national ownership of DDR programs by training DDR staff properly and through fostering collaboration with other providers & stakeholders.
- Support extension services & Vocational Training.
- Success stories in DDR.

THREATS

- DDR programs are designated as recovery programs and may not prove successful, unless linked to other development programs which provide the needed long-term support to Ex-combatants.
- Favorable treatment to Ex-combatants may spark resentment from the targeted resettlement communities.
- Inaccessibility of DDR participants to services, education, health, water, sanitation etc.
- Deprivation of DDR participants from employment opportunities.

4.15. Key Findings and Recommendations

- 1. Although many participants expressed interest in agriculture, the state of does not offer many opportunities in traditional agriculture. Therefore, we recommend considering non-traditional agriculture, such as, utilizing green houses, etc.
- **2.** Formal employment opportunities in the state are scarce. Limited opportunities are offered by small businesses. We recommend that businesses supported by DDR to be tempted to hire DDR participants.



- **3.** The most practical training for DDR participants is through apprenticeship and on-job-training. 60% of the small businesses are willing to provide training. Incentives should be considered for these businesses.
- **4.** DDR may collaborate with a number of organizations and agencies to provide financial and non-financial support services to DDR participants.
- 5. Market growth, competition and business sophistication will pose serious challenges for new inexperienced business owners. Focusing on unexplored business opportunities is less risky. Feasibility studies attached to this study include a number of non-traditional and less risky businesses.
- **6.** Cost of living in Khartoum state is very high, business owners need to generate an income of at least 30 SDG daily to support his family.
- 7. In addition to the proposed traditional business opportunities, exploring nontraditional business models, such as, supporting integrated projects, microfranchising opportunities, business incubator, etc. is worthwhile.
- 8. Implementing partners, like JASMAR, have achieved a degree of success. Their experiences should be studied, enhanced and duplicated.
- **9.** Continue to build the capacity of the national DDR staff and support national ownership of the DDR programs. Invest in a better MIS system and link agencies and resources so that they can share information.
- **10.** Form a taskforce or a working group to coordinate efforts and activities, and to devise mechanisms for effectively utilizing the combined resources of government agencies, international organizations, NGOs and community organizations. Seek close collaboration with financial and other institutions, including those offering microfinance. Consider loan guarantees, if needed.
- **11.**Consider Investing in the establishment of a new or an existing microfinance institution. Many organizations, including the Central Bank of Sudan, will contribute significant funds to such an initiative.
- **12.**To avoid resentment, invest in communities, in addition to the investment allotted to ex-combatants. JDDRC should invest in schools, training facilities, health facilities, etc., as well as, offer incentives to potential employers of Ex-combatants.
- **13.**Support efforts aimed at providing direct access to the supply and distribution channels by reducing the role of brokers and middle men so that the producer can get better prices for his/her products. The proposed integrated project approach could be a viable solution.
- **14.**Seek government support in reducing requirements and fees/taxes for DDR participants planning to establish micro-enterprises and for small businesses offering employment/training to Ex-combatants.



ANNEXES

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ANNEX 1

Terms of Reference



Section 2:

Terms of Reference Socio-Economic Study of Business Opportunities and Support Services for DDR Participants in Khartoum State

The Central Sector of the North Sudan Disarmament, Demobilization and Reintegration Commission (CSC/NSDDRC) and UNDP/DDR will conduct a socio-economic study in Khartoum State where ex-combatants and other affected groups are expected to be reintegrated. The approximate total possible number to be reintegrated into Khartoum State is 23,000.

I. Purpose

The purpose of the consultancy is to profile socio-economic opportunities in Khartoum State in order to develop an effective reintegration strategy for qualified DDR participants in support of the Disarmament, Demobilization and Reintegration program objectives. Mapping of existing social and economic services and economic trends will lead to the identification of economic opportunities and support services for DDR participants, including training and employment options that will be made available to participants. In the urban areas of Khartoum and Omdurman an emphasis is being placed on new and emerging economic opportunities with the view that competition for existing jobs is significant and the absorption capacity of the informal sector is limited. On the other hand, in rural areas of the state the pressure on the employment market may not be as significant, but the focus on new markets may create benefits to the area(s) of reintegration that might otherwise not be available to the wider community. In any case mapping will lead to the identification of durable economic opportunities that have longevity over the next 10 years.

II. Objectives:

The objectives of the consultancy are:

- A. Identify sustainable economic reintegration opportunities in Khartoum State suitable for DDR participants in:
 - existing enterprises with job growth potential (both small and medium size enterprises);
 - individual self-employment or micro-enterprises through standardized grantmaking micro-projects;
 - group or cooperative small enterprises amongst groups of XCs and/or with other community members; and/or
 - Large scale public works projects (if available).

Opportunities for participants must sustain a minimum living wage of 300 SDG/month and contribute preferably to the local social, economic and ecological environment in the short and/or medium and long term.

- B. Identify existing business development, technical advisory, training and microcredit services, including credit services and/or potential providers of such services.
- C. Counseling, drug abuse counseling, youth centers, women's' centers and disability rehabilitation, etc.
- D. Identify potential reintegration partners with an emphasis on private sector and non-traditional partners in additional to traditional service providers.

III. Methodology



Collate and analyze secondary data (some of which has already been researched by the IUNDDRU) and primary data to be collected through research and field work in the following areas:

- K. <u>Employability of XCs</u>: Employability and perception of XCs with the aim of identifying possible problems XCs may have in integrating into communities and finding employment. Identify obstacles that may exist for the successful employment of WAAF, youth, XCs and suggested mitigating measures. Explicitly investigate opportunities for women with equal or greater pay to that of men and for youth.
- L. <u>Jobs in the formal and informal economy</u>: Sectors that show the greatest possibility for growth and opportunities to create the maximum numbers of livelihood opportunities for DDR eligible participants. A participant profile based on data currently available will be provided by the NSDDRC_Central Sector.
- M. <u>Demand for goods and services</u>: A profile of the economic and social environment which portrays business areas that indicate they could profit from local economic activity and measures to be taken to boost economic activity tailored to the DDR participant profile.
- N. <u>Absorption capacity of the labor market</u>: Assessment of the number of job seekers in various sectors that the market can absorb and still result in decent quality of jobs with a living wage. Indication of new and emerging areas that can expand market capacity.
- O. <u>Training capacity and needs assessment</u>: Profile of existing training providers:
 - 3. Vocational training institutions, including type of training, capacity, relevance of training and curricula, entry requirements, fees, length of training, job placement service, and identification of relevant gaps based on the analysis of opportunities.
 - 4. Apprenticeship opportunities both existing and potential.
- P. <u>Capacity of labor market actors</u> to cope with large numbers of XCs: Identification and capacity assessment of existing employment services that link employers and job seekers, and of business development services for entrepreneurs. Description of what might be done to boost the capacity of these two services types to handle large numbers of both XCs and non-XCs in the labor market.
- Q. <u>Job creation opportunities</u>: Identification of sectors and business strategies that show promise to create sustainable jobs that will provide a living wage over the long term. Identification of new and emerging sectors that could provide opportunities for XCs.
- R. <u>Social reintegration support services</u>: Identify social service providers that DDR participants and other community members can access. This would include services for single mothers, widows, youth, disability services, family counseling, trauma, drug addiction.
- S. <u>Social Context</u>: Social environment and possible strategies to link reintegration with wider development opportunities.
- T. Conduct a follow-up analysis of 35% of the client caseload from the JASMAR 2008 Reintegration project funded by the NSDDRC to identify those strategies that led to the highest rate of return on investment e.g. individual micro-enterprises, existing enterprises or another strategy. This is not an evaluation of the project but



rather an analysis of the longer term economic benefit to participants in order to inform design of the central sector reintegration program.

The process of data collection must promote understanding of the DDR program objectives and how DDR can contribute to the social and economic benefit of the wider community.

IV. Outputs.

- The expected products of the consultancy are:
 - E. A report in English and Arabic on the socio-economic environment of Khartoum State which will provide the following:
 - 18. A description of the general **social and economic environment**, including an overview of relevant social dynamics, and macro level labor market and economic dynamics. Describe any planned major development investments in Khartoum state.
 - 19. Provide an analysis of local market dynamics. Provide a map and description of **market opportunities and gaps** identified in both Khartoum and Omdurman, and rural areas of the state. Emphasis should be placed on locations in the city and in rural areas of the state where XCs are likely to reintegrate or are known to already live. Identify by location and sector job opportunities, gaps and strategies to fill market gaps.
 - 20. Identify specific **sustainable economic reintegration opportunities** for male and female ex-combatants, youth, and WAAFG including an estimate by sector of employment opportunities in:
 - Existing enterprises with job growth potential: Identify specific enterprises, why the potential exists, possible job creation strategies, and potential number of jobs that could be created in identified enterprises;
 - Individual self-employment or micro-enterprises through standardized grant-making micro-projects; Growth areas, number of possible jobs that the market can absorb and result in a living wage;
 - Group or cooperative small enterprises amongst groups of XCs and/or with other community members; and
 - Large scale public works projects, if any.
 - 21. Use data on the economic reintegration of JASMAR clients (or other project suggested by the Commission) noted in point J. above to extract an analysis of client reintegration success rate (profitability and sustainability over a 15 month period) of individual small businesses by type versus joint ventures by type, and profit and sustainability of existing ventures versus new ventures.
 - 22. Provide specific data on the SDG investment needed to expand specific existing ventures, as well as the start up costs of individual and group enterprises that can fill a market gap. Estimate the period of time between investment and profitability. Identify, describe and cost **estimate** at least six possible business ventures, group micro-enterprises, and individual micro-projects in Khartoum and Omdurman and two rural areas. Analyze weaknesses and strengths and possible threats to the proposed business ventures.
 - 23. Provide an analysis of the current absorption level of the informal market by sector.
 - 24. Identify specific market **opportunities** that may be available **for persons with disabilities**, including persons that may have mobility, vision, or hearing



impairments or have other permanent disabilities. Consider the data collected by the Central Sector on social protection measures for persons with disabilities. Present an overall analysis of benefit and employment options.

- 25. A map of and pertinent data on **existing service providers** accessible to DDR participants' to address immediate and longer term social support needs.
- 26. Identification of existing **vocational training** providers. Analysis of the match between available training and market opportunities. Where a match exists a list by organization and location the type of training, cost, length of training, etc. Recommend trainings which should be offered to respond to the gap between participant skills and market and service gaps and possible training strategies e.g. apprenticeship training.
- 27. Existing **business services** available or with the potential to provide business development services, mentoring, technical advisory services, micro-credit, training, credit systems and service providers identified and assessed to assist DDR participants with their immediate and longer term business development needs.
- 28. Recommend strategies to provide credit to participants beyond the DDR program either through existing banks and micro-credit schemes or through group credit schemes that can scale-up successfully. Recommend specific providers in locations where they exist already or that may be tapped to provide such services beyond DDR.
- 29. A map and description of **social reintegration support services** such as health centers, hospitals, schools, counseling and health care for HIV/AIDS and STDs, depression, family counseling specifically spousal abuse, drug abuse, disability reintegration services such as prosthetics and rehabilitation, as well their current and future capacity in 12 to 18 month time frames.
- 30. Describe the **social aspects of the communities of reintegration** and provide an analysis of opportunities for social reintegration and specific obstacles or opportunities for women and persons with disabilities. Recommend strategies that can be implemented as part of the reintegration program that will benefit the wider community into which XCs are reintegrated e.g. small business insurance that services both XCs and other community business owners.
- 31. **Infrastructure and market access**: A brief description of market access infrastructure in rural areas roads, bridges, etc. and if there is any possibility for large scale infrastructure public works projects that would positively impact local economies over the long term.
- 32. **Communications**: Describe briefly communications systems; availability and of land lines, mobile phone access etc in rural areas.
- 33. **Agriculture:** Where agriculture is a principle means of livelihood, describe the situation in terms of quantity of water, irrigation sources, soil quality, crops grown, and alternatives crops.
- 34. Identify **potential implementing partners** as well as linkages with other development inputs in the state.
- F. Raw data is to be presented in a format that can be readily input into the UNDP/TRMA system



- G. A presentation to the Commission and interested parties of the results of the study.
- H. Lists of social support, training and business service providers by type and location e.g. social services, business development services, vocational training services, health services, government social welfare,

V. Management.

The consultancy will be managed jointly by the Khartoum DDR Office of the Central Sector/NSDDRC and IUNDDRU. The Director of the Khartoum NSDDRC Office will be the lead official together with the IUNDDRU Central Sector Field Coordination Officer assisted by one UNDP National Reintegration Officer. The Technical Reintegration Committee (TRC) will monitor progress of the project, provide ongoing input, and help to translate data into a reintegration strategy including viable reintegration options for eligible DDR participants together with support services and training to achieve success.

VI. Human Resources Required:

The consultant team will be composed of minimum of two consultants working together with four UNDP DDR caseworkers for a total of 4 weeks of work.



ANNEX (2)

Framework Agreement on Security Arrangements During the Interim Period Between The Government of the Sudan (GOS) and The Sudan People's Liberation Movement/ Sudan People's Liberation Army (SPLM/SPLA)



Agreement on Security Arrangements during the Interim Period

Naivasha: Thursday, September 25th, 2003

Whereas the Government of the Republic of the Sudan and the Sudan People's Liberation Movement/Sudan People's Liberation Army (the Parties) have been conducting negotiations in Naivasha, Kenya, since 2nd September, 2003 under the auspices of the IGAD Peace Process; and

Whereas the Parties reiterated their commitment to a negotiated, peaceful, comprehensive resolution to the Sudan Conflict within the Unity of Sudan as set forth in the Machakos Protocol of 20th July 2002; and

Now Record That within the above context, the Parties have reached specific agreement on Security Arrangements during the Interim Period, the initialed text of which is annexed hereto and which will be subsequently incorporated into the final Peace Agreement; and

It Is Agreed And Confirmed That the Parties shall immediately resume negotiations on the remaining outstanding issues and subsequently negotiate a comprehensive ceasefire agreement in order to achieve a final, comprehensive Peace Agreement in the Sudan.

Hon. Idris Mohamed Abdelgadir For: The Government of the Sudan

Cdr. Pa'gan Amum Oklech For: The Sudan People's Liberation Movement/Army

Witnessed By: Lt. Gen. Lazaro K. Sumbeiywo (Rtd) Special Envoy IGAD Sudan Peace Process and On behalf of the IGAD Envoys



Framework Agreement on Security Arrangements during the Interim Period between the Government of the Sudan (GOS) and The Sudan People's Liberation Movement/ Sudan People's Liberation Army (SPLM/SPLA)

1. Status of the Two Armed Forces:

1. In the context of a united Sudan, and should the result of the referendum on self-determination confirm unity, the Parties (the Government of the Sudan and the Sudan People's Liberation Movement and Army) agree to the formation of the future army of Sudan that shall be composed from the Sudanese Armed Forces (SAF) and the Sudan People's Liberation Army (SPLA).

2. As part of a peace agreement and in order to end the war, the Parties agree that the two forces, the SAF and the SPLA shall remain separate during the Interim Period, and further agree that both forces shall be considered and treated equally as Sudan's National Armed Forces during the Interim Period taking into consideration 1 (c) below.

3. The parties agree to the principles of proportional downsizing of the forces on both sides, at a suitable time, following the completion of the comprehensive ceasefire arrangements.

4. The national Armed Forces shall have no internal law and order mandate except in constitutionally specified emergencies.

2. Ceasefire:

The parties agree to an internationally monitored ceasefire which shall come into effect from the date of signature of a Comprehensive Peace Agreement. Details of the Ceasefire Agreement shall be worked out by the two parties together with the IGAD mediators and international experts.

3. Redeployment:

1. The two forces shall be disengaged, separated, encamped and redeployed as will be detailed in the Comprehensive Ceasefire Agreement.

2. Except for those deployed in the Joint/Integrated Units, the rest of the forces of SAF currently deployed in the South shall be redeployed North of the South/North border of 1/1/1956 under international monitoring and assistance within and up to two and one half years (2 1/2) from the beginning of the pre-Interim Period.

3. Except for those deployed in the Joint/Integrated Units, the rest of the SPLA forces currently deployed in Nuba Mountains and Southern Blue Nile shall be redeployed South of the South/North border of 1/1/1956 as soon as the Joint/Integrated Units are formed and deployed under international monitoring and assistance.



4. The SPLM/A undertakes that the demobilized Southern Sudanese from those currently serving in SAF in Southern Sudan shall be absorbed into various institutions of the Government of Southern Sudan along with demobilized SPLA soldiers.

5. The parties agree to implement with the assistance of the international community DDR programs for the benefit of all those who will be affected by the reduction, demobilization and downsizing of the forces as agreed in 1(c), 3(d) and 7(b).

4. Joint/Integrated Units:

There shall be formed Joint/Integrated Units consisting of equal numbers from the Sudanese Armed Forces (SAF) and the Sudan People's Liberation Army (SPLA) during the Interim Period. The Joint/Integrated Units shall constitute a nucleus of a post referendum army of Sudan, should the result of the referendum confirms unity, otherwise they would be dissolved and the component parts integrated into their respective forces.

4.1 Elaboration on Joint/Integrated Units:

a. Their Character:-

They should have a new character based on a common doctrine. **b. Their Functions:-**

i. They will be a symbol of national unity during the Interim Period.

ii. They will be a symbol of sovereignty during the Interim Period.

iii. They will participate in the defense of the country together with the two forces.

iv. They will provide a nucleus of a post Interim Period future army of the Sudan should the vote of referendum confirm unity.

v. They shall be involved in the reconstruction of the country.

c. Size and Deployment:

The size and deployment of the Joint/Integrated Units throughout the Interim Period shall be as indicated below:-

- 1. Southern Sudan: twenty four thousands (24,000)
- 2. Nuba Mountains: six thousands (6,000)
- 3. Southern Blue Nile: six thousands (6,000)
- 4. Khartoum: three thousands (3,000)
- 5. Eastern Sudan:-

a. The redeployment of SPLA forces from Eastern Sudan to South of the South/North border of 1/1/1956 shall be completed within one (1) year from the beginning of the pre-Interim period.

b. The parties shall discuss the issue of establishing Joint/Integrated Units.



5. Command and Control of the Two Forces:

1. The Parties agree to establish a Joint Defense Board (JDB) under the Presidency, and shall be comprised of the chiefs of staff of the two forces, their deputies and any number of senior officers to be agreed to by the parties. It shall take its decisions by consensus and it shall be chaired alternately by the respective Chiefs of Staff.

2. Functions of JDB:

The JDB shall perform the following functions:

- a. Co-ordination between the two forces.
- b. Command of the Joint Integrated Units.

6. Common Military Doctrine:

The parties shall develop a common military doctrine as a basis for the Joint/Integrated Units as well as a basis for a post Interim Period army of the Sudan, if the referendum vote is in favor of unity. The parties shall develop this common doctrine within one year from the beginning of the Interim Period. During the Interim Period, the training of the SPLA (in the South), the SAF (in the North) and the joint units (in both North and South) will be based on this common doctrine.

7. Status of Other Armed Groups in the Country:

1. No armed group allied to either party shall be allowed to operate outside the two forces.

2. The Parties agree that those mentioned in 7(a) who have the desire and qualify shall be incorporated into the organized forces of either Party (Army, Police, Prisons and Wildlife forces), while the rest shall be reintegrated into the civil service and civil society institutions.

3. The parties agree to address the status of other armed groups in the country with the view of achieving comprehensive peace and stability in the country and to realize full inclusiveness in the transition process.

8. National Security Organs and Police forces:

Structures and arrangements affecting all law enforcement organs, especially the Police, and National Security Organs shall be dealt with as part of the power sharing arrangements, and tied where is necessary to the appropriate level of the executive.

Done at Lake Naivasha Simba Lodge Date: Thursday, September 25th, 2003



ANNEX (3)

Questionaires & Data Collection Forms





Policy Assessment Consultancy & Training Co. (PACT)

SOCIO-ECONOMIC STUDY OF BUSINESS OPPORTUNITIES AND SUPPORT SERVICES FOR DDR PARTICIPANTS IN KHARTOUM State

Self Employment Survey Form

Khartoum July 2010

Date:	:¿	التاريخ
Interviewer:	المستبين :	
TEL Number:	رقم التلفون	T



SELF EMPLOYMENT SURVEY FORM

All questions contained in this questionnaire are strictly confidential

for PACT use only

Interviewee Information							بيانات المستبين
Name: الاسم] ذکر M □	أنثى F 🗆	Age ر	2: العم		
Martial Status Image: M If Married number of children: No. of wives : Total Household Members:			🗆 مطلّق		ب □ أرما عدد الزوجات :[طفال : 🛛	الحالة الاجتماعية : إذا كان متزوجا : عدد الا مجموع أفراد الأسر المع
لتعليمي : Education Level	الدمتسوال	□ Illiterate	امی	k □ خلوة	íhalwa	□ Primary/Base	ابتدائي/أسـاس
	-	□ Intermediate/S متوسط/ثانوي	Secondary	ل □ معي	Jniversity جا	أخرى Other 🛛	
فون: TEL Number:	رقم التا State:		الولاية		Locality:		المحلية
Administrative Unit: وحدة إدارية			tlement : مكان الس			Coordinates: الإحداثيات	
	O-ENTERPRIS	÷		ON à	لركات الصغيرة		
Business Sector:	اعة Agriculture 🗆		□ Educatior	ו	□ Services c		
قطاع العمل		-	تعليم Training 🗆				
شية Livestock			تدريب Health	نجارہ u aue ا			
Out and an	ناعة Industry □	ص	صحة		□ other(specif	اخری(حدد) (۷	
Sub- sector: القطاع الفرعي							
Business Title: اسم العمل							
نوع العمل: Business Types: نوع العمل							
Business Products & Serv	eces: ومنتجات الإعمال	خدمات					
Would you like to add oth	er Business or Se	ervices: 🗆 Ye	🗆 نعم S	No Y	يدمات أخرى لا	، في إضافة أعمال أو خ	هل ترغب
نعم ، حدد If yes, Specify: نعم	إذا كانت الإجابة						
	cality: المحل	السوق	/Market: المكان\			e of Premises: نوع المباني	
Business Start Date:	سـنة 1-2 years الله More than 5 ye		□ 3-5 year				
تاريخ بدء العمل	, سنوات		□ Other(sp	ecity)	اخری (حدد)(
Number of Workers: عدد العاملين	ذکر M 🗆	أنثى F 🗆	Age r العمرية		:		
Y our Role: □ Owner! Employee □ دورك في العمل	Partner □ مالك موظف	شريك	Your	main	job:		مهنتك الأساسية
Can you Employ Others: يمكن توظيف الآخرين	ا نعم Yes □	No ע No	Jobs ، المتاحة				

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No. of Vacancies: عدد الوظائف الشاغرة			Can you tr تدريب الآخرين		عم Yes نعم Yes ا		
Type of Training: نوع التنريب			Income:	Percentage of Business Income from Total Household Income: نسبة الإيرادات العمل من مجموع دخل الأسرة			
How was this project capitalized? کیف تم تمویل		gs and resources دخراتك ومصادرك ا		from lending instituti	ons (specify) مساعدة من مؤسسات		
المشروع	□ Support from rela الأقارب	-	م Other (specify) (أخرى (حدد)				
Reason for Establishing B	إعمال التجارية :Business	سبب لإنشاء ا					
Lack of informal employee □ تعذر إجاد وظيفة □ To Utilize Skill للاستفادة من مهاراتي	es □ To increase Inc لزیادة الدخل □ Other أخرى	come					
Is this project your full time	شروع وظيفتك الأساسية? job	هل هذا الم	نعمر Yes 🗆	ע No צ			
If no, what other occupation ما هي الوظيفة أو الأعمال التي تقوم بها؟	أ إذا كانت الإجابة بلا ف						
How do you classify your bus عملك مقارنة بالمعيار الطبيعي؟	کيف تصنف :	e norm? □	صغیر Small	وسط Medium 🗆	کبیر Large □ متر		
معدل الدخل :Average monthly income الشهري							
احتياجات المؤسسات الصغيرة MICRO-ENTERPRISE REQUIREMENTS							
Restart Operation Requi	rements (funding, t	raining, educat	ion, skills, hea	صحة،الخ)(alth, etc)	متطلبات تشغيل العمل (تدريب، تعليم، مهارات،		
1. Funding Re	التمويل quirements						
Did you get any loan	s before?	نعم Yes 🗆	🗆 No 🕻	ل تم تمويلك من قبل ؟ لا	۵		
ى مولتك Organization	الجهة الت		Do you ne	eed funding?			
			🗆 Yes 🤈	ا⊐ لعد	هل تريد تمويلا؟ لار		
If yes please provide follo	owing information	ربة أدناه		نعم نرجو توفير ال			
المبلغ Amount	For Wha	لماذا؟ t		متی؟ When			
Total:							
2. Services, Training	and Education : طيم	، و التدريب والت	الخدمات				
Service Name	Provider:				المزود :		
اسم الخدمة	Quantity:		Location:		المكان		
	Service Duration :	فترة الخدمة	Estimated cost i	بنيه السوداني:n SDG	التكلفة المقدرة بالج		
Service Name	المزود :Provider						
اسم الخدمة	الكمية:Quantity		المكان :Location				
	Service Duration :	فترة الخدمة	التكلفة المقدرة بالجنيه السوداني:Estimated cost in SDG				
Service Name	المزود :Provider	I					
اسم الخدمة	الكمية:Quantity		المكان:Location				
	Service Duration :	فترة الخدمة	Estimated cost i	بنيه السوداني:n SDG	التكلفة المقدرة بالج		
3. Production	Requirement / Proj	ect Raw Materi	als الخام للمشروع	احتياجات الإنتاج/ المواد			
Raw Material	Vendors:		· · ·	-	المورد		
المواد الخام	Quantity:	الكمية	Location:	-	المكان		
	Time required:	الوقت اللازه	Estimated cost i	بنيه السوداني:n SDG	التكلفة المقدرة بالج		
Raw Material	الموردون:Vendors						

Raw Material المواد الخام

الكمية:Quantity

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المكان:Location

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	Time required: الوقت اللازم	Estimated cost in SDG: التكلفة المقدرة بالجنيه السوداني
Raw Material	الموردون:Vendors	
المواد الخام	Quantity:الكمية	Location: المكان
	Time required: الوقت اللازم	التكلفة المقدرة بالجنيه السوداني:Estimated cost in SDG

Other Needs (Skills, Prof	احتياجات أخرى (مهارات، مجموعة مهنية،الخ)(Other Needs (Skills, Professional kit, etc				
الاسم Name	المزود Provider	Estimated Tim ت اللازم و التكلفة			
Are you Registered:					
هل أنت مسجل □ Yes □ No					
Business Regulatory	رخصة العمل Business License 🛛	Professional Lie	رخصة مهنية cense		
Requirement	الضرائب Tax Authority ا	Zakat File			
احتياجات العمل المستمرة	التامين Social Insurance التامين الاجتماعي	کل ما ذکر All 🛛	أخرى (حدد)(Other(specify		

الزمن Time Lead	□ 1 – 3 Months	3 - 6 Months	□ More than 6 months	
	1-3 شـهور	3-6 شـهور	أكثر من 6 شـهور	

معلومات السوق MARKET INFORMATION

		سوق Market	ii		
النمو:Growth اقل من 10% %10 □ Below 10	□ Below 2!	اقل من 25% 5%		اقل من 50% Below 50%	
اقل من 85%Below ا		أعلى من 75%%5′			
□Growth Potential Business	مو الأعمال التجارية	إمكانات ن			
ע No ע	نعم Yes⊐				
Approach to growth:	توجه النمو				
Other Sectors growing: Particular Business: العمل المحدد القطاعات الأخرى المتزايدة					
التنافس : Competition				متوسطMedium 🗆 منخفضLow	□ عاليHigh
	Is similar business emerging in the area over the last 3 years? هل هنالك أعمال تجارية مشابهة ناشئة في المنطقة في الثلاث سنوات الأخيرة نعم				No ע
If yes, what rate? إذا نعم، ما هو المعدل؟	الضعفDoubling 🗆	□ Less than doubling الضعف	اقل من ا	ر من الضعف More than doubling 🗆	أكث
What helps you to compete and do better business? ما الذي يساعد على التنافس و الأداء الجيد للعمل؟					
Good and strategic po place العمل الاستراتجي والجيد		Advantage □ Advantage اء بأسعار منخفضة	, 5	t low price	
Knowledge of mar □ معرفة السوق والعلاقات	ket and relationships	Good produ □ ملاء مع المقاييس		omers compliance with standards جودة المنتجات	

Distribution Channel: Direct Sales موزعون/عملاء Direct Sales البيع المباشر قنوات التوزيع 	أخرى Other 🗆	الكل AII □
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ل تسويق منتجاتك		and services easy?			Yes نعم		R	No
وضح :Explain								C ² I
		anidauahla maad fay tha muaduata	af such husings?					
		nsiderable need for the products ھل ما زالت ھناك حوجة	; of such dusiness?		Yes نعم			No ע
Have you incurre خسائر منذ البداية؟								No ע
		بيع الأصول Sale of assets	ـتدانة Borrowing 🗆	الاس		I		
How did you cop the loss? • واجهت الخسائر؟	e ioss? Dusiness			he business ـتراتيجية العم		ue and cost	t	
		أخرى Other						
		s like training, mentoring, couns	seling in order to upgra	ide your				
business and wh هذا العمل؟ ولماذا		ى خدمات كالتدريب والتوجيه والاس	هل تلقیت ا		Yes نعم			No ע
	ofit from '	h convigeo 2 and why						
Do you see a benefit from such services? and why هل تری أن هنالك فوائد من هذه الخدمات؟ ولماذا					Yes نعم			No ע
A				- Inia				
Are you aware of someone in the same business who received such services and has his business improved as a result?					Yes			No
نعم هل تعرف أي شخص في نفس مجالك تلقى هذه الخدمات وحدث تحسن في عمله نتيجة لذلك؟ ــــــــــــــــــــــــــــــــــــ							ע	
Do you plan to e	xpand your bu	عمالك؟ ولماذا ?usiness? And why	هل تخطط لتوسيع أ:		Yes نعم			No ע
ملاحظات:Notes								
		FINANCIAL IN	مالية FORMATION	معلومات				
PART 1. Start	-UP Expense		مالية FORMATION	معلومات	سوداني)	بدء (الجنيه ال	نفقات ال	الجزء 1.
	Logistic & Related Ser دمات السوقية و	rvices (SDG)	FORMATION مالية Equipment (Tools, etc) (خوات ،.الخ)	معلومات Other	,	بدء (الجنيه الس Fotal 1 المجموع	نفقات (ل	الجزء 1.
PART 1. Start Pre-Capital رأس المال	Logistic & Related Ser	support Services (Training, etc)	Equipment (Tools, etc)	Other	1 Don	Fotal 1 المجموع I't Fill this	نفقات (ل	الجزء 1.
رأس Pre-Capital المال	Logistic & Related Ser دمات السوقية و ذات الصلة	es: (SDG) rvices (Training, etc) (تدریب،الخ)	Equipment (Tools, etc)	Other	1 Don	Fotal 1 المجموع I't Fill this لا تملا هذ		الجزء 1. الجزء 2.
رأس Pre-Capital	Logistic & Related Ser دمات السوقية و ذات الصلة -UP Assets: (Cash Requi	es: (SDG) rvices (Training, etc) (خدمات مساعدة (تدريب،.الخ) (SDG) ired Other Current Assets	Equipment (Tools, etc) (خوات ،الخ)	Other اخری Other	T Don	Fotal 1 المجموع I't Fill this لا تملا هذ		
رأس Pre-Capital المال	Logistic & Related Ser دمات السوقية و ذات الصلة -UP Assets: (es: (SDG) rvices (Training, etc) (خدمات مساعدة (تدريب،.الخ) (SDG) ired Other Current Assets	Equipment (Tools, etc) (خان (أدوان ،الخ	Other اخری	Don 1 Don 1	المجموع المجموع لا تملا هذ لا تملا هذ البدع Fotal 2 /'t Fill this		
رأس Pre-Capital المال	Logistic & Related Ser دمات السوقية و ذات الصلة -UP Assets: (Cash Requi	es: (SDG) rvices Support Services (Training, etc) (خدمات مساعدة (تدریب،.الخ) (SDG) ired Other Current Assets المول جاریة أخری	Equipment (Tools, etc) (أدوات ،.الخ) Long Term Assets لصول على المدى الطويل	Other اخری Other اخری	Don 1 Don 1	۲otal 1 المجموع ۲ Fill this ۲ تملا هذ ۲۰۲۵ 2		
Pre-Capital رأس المال PART 2. Start	Logistic & Related Ser دمات السوقية و ذات الصلة UP Assets: (Cash Requi	es: (SDG) rvices Support Services (Training, etc) (خدمات مساعدة (تدريب،الخ) (SDG) ired Other Current Assets المون جارية أخرى	Equipment (Tools, etc) (خوات ،الخ)	Other اخری Other اخری	Don 1 Don 1	المجموع المجموع لا تملا هذ بيدع آبيدع آotal 2 لا تملا هذ لا تملا هذ	أصول ا	
رأس Pre-Capital المال	Logistic & Related Ser دمات السوقية و ذات الصلة UP Assets: (Cash Requi	es: (SDG) rvices Support Services (Training, etc) (Excup) (SDG) ired Other Current Assets اصول جارية أخرى)	Equipment (Tools, etc) (أدوات ،.الخ) Long Term Assets لصول على المدى الطويل	Other اخری Other اخری	Don 1 Don 1	المجموع المجموع لا تملا هذ لا تملا هذ fotal 2 لا تملا هذ لا تملا هذ المبيعات	أصول ا	الجزء 2.

Project Report: Socio-economic Study – Khartoum State Submitted by: Policy Assessment, Consultancy & Training (PACT)





Policy Assessment Consultancy & Training Co. (PACT)

SOCIO-ECONOMIC STUDY OF BUSINESS OPPORTUNITIES AND SUPPORT SERVICES FOR DDR PARTICIPANTS IN KHARTOUM State

Employment Opportunities

Khartoum July 2010



Date:	التاريخ
Interviewer:	المستبين

EMPLOYMENT OPPORTUNITIES SURVEY FORM

All questions contained in this questionnaire are strictly confidential for PACT use.

Interview	wee Information		بيانات المستبين
Name:	الإسمر	ذکر M □ السر انثی F □	
State:	الولاية	المحلية Locality:	
Contact 1	معلومات الاتصال Information:		

بيانات المؤسسة ENTERPRISE INFORMATION

اسم :Name of Enterprise اسم المؤسسة				
إسم الإتصال :Contact Name				
Contact Details: بيانات الإتصال	Address: العنوان Contact Detai	ls:		
	تلفون :Telephone	Telephone: تلفون		
	اکس:Fax	فاکس:Fax		
Type of Business: نوع العمل	بة NGO 🗆 حكومة Government	اخری (حدد) Other (Specify 🛛 منظمات غیر حکومب		
Sector:	زراعة Agriculture 🗆	تعليم Education		
	□ Livestock ماشية	تدريب Training		
	صناعة Industry □	صحة Health		
	خدمات Services 🗆	□ Other(Specify) (حدد) اخری		
Is your company licensed?	اسم الرخصة ؟\Licensed Name نعم Yes ₪ هل شركتك مرخصة؟\Is your company licensed هل شركتك مرخصة			
الإحداثيات:Coordinates				
Enterprise Profile and Natu	ملف تعريف المؤسسة وطبيعة العمل ire of work			

بيانات التوظيفEMPLOYMENT INFORMATION

نوع التوظيف Employment Type			
Total No. of Employees: إجماليّ الموظّفين			
Composition	Senior Management: الإدارة العليا	Middle Management/Administration: الإدارة الوسطى/الإدارة	

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Professional/Engineers: متخصص/المهندسين:	Labors: العمال	
Technical/Skilled Staff: الفني/المهرة Duration: المدة		

Do you Advertise	الصحف News Paper ا	□ Media (TV, Radio etc)	الاعلام(تلفزيون،راديوالخ)		
Vacancies? هل تعلن الوظائف الشاغرة ؟	□ In-house داخلی	شخصی Personal 🗆			
□ Yes □ No	□ Other (Specify)				
Do you provide Training? هل توفر التدريب	لا No تعم Yes ⊡				
If yes, Is it limited to Emplo نعم، هل هي محددة للموظفين					
Type of Training: نوع الندريب			Duration: المدة		
Requirements for qualifica	tion: شروط التأهيل				
	s at risk of social exclusion such as refu مجموعات تعانی من الاسـتبعاد الإجتماعی کَ			نعم Yes 🗆	ע No

فرص المحاربين السابقين Ex-Combatant Opportunities		
	بالتأكيد Certainly ا	د غیر متأ Not Sure 🗆
Would you hire an Ex-combatant? هل توظف محارب سابق؟	□ Entry requirement only شروط القبول فقط	П No У
	Entry requirement plus incentive شروط القبول زائداً الحوافز	فقط اذا عرضت حوافز Only if offered incentives
Which incentives are appealing? ما هي الحوافز المجزية	□ Ex-combatant salary subsidy راتب أعانة محارب سابق	Financial assistance to purchase equipment or assets مساعدة مالية لشراء معدات أو أصول



قائمة فرص التوظيف LIST OF EMPLOYMENT OPPORTUNITIES

Job Title الوظيفة

	بسرية	1	
لکان :Location	ما	كامل Full Time □ النوع :Type دامل Full Time □ مي النوع	
لعادية Normal Hours □ وقت العمل : Work Time نهاية الأسبوع	ة Shift Work 🗆 ساعات العمل ال		عطلة Weekend 🗆
Education Level :	امی Illiterate	خلوة Khalwa	□ Primary/Base ابتدائي/أسـاس
المستوى التعليمي	□ Intermediate/Secondary متوسط/ثانوي	جامعي University	أخرى Other ا
Age range: الفئة العمرية		□ ذكر M □ النوع :Gender	أنثى F
أعزب Single 🗆 الحالة الاجتماعية Bingle	Divorced 🗆 متزوج Married 🗆	أرمل Widowed 🗆 مطلق	
Required Skills/ Experience: المهارات المطلوبة/الخبرة			
نطاق المرتبات :Salary Range		Required Language: اللغة المطلوبة	
	Job Title الوظيفة		
Location: المكان		كامل Full Time □ النوع :Type ـمي Seasonal □ دوا <i>م</i> جزئي	
لعادية Normal Hours □ وقت العمل : Work Time نهاية الأسبوع	ة Shift Work 🗆 ساعات العمل ال	العمل بنظام الورديا	عطلة Weekend 🗆
Education Level : المستوى التعليمي	امی Illiterate	خلوة Khalwa □	□ Primary/Base ابتدائي/أسـاس
المستوك التغليمي	Intermediate/Secondary متوسط/ثانوي	جامعي University	أخرى Other 🗆
Age range: الفئة العمرية		□ ذكر M □ النوع :Gender	أنثى F
Marital status: الحالة الاجتماعية Single 🗆 ا	طلق Divorced □ متزوج Married	أرمل Widowed 🗆 م	
المهارات المطلوبة/الخبرة:Required Skills/ Experience			
Salary Range: نطاق المرتبات		اللغة المطلوبة:Required Language	
	Job Title الوظيفة		
Location: المكان		Part Time النوع Type: دوام كامل Full Time النوع Part Time موسـمي Seasonal دوام جزئي	
لعادية Normal Hours □ وقت العمل : Normal Hours نهاية الأسبوع	ة Shift Work 🗆 ساعات العمل ال	العمل بنظام الورديا	عطلة Weekend 🗆
Education Level :	امی Illiterate ا	خلوة Khalwa	□ Primary/Base ابتدائي/أسـاس
المستوى التعليمي	□ Intermediate/Secondary متوسط/ثانوي	جامعی University	اخری Other ا
Age range: الفئة العمرية		□ ذكر M □ النوع :Gender	انثی F
Marital status: الحالة الاجتماعية Single الحالة الاجتماعية	طلق Divorced □ متزوج Married	أرمل Widowed 🗆 م	
المهارات المطلوبة/الخبرة:Required Skills/ Experience			
Salary Range: نطاق المرتبات		المطلوبة: Required Language	ă÷111

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		Job Title		
		الوظيفة		
المكان Location:			كامل Full Time □ النوع :Type سمي Seasonal □ دوام جزئي	
] وقت العمل : Work Time نهاية الأسبوع	ل العادية Normal Hours □	ية Shift Work □ ساعات العم	العمل بنظام الورد،	عطلة Weekend ا
Education Level :		امی Illiterate	خلوة Khalwa	□ Primary/Base ابتدائي/أسـاس
المستوى التعليمي		□ Intermediate/Secondary متوسط/څانوي	جامعي University	أخرى Other ا
الفئة العمرية :Age range			□ ذكر M □ النوع :Gender	أنثى F
الحالة الاجتماعية : Marital status	Mar 🗆 اعزب Single 🗆	مطلق Divorced 🗆 متزوج ried	ارمل Widowed 🗆	
Required Skills/ Experience:	المهارات المطلوبة/الخبر			
نطاق المرتبات :Salary Range			المطلوبة:Required Language	اللغة





Policy Assessment Consultancy & Training Co. (PACT)

SOCIO-ECONOMIC STUDY OF BUSINESS OPPORTUNITIES AND SUPPORT SERVICES FOR DDR PARTICIPANTS IN KHARTOUM STATE

Service Providers

Khartoum July 2010



Date:	التاريخ	
Interviewer:	المستبين	
Tel:	تلفون	

SERVICE PROVIDERS SURVEY FORM

All questions contained in this questionnaire are strictly confidential for PACT use only.

Interviewee Information	بيانات المستبين
Name: الإسم	□ M لعمر Age: العمر F العمر
الولاية State:	المحلية :Locality
معلومات الاتصال : Contact Information	

بيانات المزود PROVIDER INFORMATION

Name of Provider: إسم المزود		
Contact Name: إسم الاتصال		
Contact Details: Address: العنوان		
بيانات الإتصال	تلفون :Telephone	Postal Code: الرمز البريدي
	فاکس:Fax	Email/ Website: البريد الإلكتروني / الموقع الإلكتروني
	الفروع:Branches	
Type of Provider: نوع المزود	حكومية NGO 🗆 حكومة Government	اخری (حدد) Other (Specify) 🛛 قطاع خاص Private Sector 🗆 منظمات غیر
Sector:	زراعة Agriculture 🗆	تعليم Education
القطاع	ماشية Livestock	تدريب Training
	صناعة Industry □	صحة Health
	خدمات Services 🗆	□ Other(Specify) (اخری (حدد
الإحداثيات :Coordinates		

FINANCIAL	SERVICES	الخدمات المالية
-----------	----------	-----------------

	Type of Serv	نوع الخدمة ice		
⊡ Credit تمویل	Grant □ Grant المنح		□ Insurance التأمين	
Other أخرى				
لمكان:Location		الحالة : Status	موجود Available 🗆	غير موجود Not Available 🗆
الوصف :Description		Status. Cel	مغلق Closed 🗆	موقوف عن العمل Suspend 🛛
متطلبات التأهيل:Qualification Requirement				
المستندات المطلوبة :Document Required				
Max. Amount Per Individual (SDG): المبلغ الأقصى للفرد(جنيه)				

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Targets: الفئة العمرية [الفئة العمرية [الفئة العمرية [الفئة العمرية [Age range الذي المالية] ١ under 20 Children الكل المالية Fees (SDG) المرسوم: (SDG) نعم Yes الرسوم: Yes		
Children الكل All الكل التعارية علي المعارية العلي المعارية المعارية العلي المعارية العلي المعارية العلي المعارية المعارية المعارية المعارية المعارية المعارية المعارية المعارية العلي المعارية المعا	نعم Yes 🗆 لا No 🗆 ممولة؟	
	□ above 45	
under 20 الفئة العمرية :Age range المستهدفين Age range المستهدفين : under 20		

خدمات التعليم / والتدريب EDUCATION/TRAINING SERVICES **Type of Service** نوع الخدمة □ Formal Education: التعليم الرسمي Primary □ Secondary College/University كلية / جامعة أساس ثانوي تدريب:Training 🗆 □ Apprenticeship On-Job Training □ Short/Skilled Vocational تعليم صناعي تدريب في مكان العمل تدريب قصير\مهارات مهني المكان:Location موجود Available □ Not Available غير موجود Status: الحالة الوصف :Description مغلق Closed 🗆 موقوف عن العمل Suspend 🛛 مجال التخصص:Field of Specialization **Type of Training: Duration:** نوع التدريب المدة العمل وخدمات التوظيف: Job-Placement Services الاعتراف :Accreditation التكلفة:Cost غرض التدريب : Mission of Training شهادة :Certification Capacity: القدرة أنثى F 🗆 ذكر M 🗆 المستهدفين :Targets Age range: الفئة العمرية under 20 🛛 20-30 🖾 30-35 الكل All 🗆 أطفال Children 🗆 □ 35-45 □ above 45 الرسوم:(SDG) Fees نعم Yes 🗆 لا No 🗆 ممولة؟ الجهة الممولة :Funded By



الخدمات الصحية HEALTH SERVICES				
المرافق :Facilities	عیادات Clinics ا مستشفی Hospital	المركز الصحي Health Center المركز الصحي	شفخانة Dispensaries	
-	صيدلية Pharmacy □ Pharmacy	الخدمات البيطرية Vet. Services		
	أشعة X-ray Center القابلات Midwife القابلات	مرکز	مركز التشخيص	
Type of Facility: نوع المرافق	□ Government □ Private خاص حکومة	Non- Profit غير الربحي		
	أخرى			
Type of Service: نوع الخدمة	Medical Pharmaceutical E	Emergency 🗆 Diagnostic تشخيص حالة الطوارة	□ Public Health الصحة العامة	
	Counseling/psychological □ Rehabili □ Rehabili ادة التأهيل استشارات/النفسي			
	□ Other أخرى			
Staff: الموظفين	Physicians Physician Assistant مساعد الطبيب الأطباء	Technicians □ Nur ضات فنیون	rses 🗆 Midwives القابلات الممرم	
Capacity: القدرة	No. of Beds □ Ambulance Service □ ما □ خدمات الإسعاف عدد السراير	3		
Medical Insurance: التأمين الطبي	□ SHEKAN □ ISLAMIA إسلامية شيكان	Other أخرى		
Specialization:			Cardiology أمراض وجراحة القلي	
		ialized Hospitals □ Dental طب الأسنان المتشفيات المت	Diabetes مرض السكري	
	☐ Internal Medicine ☐ Other أخرى الطب الباطني			
	Location:المكان	موجود Available موجود	غیر موجود Not Available ا	
	الوصف :Description	مغلق Closed الحالة	موقوف عن العمل Suspend 🛛	
	Document Required: المستندات المطلوبية			
	المستدرات المطلوبة Max. Amount Per Individual (SDG): المبلغ الأقصى للفرد (جنيه)			
	منه العمرية: Age range: الفئة العمرية: under 20 □ 20-30 □ 30-35 □ Children الفئة العمرية: All □ الفئة العمرية: Age range الفئة العمرية: above 45 □ 10-35 □ above 45			
	نعم Yes 🛛 لا No 🗆 ممولة؟ Funded			
	الجهة الممولة :Funded By			



Type of Service نوع الخدمة						
	Theatres المسارح	Youth Centers □ Vouth Centers مراكز الشباب	Sports C □ الرياضي		Scout Services □ خدمات الكشـفية	
	Other 🗆 أخرى					
Type of Membership: نوع العضوية		⊡ Single فرد	⊟ Family الأسرة	Private 🗆 خاص	Commun 🗆 ماعية	
		Other أخرى				
	لمكان:Location			Status:	موجود Available 🗆	غير موجود Not Available 🗆
	سف :Description	الوم		الحالة	مغلق Closed 🗆	موقوف عن العمل Suspend 🛛
	Types of Activiti					
		المرافق الموجودة ities:				
	Membership Ca	الإستعاب :pacities				
		أهلية العضوية:gibility				
	Membership Fee	رسوم العضوية :es				
	مستهدفین :Targets طفالChildren 🗆	أنثی F □ ذكر M □ 1ك الكل All □ أ				
	مرية :Age range	□ under 20 □ الفئة الع □ 35-45 □	20-30 □ 30-35] above 45	ولة؟ ?Funded	عمYes □ لا No □ مم	j
	مولة :Funded By	الجهة المد				

الخدمات الثقافية CULTURAL SERVICES



ANNEX (4)

Mini-feasibilty Studies



ANNEX (4.a)

Mini feasibility studies for selected microenterprises for individuals



Policy Assessment, Consultancy & Training

Mini feasibility studies for selected microenterprises



PACT

Khartoum State:

Recycling of Waste Glass

Project Option 1

Project Name

Recycling of Waste Glass

Sector

Industrial _ Recycling Wastes

Location

Urban areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Glassware

Requirements to Establish the Project

- i. ID
- ii. Commercial license
- iii. Financial resources to meet capital and project costs

Market

- a) Market Situation: Glassware is required by many type of business (Perfume, Vase, Wax container).
- b) Marketing Channels: Perfumes factories, wax & flowers

Total Amount Needed for Business



Total capital about 6000 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	650	
Legal Fees	50	
Workshop fittings	600	
Others	100	
Total	1400	
Fixed Assets		

Total cost of tools & equipments = 4000 SDG

Working Capital

Total amount needed for working capital to meet one month expenses (Production cycle) is about 600 SDG

Operating Expenses per Year

600 × 12 =7200 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 27,000 less rental cost 3,600, total revenue will be SDG 23,400.

Financial Indicators	
	Per Year in SDG
a) Total Investment	6000
b) Operating Expenses	7200
c) Total Revenue	23400
Profitability Indicators	
Net Profit c-b	16200
Return on Investment (net profit/total investment)in %	270 %
Payback period (total investment/net profit) in years	0.3

Note: Cost of raw materials is nearly Zero.



PACT

Khartoum State:

Recycling of Waste Paper

Project Option 2

Project Name

Recycling of Waste Glass

Sector

Industrial _ Recycling Wastes

Location

Urban areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Egg dishes mainly (30 Pieces)

Requirements to Establish the Project

- i. ID
- ii. Commercial license
- iii. Financial resources to meet capital and project costs

Market

- c) Market Situation:
 - Project produces all egg dishes, so the product is characterized by effective marketing segment
- d) Marketing Channels:
 - > Poultry batteries and eggs producing farms.



> Markets of poultry products.

Total Amount Needed for Business

Pre-Operating Expenses

Total capital about 7900 SDG.

Cost in SDG
650
50
600
100
1400

Fixed Assets

Total cost of Machines & equipments = 6000 SDG

Working Capital

Total amount needed for working capital to meet one month expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 24,000 less rental cost 3,600, total revenue will be SDG 20.400.

Financial Indicators			
	Per Year in SDG		
a) Total Investment	7900		
b) Operating Expenses	6000		
c) Total Revenue	20400		
Profitability Indicators			
Net Profit c-b	14400		
Return on Investment (net profit/total investment)in %	182 %		
Payback period (total investment/net profit) in years0.55			

Note: Cost of raw materials is nearly Zero.



Recycling of Waste Plastic PACT

Project Option 3

Project Name

Recycling of Waste Plastic

Sector

Industrial _ Recycling Wastes

Location

Urban areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Plastic Granules

Requirements to Establish the Project

iv. ID

- v. Commercial license
- vi. Financial resources to meet capital and project costs

Market

- e) Market Situation:
- Plastic granules is a product of effective marketing advantage, it used in many products f)
 - Marketing Channels:
 - Footwear Factories \geq
 - \geq Water Pipes Factories

Total Amount Needed for Business

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Total capital about 14000 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	650	
Legal Fees	50	
Workshop fittings	600	
Others	100	
Total	1400	
Fixed Assets		

Total cost of Machines & equipments = 12000 SDG

Working Capital

Total amount needed for working capital to meet one month expenses (Production cycle) is about 600 SDG

Operating Expenses per Year

600 × 12 =7200 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 30,000 less rental cost 6,000, total revenue will be SDG 24,000.

Financial Indicators			
	Per Year in SDG		
a) Total Investment	14000		
b) Operating Expenses	7200		
c) Total Revenue	24000		
Profitability Indicators			
Net Profit c-b	16800		
Return on Investment (net profit/total investment)in %	233 %		
Payback period (total investment/net profit) in years0.83			

Note: Cost of raw materials is nearly Zero.



Composting of Agricultural Residues

Project Option 4

Project Name

Composting of Agricultural Residues

Sector

Industrial _ Recycling Wastes

Location

Urban & Rural areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Fertilizer (Compost)

Requirements to Establish the Project

- Fermentation basins
- Financial resources to meet capital and project costs

Market

g) Market Situation:

Compost is used broadly in the cultivation of vegetables and fruits, it also can be exported

- h) Marketing Channels:
 - Direct to Farmers
 - Agricultural Service Centers



Total Amount Needed for Business

Total capital about 5000 SDG.

			Pre-Operating Expenses	
	Item	Cost in SDG		
	Fittings	400		
	Others	100		
	Total	500		
Fixed	Fixed Assets			

Total cost of Machines & equipments = 3000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 1500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	5000	
b) Operating Expenses	6000	
c) Total Revenue	18000	
Profitability Indicators		
Net Profit c-b	12000	
Return on Investment (net profit/total investment)in %	200 %	
Payback period (total investment/net profit) in years	0.5	

Note: Cost of raw materials is nearly Zero.



Water Mobile Distributer

Project Option 5

Project Name

Water Mobile Distributer

Sector

Services Sector

Location

Rural & semi urban areas are suitable for marketing

Description

Individual self employment business

Project Output

Selling Drinking water

Requirements to Establish the Project

- ID
- Commercial, Health and Driving license
- Water tanker on motorcycle (Tricycle)
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Water Distributors usually use donkey carts with barrels; on the contrary this project represents a cultural and provides healthy drinking water for human consumption

- 2- Marketing Channels:
 - Direct to Customers



Total Amount Needed for Business

Total capital about 9500 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
L	License	850	
Iı	nsurance	550	
C	Others	100	
Т	Total	1500	
Fixed A	ssets		

Total cost of motorcycle (tricycle) = 7500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	9500	
b) Operating Expenses	6000	
c) Total Revenue	18000	
Profitability Indicators		
Net Profit c-b	12000	
Return on Investment (net profit/total investment)in %	126 %	
Payback period (total investment/net profit) in years0.79		



Goods Re-seller

Project Option 6

Project Name

Goods Re-seller

Sector

Services Sector

Location

Rural & urban areas are suitable for marketing

Description

Individual self employment business

Project Output

Services of re-selling goods and other products

Requirements to Establish the Project

- ID
- Commercial And Driving license
- Box mounted on Motorcycle (Tricycle)
- Financial resources to meet capital and project costs

Market

1-Market Situation:

The tool used in relaying goods is a cart pulling by donkey. This project is a good alternative in terms of speed and maintains the environmental sanitation.

2- Marketing Channels:



Direct to Customers

Total Amount Needed for Business

Total capital about 8500 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	850	
Insurance	550	
Others	100	
Total	1500	

Fixed Assets

Total cost of motorcycle (tricycle) = 6500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators			
	Per Year in SDG		
a) Total Investment	8500		
b) Operating Expenses	6000		
c) Total Revenue	18000		
Profitability Indicators			
Net Profit c-b	12000		
Return on Investment (net profit/total investment)in %	141 %		
Payback period (total investment/net profit) in years	0.7		



Vegetables Vendor

Project Option 7

Project Name

Vegetables Vendor

Sector

Trading Sector

Location

Urban areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Selling Vegetables

Requirements to Establish the Project

- ID
- Commercial And Driving license
- Box mounted on Motorcycle (Tricycle)
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Vegetables often sold in stores or stand tables. This project follows the Peddler method to increase market size and market share.

- 2- Marketing Channels:
 - Direct to Customers



Total Amount Needed for Business

Total capital about 1000 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
License	e	850	
Insurar	ice	550	
Others		100	
Total		1500	
Fixed Asset	3		

Total cost of motorcycle (tricycle) = 7500 SDG

Working Capital

Total amount needed for working capital to meet one week expenses (Production cycle) is about 1000 SDG

Operating Expenses per Year

1000 ×4 ×12 = 48000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 70,500, less 10 % loss; total revenue will be SDG 63,450.

Financial Indicators			
	Per Year in SDG		
a) Total Investment	10000		
b) Operating Expenses	48000		
c) Total Revenue	63450		
Profitability Indicators			
Net Profit c-b	15450		
Return on Investment (net profit/total investment)in %	155 %		
Payback period (total investment/net profit) in years	0.65		



Fruits Vender

Project Option 8

Project Name

Fruits Vender

Sector

Trading Sector

Location

Urban areas are suitable market

Description

Individual self employment business

Project Output

Selling Fruits

Requirements to Establish the Project

- ID
- Commercial And Driving license
- Box mounted on Motorcycle (Tricycle)
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Fruits often sold in stores or stand tables. This project follows the Peddler method to increase market size and market share.

- 2- Marketing Channels:
 - Direct to Customers



Total Amount Needed for Business

Total capital about 1000 SDG.

			Pre-Operating Expenses
Ι	tem	Cost in SDG	
License		850	
Insurance		550	
Others		100	
Total		1500	
Fixed Assets			

Total cost of motorcycle (tricycle) = 7500 SDG

Working Capital

Total amount needed for working capital to meet one week expenses (Production cycle) is about 1000 SDG

Operating Expenses per Year

1000 ×4 ×12 = 48000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 70,500, less 10 % loss; total revenue will be SDG 63,450.

Financial Indicators			
	Per Year in SDG		
a) Total Investment	10000		
b) Operating Expenses	48000		
c) Total Revenue	63450		
Profitability Indicators			
Net Profit c-b	15450		
Return on Investment (net profit/total investment)in %	155 %		
Payback period (total investment/net profit) in years	0.65		



Mobile Phone Service Image: Comparison of the service Project Option 9 Project Name

Mobile Phone Service

Sector

Trading Sector

Location

Urban areas are suitable market

Description

Individual self employment business

Project Output

Selling Mobile Phone & accessories

Requirements to Establish the Project

- ID
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Selling Mobile phone and the accessories is a vogue activity with a large market 2- Marketing Channels:

Distribute sales from exhibition in a special market



Total Amount Needed for Business

Pre-Operating Expenses

Total capital about 6000 SDG.

Item	Cost in SDG
License	350
Legal fees	100
Others	50
Total	500

Fixed Assets

Total cost of Fixed Assets = 500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 5000 SDG

Operating Expenses per Year

5000 × 12 =60000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 78,000, total revenue will be SDG 78,000.

Financial Indicators			
	Per Year in SDG		
a) Total Investment	6000		
b) Operating Expenses	60000		
c) Total Revenue	78000		
Profitability Indicators			
Net Profit c-b	18000		
Return on Investment (net profit/total investment)in %	300 %		
Payback period (total investment/net profit) in years	0.33		





Project Option 10

Project Name

Selling Prepaid Cards of Mobile Phone

Sector

Trading Sector

Location

Rural & urban areas are suitable market

Description

Individual self employment business

Project Output

Selling prepaid cards

Requirements to Establish the Project

- ID
- Driving license
- Motorcycle
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Selling prepaid cards for mobile phone is a very large market with a big opportunity for entrepreneurs

- 2- Marketing Channels:
 - Distribute sales for clients to doors



Total capital about 9500 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
L	License	850	
Iı	nsurance	550	
C	Others	100	
Т	Total	1500	
Fixed A	ssets		

Total cost of motorcycle (tricycle) = 7500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	9500
b) Operating Expenses	6000
c) Total Revenue	18000
Profitability Indicators	
Net Profit c-b	12000
Return on Investment (net profit/total investment)in %	200 %
Payback period (total investment/net profit) in years	0.5





Project Option 11

Project Name

Laundry Services

Sector

Services Sector

Location

Urban areas are suitable market

Description

Individual self employment business

Project Output

Clothes washing

Requirements to Establish the Project

- ID
- Commercial And Health license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Washing services are Available in traditional way. This project uses modern washing machines

2- Marketing Channels:

- Direct to Customers, from door to door
- \triangleright



Total capital about 1000 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	850	
Fittings	550	
Others	100	
Total	1500	
Fixed Assets		

Total cost of motorcycle (tricycle) = 7500 SDG

Working Capital

Total amount needed for working capital to meet one week expenses (Production cycle) is about 1000 SDG

Operating Expenses per Year

4000 × 12 =48000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 66,000, total revenue will be SDG 66,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	10000
b) Operating Expenses	48000
c) Total Revenue	66000
Profitability Indicators	
Net Profit c-b	18000
Return on Investment (net profit/total investment)in %	180 %
Payback period (total investment/net profit) in years	0.56



Car Quick Service

Project Option 12

Project Name

Car Quick Service

Sector

Services Sector

Location

Urban areas are suitable market

Description

Individual self employment business

Project Output

Providing car services

Requirements to Establish the Project

- ID
- Commercial license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Few centers providing limited services with a big demand

2- Marketing Channels:

Providing services inside the centre.



Total capital about 8500 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
	License	850	
	Fittings	550	
	Others	100	
	Total	1500	
Fixed	Assets		

Total cost of Assets = 6500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 24,000, total revenue will be SDG 18,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	8500
b) Operating Expenses	6000
c) Total Revenue	18000
Profitability Indicators	
Net Profit c-b	12000
Return on Investment (net profit/total investment)in %	141 %
Payback period (total investment/net profit) in years	0.71



Packing & Distribution of Spices & Food

Project Option 13

Project Name

Packing & Distribution of Spices & Food

Sector

Trading Sector

Location

Rural & urban areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Packed spices and food

Requirements to Establish the Project

- ID
- Commercial And Health license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

High demand with a supply in traditional methods

- 2- Marketing Channels:
 - Direct to Customers
 - Super markets



Total capital about 7500 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
	License	150	
	Fittings	350	
	Total	500	
Fixed	Assets		

Total cost of motorcycle (tricycle) = 4500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 2500 SDG

Operating Expenses per Year

2 500 × 12 =30000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 48,000, total revenue will be SDG 48,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	7500
b) Operating Expenses	30000
c) Total Revenue	48000
Profitability Indicators	
Net Profit c-b	18000
Return on Investment (net profit/total investment)in %	240 %
Payback period (total investment/net profit) in years	0.42



Barber Salon

Project Option 14

Project Name

Barber Salon

Sector

Services Sector

Location

Urban areas are suitable market

Description

Individual self employment business

Project Output

Hair dressing

Requirements to Establish the Project

- ID
- Commercial And Health license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

High demand, high income. Needs decent place.

2- Marketing Channels:

Providing services inside the centre



Total capital about 9500 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	850	
Fittings	3550	
Others	100	
Total	4500	
Fixed Assets		

Total cost of Machines & equipments = 4500 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	9500
b) Operating Expenses	6000
c) Total Revenue	18000
Profitability Indicators	
Net Profit c-b	12000
Return on Investment (net profit/total investment)in %	200 %
Payback period (total investment/net profit) in years	0.5



Events Service Centre

Project Option 15

Project Name

Events Service Centre

Sector

Services Sector

Location

Rural & urban areas are suitable for producing and marketing

Description

Individual self employment business

Project Output

Providing events services (Renting Tables, Chairs, tools & Tents)

Requirements to Establish the Project

- ID
- Commercial license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Broad market with high Competition

2- Marketing Channels: Renting tools with delivery service



Total capital about 1000 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	850	
Insurance	550	
Others	100	
Total	1500	
Fixed Assets		

Total cost of Assets = 8000 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 500 SDG

Operating Expenses per Year

500 × 12 =6000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 18,000, total revenue will be SDG 18,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	10000
b) Operating Expenses	6000
c) Total Revenue	18000
Profitability Indicators	
Net Profit c-b	12000
Return on Investment (net profit/total investment)in %	120 %
Payback period (total investment/net profit) in years	0.83





Project Name

Bakery

Sector

Industrial Sector

Location

Urban & Rural areas are suitable for producing and marketing bread.

Description

Individual self employment business (Owner + 5 Workers) - can be for women

Project Output

Bread

Requirements to Establish the Project

- iv. ID
- v. Commercial & health license
- vi. Financial resources to meet capital and project costs

Market

- c) Market Situation: High demand, traditional methods of services providing
- d) Marketing Channels:
 - 1- Direct to customers and clients from site.



2- Restaurants, cafeterias & minimarkets.

Total Amount Needed for Business

Total capital about 10000 SDG.

Pre-	Ope	rating	Expenses
------	-----	--------	----------

Item	Cost in SDG
License	1050
Others	250
Total	1300

Fixed Assets

Total cost of tools & equipments = 5000 SDG

Working Capital

Total amount needed for working capital to meet one month expenses (Production cycle) is about 3700 SDG

Operating Expenses per Year

Total amount of operating Expenses about 75500 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 101,500 less 15% unseen, total revenue will be SDG 86,275.

Financial Indicators	
	Per Year in SDG
a) Total Investment	10000
b) Operating Expenses	75500
c) Total Revenue	86275
Profitability Indicators	
Net Profit c-b	10775
Return on Investment (net profit/total investment)in %	107 %
Payback period (total investment/net profit) in years	0,93





Industrial Products Distribution {Franchise} {For Women}

Project Option

Project Name

Industrial Products Distribution

Sector

Trades {Retails}

Location

Urban & Rural areas are suitable for marketing.

Description

Individual self employment business (Especially for women)

Project Output

Industrial products & others

Requirements to Establish the Project

vii. ID

- viii. Franchise license
 - ix. Financial resources to meet capital and project costs

Market

- e) Market Situation: High demand, traditional methods of services providing
- f) Marketing Channels: Direct to customers and clients from site.



Total capital about 2000 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
	Fittings	250	
	Others	50	
	Total	300	
Fixed	Assets		

Total cost of tools & equipments = 200 SDG

Working Capital

Total amount needed for working capital to meet one month expenses (Production cycle) is about 1500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 24000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 36,000 less 5% unseen, total revenue will be SDG 34,200.

Financial Indicators	
	Per Year in SDG
a) Total Investment	2000
b) Operating Expenses	24000
c) Total Revenue	34200
Profitability Indicators	
Net Profit c-b	10200
Return on Investment (net profit/total investment)in %	510 %
Payback period (total investment/net profit) in years	0,2



ANNEX (4.b)

Mini feasibility studies for selected microenterprises for groups



Policy Assessment, Consultancy & Training

Mini feasibility studies for selected Small Enterprises for groups



Car Service Centre

Project Option 1

Project Name

Car Service Centre

Sector

Services Sector

Location

Urban areas are suitable for providing and marketing car services

Description

Group self employment business (3 Partners + 5 Workers)

Project Output

20 types of car service

Requirements to Establish the Project

- x. ID
- xi. Partnership contract
- xii. Commercial license
- xiii. Financial resources to meet capital and project costs

Market

- g) Market Situation:
 Low supply, high demand, traditional methods of services providing
- h) Marketing Channels:
 - 3- Direct to customers and clients from site.



4- Companies & governmental Institutions

Total Amount Needed for Business

Pre-Operating Expenses

Total capital about 3200 SDG.

Item	Cost in SDG
License	1050
Legal Fees	100
Others	150
Total	1300

Fixed Assets

Total cost of tools & equipments = 25000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 5700 SDG

Operating Expenses per Year

Total amount of operating Expenses about 85600 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 105,000 less Zakat and taxes, total revenue will be SDG 104,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	32000
b) Operating Expenses	85000
c) Total Revenue	104000
Profitability Indicators	
Net Profit c-b	19000
Return on Investment (net profit/total investment)in %	59 %
Payback period (total investment/net profit) in years	1.7



Green Houses Project Option 2

Project Name

Green Houses

Sector

Agricultural Sector

Location

Rural Urban areas are suitable for producing. Urban areas for marketing

Description

Group self employment business (4 Partners working by themselves)

Project Output

Vegetables (Tomato + Cucumber)

Requirements to Establish the Project

vii. ID

viii. Training on technical methods

ix. Two green houses

x. Financial resources to meet capital and project costs

Market

- i) Market Situation: Low supply, high demand and high income with great challenges.
- j) Marketing Channels:
 - Central markets
 - Direct to consumers



Total capital about 85000 SDG.

Pre-Operating Expenses				
	Item	Cost in SDG		
	License	150		
	Legal Fees	100		
	fittings	5000		
	Training	1500		
	Others	750		
	Total	7500		
\succ	Fixed Assets			

Total cost of Machines & equipments = 65000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 12500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 12500 × 3 =37500 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 90,000 less 6% losses, total revenue will be SDG 81,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	85000
b) Operating Expenses	37500
c) Total Revenue	81000
Profitability Indicators	
Net Profit c-b	43500
Return on Investment (net profit/total investment)in %	51 %
Payback period (total investment/net profit) in years	1.9





Project Option 3

Project Name

Building Materials Store

Sector

Contracture Sector

Location

Urban building areas are suitable for marketing

Description

Group self employment business (3 Partners working by themselves)

Project Output

Selling building and Electrics materials

Requirements to Establish the Project

- Commercial license
- Legal partnership contract
- Financial resources to meet capital and project costs

Market

- k) Market Situation: Manure is used broadly in the cultivation of vegetables and fruits, it also can be exported
- I) Marketing Channels:
 - New Building areas
 - Industrial areas



Total capital about 50000 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
	license	1050	
	Fittings	1000	
	Others	450	
	Total	2500	
Fixed	Assets		

Total cost of assets = 2500 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 45000 SDG

Operating Expenses per Year

Total amount of operating Expenses about 45000 × 4 = 180000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 220,000, total revenue will be SDG 215,000.

Financial Indicators	
	Per Year in SDG
a) Total Investment	50000
b) Operating Expenses	180000
c) Total Revenue	215000
Profitability Indicators	
Net Profit c-b	35000
Return on Investment (net profit/total investment)in %	70 %
Payback period (total investment/net profit) in years	1.5





Project Option 4

Project Name

Laundromat

Sector

Services Sector

Location

Urban areas are suitable for marketing

Description

Group self employment business (4 Partners + 2 Workers)

Project Output

Providing of clothes washing services and dry cleaning

Requirements to Establish the Project

- ID
- Commercial And Health license
- Legal partnership contract
- Financial resources to meet capital and project costs

Market

1-Market Situation:

High demand with high income, thus traditional supply using primitive tools.

- 2- Marketing Channels:
 - Direct to Customers and clients (from door to door)



Pre-Operating Expenses

Total capital about 75000 SDG.

Item	Cost in SDG	
License	850	
Insurance	550	
Fittings	3500	
Others	100	
Total	5000	

Fixed Assets

Total cost of motorcycle (tricycle) = 66000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 4000 SDG

Operating Expenses per Year

Total amount of operating Expenses about 83,175 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 138,300, total revenue will be SDG 133,300.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	75000	
b) Operating Expenses	83175	
c) Total Revenue	133300	
Profitability Indicators		
Net Profit c-b	50125	
Return on Investment (net profit/total investment)in %	67 %	
Payback period (total investment/net profit) in years	1.5	





Water Purification & Bottling Small Factory

Project Option 5

Project Name

Water Purification & Bottling

Sector

Industrial Sector

Location

Urban areas are suitable for producing and marketing

Description

Group self employment business (5 Partners + 5 Workers)

Project Output

Purified water for drinking

Requirements to Establish the Project

- ID
- Commercial And health license
- 2 boxes mounted on Motorcycles (Tricycle)
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Medium supply, high demand in very high competition

2- Marketing Channels:

- Direct to Customers
- > Retailers



Total capital about 60000 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	2200	
Legal fees	100	
Others	200	
Total	2500	
Fixed Assets		

Total cost of assets = 50000 SDG

Working Capital

Total amount needed for working capital to meet one week expenses (Production cycle) is about 7500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 105,450

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 165,000, less 5 % unseen. Total revenue will be SDG 156,750.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	60000	
b) Operating Expenses	105450	
c) Total Revenue	156750	
Profitability Indicators		
Net Profit c-b	51300	
Return on Investment (net profit/total investment)in %85 %		
Payback period (total investment/net profit) in years	1.2	





Compressed Bricks and Blocks Plant

Project Option 6

Project Name

Compressed Bricks and Blocks Plant

Sector

Industrial Sector

Location

Semi urban and rural areas are suitable for producing. Urban for marketing

Description

Group self employment business (5 Partners + 10 workers)

Project Output

Compressed Bricks and Blocks

Requirements to Establish the Project

xi. ID

- xii. Training on technical methods
- xiii. Financial resources to meet capital and project costs

Market

m) Market Situation:

Low traditional supply, high demand. High income

- n) Marketing Channels:
 - Selling building materials Centers
 - Direct to consumers



Pre-Operating Expenses

Total capital about 115,000 SDG.

	Item	Cost in SDG
	License	1050
	Legal Fees	200
	fittings	1000
	Training	1500
	Others	750
	Total	4500
دم ط	Acceta	

Fixed Assets

Total cost of Machines & equipments = 50000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 60500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 60500 × 4 =242,000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 312,000 less 5% losses, total revenue will be SDG 296,400.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	115000	
b) Operating Expenses	242000	
c) Total Revenue	296400	
Profitability Indicators		
Net Profit c-b	54400	
Return on Investment (net profit/total investment)in %	47 %	
Payback period (total investment/net profit) in years	2.2	





Computeried Embroidery Centre

Project Option 7

Project Name

Computer Embroidery Centre

Sector

Industrial Sector

Location

Rural areas are suitable for producing and marketing

Description

Group self employment business (3 Partners + 2 Workers)

Project Output

Clothes Embroidery

Requirements to Establish the Project

- ID
- Commercial license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

High demand, promising market, very low supply

- 2- Marketing Channels:
 - Direct to Customers
 - Boutiques



Total capital about 35,000 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
	License	850	
	Fittings	550	
	Others	100	
	Total	1500	
Fixed	Assets		

Total cost of assets = 22,000 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 1500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 5500 × 12 =66,000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 132,000, less 5 % unseen total revenue will be SDG 125,400.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	35000	
b) Operating Expenses	66000	
c) Total Revenue	125400	
Profitability Indicators		
Net Profit c-b	59400	
Return on Investment (net profit/total investment)in %	170 %	
Payback period (total investment/net profit) in years	0.6	





Project Option 8

Project Name

Super Market

Sector

Trading Sector

Location

Urban areas are suitable market

Description

Group self employment business (3 Partners + 2 workers)

Project Output

Selling Groceries

Requirements to Establish the Project

- ID
- Commercial And health license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

High supply, high demand and high competition.

2- Marketing Channels:

Direct to Customers



Total capital about 10000 SDG.

Pre-Operating E	xpenses
-----------------	---------

Item	Cost in SDG
License	1050
Fittings	2550
Others	400
Total	3000

Fixed Assets

Total cost of motorcycle (tricycle) = 7000 SDG

Working Capital

Total amount needed for working capital to meet four months expenses (Production cycle) is about 90000 SDG

Operating Expenses per Year

Total amount of operating Expenses about 525,000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 600,000 less 2 % losses. Total revenue will be SDG 588,000.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	100000	
b) Operating Expenses	588000	
c) Total Revenue	525000	
Profitability Indicators		
Net Profit c-b	63000	
Return on Investment (net profit/total investment)in %	63 %	
Payback period (total investment/net profit) in years	1.59	





Project Option 9

Project Name

Maintenance Services

Sector

Services Sector

Location

Urban areas are suitable market

Description

Group self employment business (3 Partners + 50 worker2)

Project Output

Providing maintenance services

Requirements to Establish the Project

- ID
- Training
- Commercial license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

High demand, insufficient supply, very promising market

2- Marketing Channels:

Providing on call services.



Total capital about 45000 SDG.

		Pre-Operating Expenses
Item	Cost in SDG	
License	850	
Fittings	550	
Training fees	8500	
Others	100	
Total	10000	

Fixed Assets

Total cost of Assets = 25000 SDG

Working Capital

Total amount needed for working capital to meet three months expenses (Production cycle) is about 10000 SDG

Operating Expenses per Year

Total amount of operating Expenses about 72000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 132,000. Less unseen expenses, total revenue will be SDG 124,000.

Financial Indicators		
	Per Year in SDG	
a) Total Investment	45000	
b) Operating Expenses	72000	
c) Total Revenue	124000	
Profitability Indicators		
Net Profit c-b	72000	
Return on Investment (net profit/total investment)in %	160 %	
Payback period (total investment/net profit) in years	0.63	



Khartoum State:



Project Option 10

Project Name

Wheelbarrow Rental Center

Sector

Services Sector

Location

Central and local Markets are suitable for providing service

Description

Group self employment business (3 Partners + 150 workers)

Project Output

Renting (handcart)

Requirements to Establish the Project

- ID
- Commercial license
- Financial resources to meet capital and project costs

Market

1-Market Situation:

Few centers provide the service, High demand.

- 2- Marketing Channels:
 - Distribute sales from the centre



Total Amount Needed for Business

Total capital about 35000 SDG.

			Pre-Operating Expenses
	Item	Cost in SDG	
	License	850	
	Insurance	1550	
	Others	100	
	Total	2500	
Fixed	Assets		

Total cost of motorcycle (tricycle) = 30000 SDG

Working Capital

Total amount needed for working capital to meet one month's expenses (Production cycle) is about 2500 SDG

Operating Expenses per Year

Total amount of operating Expenses about 2500 × 6 =15000 SDG

Gross Sales/Gross Revenues per Year

Expected gross sales per year amount to SDG 67,500, less 10 % unseen losses; total revenue will be SDG 60,750.

Financial Indicators	
	Per Year in SDG
a) Total Investment	35000
b) Operating Expenses	15000
c) Total Revenue	60750
Profitability Indicators	
Net Profit c-b	45750
Return on Investment (net profit/total investment)in %	130 %
Payback period (total investment/net profit) in years	0.6



ANNEX (5)

Report on JASMAR: Socio-Economic Reintegration Project for Exsoldiers/Combatants with Disability in Omdurman Localities



Policy Assessment, Consultancy & Training

(JASMAR) Socio- economic Projects



(JASMAR) Socio- economic Projects

About JASMAR:

JASMAR *The Beginning*:

JASMAR is a human security NGO that was born on November, 2001 and is registered with the Humanitarian Aid Commission. JASMAR establishment was a response to the ERW threats on one hand and encouraged by the global campaign against landmines on the other hand. While JASMAR is currently engaged in humanitarian mine action, its domain of activities goes beyond to include combating ERW, controlling HIV/AIDS and advocating for people with disabilities as well as addressing sustainable

livelihoods. JASMAR is member of national, regional and international like-minded networks such as, UN

ECOSOC, UN CONGO, African Union ECOSOCC, Arab NGOs Network, International Rehabilitation, Sudan Campaign to Ban Landmines and Sudanese Aids Network.



JASMAR main source of funding is through projects' implementation partnerships and funding from Dfid,

Danida, US State Department, the EU and the UN constitute about 90%. Western embassies grants cover the rest.

Address:

Next to Alghali Petrol Station - Shari'a Algasr Janoub (Building (127); Block (101). Khartoum South – Khartoum. Tel: 00249 - 183 - 48 75 23, 00249 - 183 - 48 75 23 Fax: 00249 - 183 - 49 17 01 P.O. Box: 1644 e-mail: info@jasmar.net or jasmar1@hotmail.com

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Dr. Husain El Obeid General Manager E Mail hussein.elobeid@jasmar.net ,jasmar1@hotmaill.com Mr. Abuosama Abdullah Mohamed Executive Director E Mail abuosama@jasmar.net ,aboosamaa@yahoo.com

Partners and related sites:

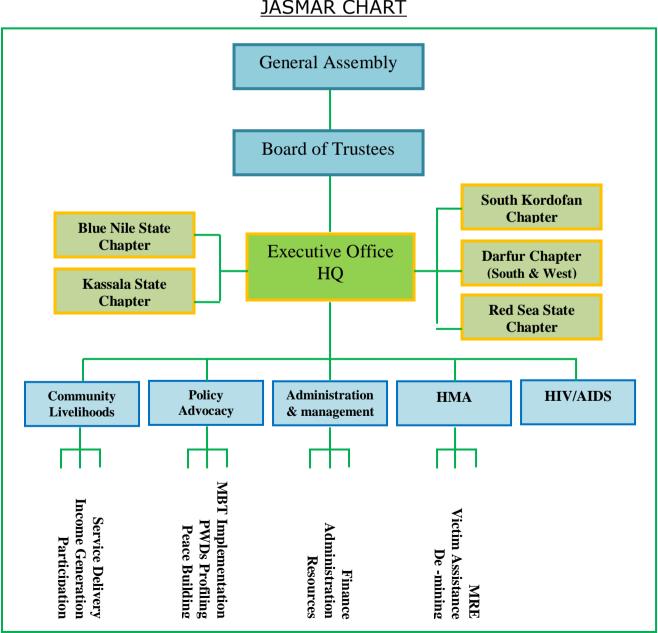
- UNMAO www.mineaction.org
- UNICEF www.unicef.org/sudan
- International CBL www.icbl.org



- UNDP www.sd.undp.org
- DCA www.danchurchaid.org
- MAG www.maginternational.org
- SUDANMAP www.sudan-map.org
- Sudan CBL www.sudancbl.net
- CMC www.stopclustermunitions.org

Institutional Factors

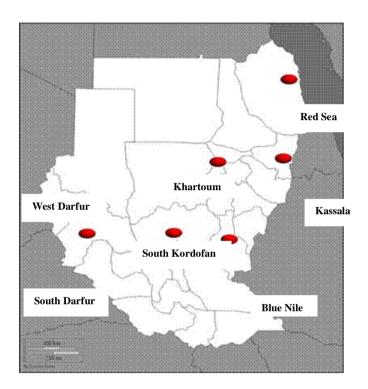
JASMAR is governed by a thirty member General Assembly and supervised by a ten member Board of Trustees. JASMAR headquarter is based in Khartoum and has regional branches in Kadugli (South Kordofan), Damazine (Blue Nile) and Kassala (Kassala) States. JASMAR is run by a twenty four full time administrative staff. JASMAR is guided by an article of association and regulated by its own rules and regulations.





Geographical Coverage:

JASMAR has many branches in Sudan (see map below). The organization has offices in Khartoum (HQ), Damazin (Blue Nile state), Kosti (White Nile state), Kassala, Kadugli (South Kordofan state "Nuba Mountains", Aldeain (South Darfur) and Alginiena (West Darfur).



Khartoum Office (HQ):

JASMAR administratively managed from its HQ office, where the General Assembly and Board of Trustees based. The HQ Executive Office is responsible for the technical assistance and consultations, monitoring as well as advocacy for the all sub offices.

HQ projects:

The HQ implemented many projects on the human security fields such as:

- 1. Mine Risk Education in IDPs camps.
- 2. HIV/AIDS prevention and awareness.
- 3. DDR for ex-combatants with disabilities in Omdurman Localities.





4. Disasters Management as (River Nile Flood in Khartoum).

JASMAR Vision:

"A durable peace in Sudan that is free of the scourge of the explosive remnants of war and enjoying sustainable livelihoods".

JASMAR Mission:

• JASMAR is contributing to the recovery and development of mine affected areas and consolidating peace in Sudan through implementing humanitarian mine action by ensuring meaningful participation of the affected communities and active engagement of the partners.

• JASMAR adopts a rights-based approach throughout including affirmative action towards people with disabilities.

JASMAR Core Values:

- Excellence.
- Respect.
- Integrity.
- Sincerity.
- Faith and culture.



JASMAR Principles:

• Good governance (responsibility, accountability, transparency and effectiveness)



Social justice

• Rights of people

JASMAR Objectives:

- 1. Mines risk alleviation and ensuring the country from its danger.
- 2. Capacity building of national staff in the field of mine action.
- 3. Ensure peace and unity through mine action and to build confidence, reduce conflicts and facilitate rehabilitation and development.

Strategic Goals:

- JASMAR becomes an independent, recognized and accredited lead national mine action agency in Sudan.

- JASMAR becomes a regional resource in Africa for initiation of crossline/crossborder mine action programs.

- JASMAR to establish alliance with national like-minded human security programs like DDR and SALW control.

- Effective contribution of JASMAR in peace building and socio-economic recovery of mine affected communities as well as advocacy for the rights of people with disabilities (PWDs).

Projects

1. Mine Risk Education MRE

JASMAR/Practical Action project on MRE, Blue Nile This project is funded by Practical Action and aim to deliver MRE messages to the vulnerable communities in 9 villages in Blue Nile State. 25th Jan. 2010 witnessed the project kick off where a new MRE team has been deployed to the field and immediately engaged in the work.

Partnership between JASMAR and UNICEF on MRE project, Darfur, Kosti and Eastern Sudan: A Project Cooperation Agreement was signed between JASMAR and UNICEF in 17th April 2008 to implement the following project:

Program Title: Mine Risk Education to IDPs, Returnees and Local Population at Risk.

Project Locations: IDPs camps and Returnees in Transit areas of Kosti, Eastern Sudan states, Darfur States and local population at risk. The mobile teams are ready to deploy to any other area.

Nature of the Problem: Landmines, UXOs, IED & ERW threat to returnees, IDPs and people affected by armed conflicts

Period of Activity: One Year



The total project budget: 765,796 SDG (UNICEF contributes 588,601 SDG while JASMAR contributes 177,195 SDG

MRE in Khartoum, Eldaeen and Hameshkoreib: JASMAR is currently running this project. It aims to reduce the impact of landmines and unexploded ordinance on returnees through sharing pre-return information & reinforcing awareness of safe behavior during transit or final destinations. The project funded from UNICEF for six months, starting September 2005. Four teams consisting of ten MRE officers and 52 community volunteers are involved. The project targeting 150,000 internally displaced persons. In April, 2006 JASMAR had an extension for its MRE project with the UNICEF for another six months started from April to September, 2006. In this phase, two mobile teams of two persons and one team leader were deployed to Kosti transit area, one team to El Daien in South Darfur and one remained in Khartoum. In November 2006, a new phase of the project for one year was implemented by deploying three teams of two trainers and one team leader to Khartoum IDPs camps, Kosti, Aldaien and hameshkreib.

2. Socio-economic re-integration for ex-combatants DDR

Socio-economic re-integration projects for ex-combatants (DDR)

- 1. Socio-Economic Reintegration Project (DDR), Blue Nile and South Kordofan
- 2. Socio-Economic Reintegration Project (DDR), Kassala State
- 3. Socio-Economic Reintegration Project (DDR), Red Sea State
- 4. Socio-Economic Reintegration Project (DDR), Blue Nile State
- 5. Socio-Economic Reintegration Project (DDR), Khartoum State

JASMAR/UNDP have signed two agreements to re-integration excombatants in Blue Nile and South Kordofan:

JASMAR and UNDP extended their partnership on re-integration of the excombatants. On 8th July 2010 JASMAR and UNDP have signed two agreements to re-integrate 645 and 600 ex-combatants in Blue Nile and South Kordofan respectively. The duration of each project is 6 month.

After the signature of the agreements JASMAR has immediately started the preparations through recruiting 14 staff member in South Kordofan.

It is worth mentioning that JASMAR has another four similar projects in Khartoum (219 ex-combatants), Blue Nile (190 ex-combatants), Red Sea (582 ex-combatants) and Kassala (524 ex-combatants).



Socio-economic reintegration project (DDR) for ex-combatants, Kassala State

On the 15th April 2010 JASMAR and UNDP signed a contract to reintegrate 524 ex-combatants in Kassala State. This project is part of the Sudan DDR program. The project duration is six months (Apr. – Oct. 2010). Its main components are training on small business management, self employment income kits, follow-up and technical assistance.

Immediately after the contract has been signed JASMAR has recruited and trained 12 staff members to run the project.

JASMAR/UNDP: socio-economic reintegration project (DDR) for excombatants, Red Sea state

On the 2nd Mar. 2010 JASMAR and UNDP signed a contract to reintegrate 582 excombatants in Red Sea state. This project is part of the DDR program in Sudan. The project duration is six months (Mar. – Sep. 2010) and its main components are:

- 1. Training on small business management.
- 2. Income kits for self employment.
- 3. Follow-up and technical assistance for the beneficiaries' projects.

Immediately after the contract has been signed, JASMAR has started the preliminary preparations for the project kick off such as orientation for the local related authorities, staff recruitment etc.

JASMAR/UNDP socio-economic reintegration project (DDR) in Blue Nile state:

JASMAR is implementing this project through fund by UNDP. The project targets 190 ex-combatants in Blue Nile state. JASMAR will train the ex-combatants on how to manage a small business then every beneficiary will be provided with an income generation project (a capital of SDG 2500). The beneficiaries would be followed tightly throughout the project duration (six months) that is to realize the project expected impact. It is worth mentioning that, this is the 2nd project of its kind carried out by JASMAR after the 1st one in Khartoum state for 213 excombatants.

Socio-Economic Reintegration Project for Ex-soldiers/Combatants with Disability in Omdurman Localities

JASMAR has implemented this project under cooperation agreement with Disarmament, Demobilization and Re-integration (DDR) Commission in North Sudan. The project aimed to sustain and uplift the livelihood of the target group (ex-combatants/soldiers) as their situations analyzed to provide them with the



necessary training, production facilities and assist them to establish and run their own productive micro projects. The project targeted (250) ex-soldiers/Combatants with Disability in Omdurman Locality. The duration of the project was six months (Apr. – Oct. 2008). It included gathering the target group's data through a form that proves their right to benefit from the project. Furthermore, the documentation approach is adopted through the project duration.

The follow-up and evaluation process carried out by JASMAR and experts from UNDDR reflected that the beneficiaries' reintegration process has been enhanced.

3. Victim Assistance (VA) Projects

- **1.** Landmines' Survivors: Sudan questionnaire
- 2. Advocacy for the rights of PWDs, Blue Nile State
- 3. Socio-economic Reintegration of Landmines Survivors and PWDs, Kassala

Landmines' Survivors: Sudan questionnaire

Through fund from International Campaign to Ban Landmines JASMAR implemented Sudan country questionnaire on Mines' Survivors situation. The questionnaire aims to investigate about survivors' lives during the past 5 years (2005 – 2009). It is also oriented to find out which improvements should take place regarding Victim Assistance within the coming up five years. The result would be presented in a conference in Cartagena (Colombia), November 2009. The results would be adopted by ICBL and nationals CBL to advocate for the countries' future plans on Victim Assistance.

Advocacy for the rights of PWDs project (Blue Nile Sate):

JASMAR in cooperation with British Embassy carried-out the Advocacy for the Rights of PWDs Project during January – March 2007 in Damazin town. The project targeted (123) beneficiaries (59 of them were women) 76 PWDs (16 of them were women) 18 mine/ERW victims and 29 UN, NGOs & government officials (6 of them were women).

Project main activities:

The main activities were seminars, training workshops, conferences as follows:

- The Bill of Rights as enshrined in the Interim Constitution.
- Organization Management.
- Leadership Training.
- Gender sensitivity workshop.
- The Awareness about the Convention of the Rights of PWDs workshop.



• Celebrating the opening of the Convention about the Rights and Dignity of PWDs for Signature (in the same day when the world celebrated in New York (30 Mar. 2007) to escort the occasion.

The project local partners were Disabled People Organizations in Blue Nile, Paralegal Association and Ministry of Social Welfare.

Socio-economic Reintegration of Landmines Survivors and PWDs, Kassala state:

JASMAR is carrying-out a project on Socio-economic Reintegration of Landmines Survivors in Kassala State during the period September 2007 – March 2008. The project funded by UNDP with partnership of Disabled People Organizations (DPOs), UNMAO Kassala & Practical Action.

The project targeted (144) Landmine Survivors and PWDs (11 of them from other relevant agencies), (50% of them are females).

Project main activities:

- Seminar on the Rights and Legislations of PWDs.
- Workshop on Small Scale Enterprise Management and Fund Raising.
- Vocational Training.
- Distribution of Vocational Training Kits.
- School Children Support.
- Production Unit.

4. Demining

- 1. Blue Nile Projects: JASMAR/MAG Partnership
- 2. Nuba Mountains Projects: JASMAR-DCA-OSIL Partnership
- 3. Kassala Projects: JASMAR/MAG partnership

1. Blue Nile Projects: JASMAR-MAG Partnership:

JASMAR engaged in an Emergency Mine Action Response Project (Phase One) for Community Liaison, Technical Verification and Mine Risk Education in Blue Nile State in collaboration with Mines Advisory Group (MAG) from April to October, 2005. The project trained MRE and community liaison teams.

An Integrated Mine Action Project for Community Liaison, Mine Risk Education and Clearance Support to the Return and Recovery Process has started from November 2005 up to October, 2006 (Phase Two). In this phase, the CL/MRE teams are deployed to the field and two Mine Action Teams trained and deployed.

MAG and JASMAR are partners with Islamic Relief and other organizations in the European Commission (EC) winning consortium in Blue Nile. The project (Sudan



Post Conflict Community Based Recovery and Rehabilitation Program) covers Gissan and Kurmuk localities, for three years duration, started from March 2006. The project will establish and develop a mobile mine action team to respond to the priority clearance needs identified by the community, local authority and consortium partners for safe return and implementation of planned development intervention by the consortium stakeholders.

In 2007, JASMAR and MAG engaged in more mine action projects. The two partners implemented Landmine Impact Survey in Blue Nile and Kassala and started received funds from UNMAS and EC to implement de-mining operations in Blue Nile.

2. Nuba Mountains Projects: JASMAR-DCA-OSIL Partnership

DCA – following the Nuba Mountains Cease-fire Agreement - signed an agreement with the two Mine Action organizations, JASMAR and OSIL (OSIL is a Sudanese mine action organization based in the Sudan People's Liberation Movement areas). A six weeks joint training in de-mining and Mine Risk Education in the camp and ceremony of graduation took place in April 2003.

The signing of the Nuba Mountains Cease-fire Agreement (NMCA) on January 2002 has initiated spontaneous backward population movement to the area. That has driven JASMAR to embark on an extensive Mine Risk Reduction Program which has been undertaken for the last three years. After signing the Comprehensive Peace Agreement (CPA), population have already started to return to their origin. JASMAR has two de-mining teams undertaking diligent work on the ground in Nuba Mountains. The first one established in January 2003 under the fund and supervision of DCA in partnership with OSIL. The other one founded in January 2004, funded from UNMAS/UNOPS under DCA supervision with the above mentioned partner OSIL. JASMAR has MRE team consisting of four persons trained and working under DCA supervision. Another team for EOD (February 2005) also trained under DCA supervision. The organization with its partners in Nuba Mountains (OSIL and DCA) – at the outset - strategized mine action as a tool for peace and confidence building through cross-line activities.

JASMAR MRE team in collaboration with its partners in Nuba Mountains (DCA & OSIL) through a fund from the UNICEF implemented MRE project in IDPs camps in Khartoum for two months (July & August 2005) during the rainy season.

3. Kassala Projects:

JASMAR has moved to Kassala State on 2006 and has already undergone level one survey in the State. During the period March to May 2007 JASMAR and MAG in collaboration with Survey Action Center (SAC) implemented Landmine Impact Survey (LIS) in the three eastern Sudan



Project Report: Socio-economic Study – Khartoum StatePage 338 of 353Submitted by: Policy Assessment, Consultancy & Training (PACT)August, 2010



States. In August 2007 JASMAR and MAG recruited 14 de-miners who will start operations in November 2007.

In September 2007 JASMAR started a Victim Assistance Project funded by the UNDP for six months.

4. HIV/AIDS

JASMAR contributions to control HIV/AIDS

While UNICEF is supporting the ERWs risk awareness, JASMAR extends the activities - at its own cost - to include public health, first aid and HIV/AIDS. The institutional memory of the organization of risk education (staff, targets and areas) remains to be an important asset for HIV/AIDS control measures.

1. Integration of HIV/AIDS into MRE activities, South Kordofan

This project has been founded through an initiative by JASMAR and its partners in South Kordofan (DCA and OSIL). The initiative adopts the integration of HIV/AIDS awareness/prevention messages into Mine Risk Education MRE activities. This initiative has been translated into a project that funded by ECHO for one year (March 2009 - April 2010).

The implementation way out has been preceded by extensive consultation with the stakeholders (UN, INGOs, NNGOs and the related authorities).

The project targets 50,000 beneficiaries for HIV/AIDS and 45,000 for MRE.

The project teams have been trained on the community appropriate techniques to work with the local communities.

2. Increasing awareness & knowledge of RH & HIV prevention, Kassala

JASMAR/UNFPA have engaged in a partnership to carry out this project during the period (Oct. 2009 - Apr. 2010). This project aimed to raise the community awareness/prevention on HIV/AIDS and RH. The project main activities are:

- Training for 20 lay counselors for treatment education and ART adherence support.
- Advocacy and sensitization meetings with 120 community leaders and decision makers
- Training for 20 Community Health Promoters (CHPs) to conduct community-based education and stigma reduction program at community level.
- Outreach and home-based activities and provide materials for lay counselors and CHPs.
- Mobilization and service promotion, Public awareness sessions (drama and theatre activities etc.).



- Training of Health Care Providers to reduce stigma at health care settings (2 hospitals) and orient HCPs on the available services.
- Public serves promotion and awareness raising sessions using interactive communication messages accompanied with outreach VCT /or referral to the existing services.

3. HIV/AIDS awareness raising and prevention, Kassala

JASMAR/UNICEF developed a new partnership on combating HIV/AIDS through an awareness raising project in Kassala (Wad Elhelaiow, Maghareef and Hamdaeet) areas in Wad Elhelaiow locality.

The project is a short-term project (September - October 2009). It is targeting the communities awareness raising and prevention on HIV/AIDS through conducting training (IPC) for 30 volunteers from the targeted areas, 10 for each area. The awareness/prevention activities are carrying out by the trained volunteers for 6,299 beneficiaries from the targeted communities. The project is also target raising up the communities concerned on the affected/infected families in order to contribute to stigma reduction.

4. JASMAR/UNDP short-term awareness/prevention project, Kassala, Nov. - Dec. 2008

JAMSAR and UNDP formed a new partnership on combating HIV/AIDS in Kassala. The project is oriented for HIV/AIDS awareness raising and prevention in Allafa and Algira areas as well as mobilizing the communities to create a pro-active partnership and sense of the individual responsibility in the fight against AIDS. The project also works on the reduction of the stigma and discrimination against people living with HIV.

Project activities:

- 9 Public awareness sessions in the circles of women's groups at Allafa and Algira.
- 4 Awareness raising lectures for school students at Allafa and Algira .
- 2 Awareness messages on the market to raise awareness of men at Allafa and Algira.
- 2 Awareness sessions in the mosques conduct by religious leaders at Allafa and Algira.
- Awareness lectures in social centers target youth at Allafa and Algira.
- 1 Open day campaign targets all communities containing (drama, singing, prizes, home visits, and discussion groups) at Algira.
- A mobile voluntary test at Algira.
- Distribution of IEC materials at all target areas.



5. Community-based Care and Support to PLWHA

During the period April 2003 - March 2004 JASMAR implemented this project through fund from the Netherlands Embassy in Khartoum, JASMAR implemented this community project to provide social, psychological and nursing support to PLWHA in Wad Elbashir, Mayo, Jabal Awlia, Haj Yousif and Alizba camps. The project specific components were:

HIV/AIDS training and awareness :

Training

This component included home nursing for 100 participants, drug administration as training has been carried out for (50) Community Health Workers CHW. Furthermore counseling training for (100) volunteers and CHW were part of the project. Apart from that spiritual support conducted for (45) beneficiaries from the main faith groups (Muslims, Christians and Kujour.(

Awareness:

The local communities' groups performed traditional dances and played local music at the targeted camps where the messages managed to distribute through it. Also the volunteers and PLWHA delivered HIV/AIDS awareness messages. A total of 17 community drama shows were performed. Regarding group discussion, targets of multi-disciplinary formation of groups were selected (each group is comprised of volunteers, CHW, community leaders, PLWHA and family members). 20 groups were formed, each of 20 individuals. For ICE materials 10 billboards were fixed at prominent positions in the target locations. Also 500 T-shirts were distributed to the youth and school children. 8000 posters wee pasted in the class rooms, public transport, poster boards, shops and public places.

Universalization of testing of pregnant ladies: Volunteers and CHW registered the pregnant ladies. The community informants and peripheral clinics' records helped them. They contacted almost pregnant and suspected pregnant ladies. They explained to the targets the importance and implications of the HIV/AIDS testing during pregnancy.

Empowering PLWHA :

About 200 individuals who were infected or affected by the HIV/AIDS were registered. An NGO whose members were PLWHA was registered in the Humanitarian Aid Commission (HAC). Meetings and discussions took place with the executive organ of the NGO to explore the best way of empowering the PLWHA NGO. Training sessions were conducted on networking and organizational management. Video films, lectures and leaflets distribution were



some of the empowerment means used. PLWHA have come in the open and participated in the open events for the first time.

5. Advocacy for international treaties and conventions

JASMAR has rendered itself to address untapped issues before like human security (which used to be a primarily State business) and the rights of people with disability. Also open discussions of sexuality, when addressing HIV/AIDS control, among the conservative Sudanese communities are new frontiers. This what makes JASMAR innovative and non-conventional. While these challenges are in need for fundamental changes in policy and mindsets, concrete advocacy campaigning is crucial to achieve meaningful results. JASMAR believes that operational research and field surveys are key to effective advocacy campaigning. Hence it is intuitive to incorporate advocacy as an integral component of almost all JASMAR submitted proposals. Meetings, consultations, workshops, publications, media campaigning, community mobilization are but some of the advocacy tools JASMAR is adopting.

JASMAR advocates for the followings treaties:

- 1. Mine Ban Treaty MBT
- 2. Rights of People with Disabilities
- 3. Cluster Munitions Convention

6. Disasters management

JASMAR is committed to contribute on disasters management. JASMAR has intervention experiences in term of emergencies such as flood disasters. JASMAR managed to contribute on the River Nile flood disaster, July 2007 and torrential rains. JASMAR presented logistic assistance to the national campaign and contributed directly through relief the affected community with mosquito nets, soap bars, edible oil and sugar. JASMAR staff is also acquired with the necessary skills to primary manage and resolve the incident conflicts.

4.3.6 Financial Performance:

Jasmar Sources of funding

JASMAR main source of funding is through projects' implementation partnerships and funding from Dfid, Danida, US State Department, the EU and the UN constitute about 90%. Western embassies grants cover the rest.

JASMAR Financial performance:



2007	2008	2009
713,769.40	1,800,418.16	1,478,323.17
840,037,02	1,708,077.88	1,411,033.10
(126,267.62)	92,340.28	67,290.07
176,495.45	203,224.73	190,219.03
8,268.00	8,501.66	NILL
35,734.31	22,576.78	4,316.72
53,172.67	105,392.48	175,929.85
314,161.71	466,176.2	498,715.6
	713,769.40 840,037,02 (126,267.62) 176,495.45 8,268.00 35,734.31 53,172.67	713,769.401,800,418.16840,037,021,708,077.88(126,267.62)92,340.28176,495.45203,224.738,268.008,501.6635,734.3122,576.7853,172.67105,392.48

Source: JASMAR Auditor Annual Reports

Amount in SDG

Projects Performance Summary:

Location	Donor	Fund amount	Beneficiaries	Grant Average	Period
Khartoum State	DDRCN	822,000 SDG	219	3,000	Apr Oct. 08
Blue Nile State	UNDP	N.A	190 645	2500	July 07 – March 08
Kassala State UNDP		N.A	144	2500	Apr. – Oct 10
Red Sea State	UNDP	N.A	582	2500	March – September 10
South Kordofan State	UNDP	N.A	600	2500	
Total		-	2380	-	-

Source: JASMAR Annual Reports

Amount in SDG

Socio-Economic Reintegration Project for Ex-soldiers/Combatants with Disability in Omdurman Localities

Background:

JASMAR aims to build peace and realize sustainable development through its programs of humanitarian mine action (mine risk education, victim assistance, mine clearance and advocacy to implement the Mine Ban Treaty), integration with the existing assistance and development projects, affirmative action towards people with disabilities, firearms control and explosive remnants of war as well as combating use of cluster munitions.

NSRRDC implement the DDR projects through partnerships of NGOs of similar expertise. JASMAR has engaged in a contractual agreement with the NSDDRC to reintegrate 250 disabled ex-combatants in Omdurman locality.

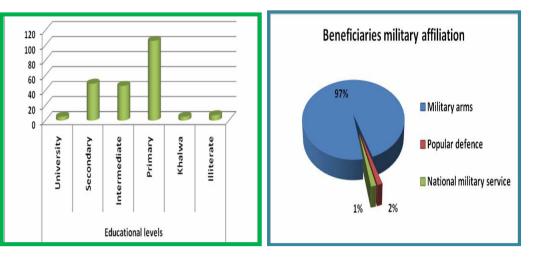
The contract was signed on April 8th 2008.

Project Objective:

To support sustainable peace in Sudan and promote human rights through reintegration of the ex-combatants in the civil life. This is expected to take place



through providing income generation activities that aim to make the target groups economically



independent and enhance their social reintegration.

Target groups: (250) disabled ex-combatants in Omdurman locality.

Project Time-frame:

Six months (from April 8th to October 7th 2008).

Project Budget:

Item	Total When agreement signed	During implementation	Actual received	Actual implemented	Difference (received and implemented
Projects cost	750,000	669000	678000	657000	21000+
Direct admin cost	72002	72002	42500	72002	29502-
Indirect admin cost	57540	792,872	720,500	780,031	59532-
Total	879,542	792,872	720,500	780,031	59532-

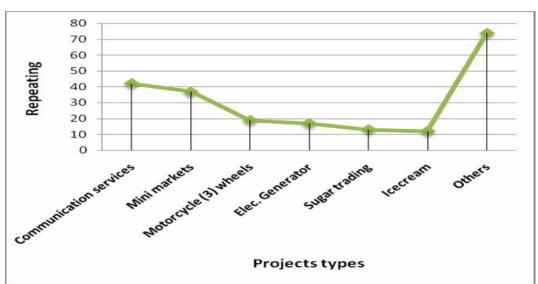
A motor-bike received as in-kind support. (Amount in SDG)

Implementation strategy:

> After signing the contract, a project work plan was designed.



- > (8) project staff was recruited and trained to implement the project activities.
- > JASMAR approached the activities transparently and through meaningful participation of the beneficiaries for projects' selection.
- > JASMAR adopted a stringent monitoring mechanism.
- > JASMAR followed a standard finance accounting system.
- > JASMAR committed itself to a follow up program, even after handing over of reintegration projects.



Other Projects type:

No.	Projects' types	Projects' total
1	Clothes trade	16
2	Mills	8
3	Building materials and constructions for rent	7
4	Occasion services	6
5	Donkey cart	5
6	Smothery	4
7	Stationary bookshop	4
8	Cigarettes trade	4
9	Mini buses	4
10	Goods' Table	3
11	Shoes' trade	4
12	Bicycles and motorcycles spare-parts	2
13	Audience video club	2
14	Cattle trade	2
15	Perfume trade	2
16	Bakery	1
17	Watches and optics	1

18	Mixtures	1
19	Clothes accessories	1
20	Motorcycle for rent	1
21	Carpentry	1
22	Plumbing	1
23	Water pump	1
24	Computer	1

Project's phases:

1. Phase One_ Fittings :

- Project design and appraisal.
- Project signature.
- Recruitment of project staff.
- Preparation of project's forms.

2. Phase Two_

Implementation:

- Individual and group discussions.

- Feasibility studies.
- Handing over of the projects.
- 3. Phase three _follow up:
- Field and market surveys.
- Reports compilations.
- Stakeholders' meetings.



PAC

Guidelines:

- 1. Establishing effective communication with the beneficiaries.
- 2. Affirming the right of the beneficiary to identify his/her project.
- 3. While the upper ceiling of the project cost is 3000 SDG, the beneficiary could either top it to qualify for a higher cost project or get engaged in a cooperative activity.
- 4. Technical support to beneficiaries through rendering economic feasibility studies.
- 5. Close monitoring and advice in the implementation phase.

Project activities

(1) Preparatory:

- Recruitment of the project staff (five field coordinators, logistics officer and an accountant).

- Awareness raising of the project staff about the activity details.

- Production of operation manual and other project admin and financial forms.

- Creation of the project data base.

- Documentation of project activities.
- Production of visibility materials.

(2) Beneficiaries' Interviews:

The following steps were ensured:

- Beneficiaries are distributed among the field coordinators (each coordinator was responsible for "50" beneficiaries).

- Field coordinators had to interact with the beneficiaries either at home or at their work places.

- A study report for each beneficiary was undertaken within the local context.

- Beneficiaries were informed about project objectives, guidelines and requirements.

- NSDDRC handed over notes was reviewed.

- Necessary forms were completed prior to handing over integration support.
- Participatory exercise undertaken to identify suitable project.

(3) Feasibility studies:

A comprehensive study was completed that included beneficiary experience, necessary training needs, market options, etc.

(4) Data management:

All relevant information was fed into the computer database that was exclusively designed for the project, then carrying data analysis such as beneficiaries' education levels, demobilization data comparing with CPA date, needing for health insurance, orthotics and prosthetics, previous military affiliation and projects' types.

(5) Handing over the support:

A contractual agreement was signed with the beneficiary and the money is handed directly from the coordinator to the recipient – bypassing the beneficiary!

Monitoring the activities:

Monthly assessments visits took place to monitor activities in situ. Information was fed into evaluation forms and transferred to the database.

Project documentation and media coverage:





- An independent consultancy group was contracted to document the whole activities of the project cycle. The package included video filming, digital photography and computer works.

- On the other hand, JASMAR participated in the press conference organized by NGOs commission and the state presidency. Also project sticker designed and distributed to all beneficiaries for the project visibility.



Characteristics of the Target Group

Individuals: The following characteristics were observed among participants.

- 4. Pride & high self-esteem.
- 5. Perseverance and patience
- 6. Responsibility and dedication.

Gender: All disabled male ex-combatants.

Experience:

- Experience in agriculture and livestock.
- Limited or no experience in commercial investments, familiarity with market dynamics and managing funds and accounting.

Family size:

5-15 per family, including parents and some extended family members.

Expenditures:

Family's expenditure in basic food, transportation and other basic expenses ranges from 30 to 60 SDG daily (\$12-14).

Characteristics of Implemented Businesses (Projects)

Nature of Projects

- Most projects are in the service industry and petty trading, which match the capabilities of participants and do not require much previous experience and expertise.
- Projects earn daily income for participants to enable them to cover family basic needs.
- Average set-up cost of the business is 3,000 SDG equivalent to entitlement from DDR.
- Most of the projects do not use advance technologies.
- 194 individuals selected individual projects (88.6% of the target group) and 23 participants joined in pairs to set up joint ventures, the rest formed groups of three individuals or more.

Projects Risk Assessment:



High competition: requires market and marketing knowledge, as well as, larger customer base, which can be increased through delivering services to customers at their residence and place of business by utilizing a mobile unit.

Emergency family expenses: Illness or unexpected expenses can wipe out cash reserves for business's operational expenses and may lead to business failure.

Business set-up fees: set-up government fees are high and take a big portion of the upfront investment money leaving little to be invested in establishing the business. This leads business owners to move from one business activity to another, which result in an erosion of the capital investment.

Financial Performance Summary of Surveyed Jasmar Clients

The table below shows the average financial performance of the surveyed JASMAR clients by business sector:

Subsector	Investment	Monthly Sales	Cost of Goods	rational Exper	Net Prodit
Animal Production	6,000.00	400.00	0.00	0.00	400.00
Data Processing, Hosting, and Related Services	5,600.00	1,400.00	1,000.00	0.00	400.00
Leather and Allied Product Manufacturing	6,000.00	4,900.00	3,000.00	1,500.00	400.00
Primary Metal Manufacturing	6,000.00	2,100.00	1,333.33	300.00	466.67
Repair and Maintenance	6,000.00	4,500.00	2,000.00	1,500.00	1,000.00
Rental and Leasing Services	4,500.00	300.00	0.00	0.00	300.00
Clothing and Clothing Accessories Stores	4,506.67	6,553.33	1,986.67	1,296.67	3,270.00
Electronics and Appliance Stores	6,000.00	2,837.50	1,462.50	712.50	662.50
Food and Beverage Stores	6,000.00	1,950.00	1,050.00	600.00	300.00
General Merchandise Stores	4,825.00	5,793.75	4,462.50	1,175.00	156.25
Miscellaneous Store Retailers	5,666.67	4,933.33	3,700.00	611.11	622.22
Motor Vehicle and Parts Dealers	6,000.00	2,500.00	1,500.00	600.00	400.00
Couriers and Messengers	6,000.00	1,000.00	0.00	250.00	750.00
Transit and Ground Passenger Transportation	5,000.00	1,600.00	1,000.00	0.00	600.00
Truck Transportation	3,000.00	3,600.00	1,800.00	1,300.00	500.00

From the table the following information can be deduced:

- 4. Investment required 3,000 to 6,000.
- 5. Monthly sales 300 to 5000 SDG.
- 6. Net profit range from 200 to 1000.

Success Stories & Challenges:

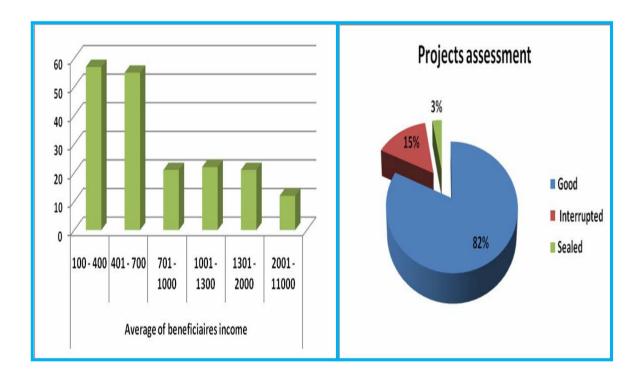
Success Stories:

- **9.** JASMAR demonstrated very good performance in the implementation and follow-up of the projects. The assignment was a successful reintegration undertaking.
- 10. Although the funds used for setting-up the businesses were grants from the DDRC, participants managed to utilize the funds effectively and were able to sustain their businesses. 97% of the businesses are still operating; only 3% were liquidated or sold. Even though, 15% of the businesses are



experiencing delinquencies, 82% of the businesses are running satisfactorily.

- **11.**29 types of projects were implemented and replicated. Most projects were in the trading and services sectors; a few projects were in the transport and artisan sectors.
- **12.** Revenues from the projects ranged from 100 to 11,000 SDG monthly, but for the majority the income ranged from 100 to 700 SDG monthly. Group projects yielded monthly income ranging between 2,000 to 11,000 SDG monthly. Average daily net profit (take-home income) ranged from 35 to 108 SDG.
- **13.**30% of the surveyed businesses managed to double or triple their capital.
- **14.**40% of the surveyed participants were able to expand horizontally and open a second place of business and employ others.
- **15.**105 participants were able to secure shops and places of business from the Khartoum locality at the Mahali market.
- **16.**36% of the surveyed participants managed to obtain credit from suppliers and effectively their operational capital.





Challenges:

- 7. Priority is given to projects which generate an average net daily income of 30-60 pounds. Lower income may lead to eroding the capital or is disposed of to meet the expenses of daily necessities of life (e.g., food,). It is important to loan packages which are less capital intensive and yield higher profits.
- 8. The vast majority of the projects implemented were confined to the services and trade sectors, which are befitting to those with limited experience and market knowledge. However, due to high competition and market saturation in these sectors, the sustainability and growth of these businesses are questionable.
- **9.** The allotted investment per individual is insufficient for establishing a business which could generate adequate income to cover the owner's daily financial obligations. Therefore, many participants had to change their original business activities in search of a financially rewarding one.
- **10.** For individual projects with a small allotted capital investment, JASMAR was compelled to recommend risky businesses with low market entry barriers and subject to a competitive market environment. Sustainability and monitoring a large number of these projects can prove challenging.
- **11.** Most of the participants have very limited business skills, market knowledge and experience to effectively operate their chosen business. Business support and monitoring might be needed for at least one year, which translates to additional expenses for the DDR implementing partner.
- **12.** Many of the beneficiaries are complaining of the constraints placed on them by the localities in the collection of high fees and exorbitant rents. Strategies and arrangements to address these challenges will be needed.

Recommendations:

- 9. Explore the possibility of upgrading the business models for the implemented projects by shifting to groups' productive projects through the utilization of the following:
 - i. the system of business incubators.
 - ii. the value chain system in productive projects.
 - iii. Franchise systems in service projects.
- 10. Continue with the approach taken by Jasmar in the implementation of projects (each project is managed separately).
- 11. Explore the possibility of continued follow-up and technical support to projects for a full year at least.



- 12. Facilitate participants' access to microfinance.
- 13. Design projects suitable for housewives.
- 14. Provide or facilitate access to micro-insurance.
- 15. Invest in standardization of reintegration processes and information sharing.
- 16. Develop a database for storing and analyzing data about the markets, projects' performances, success stories, challenges, etc. to allow better understanding and ability to formulate effective implementation strategies.