Situational Analysis

The Private Sector in Darfur: A New Growth Strategy for Recovery and Development

1. Introduction

Darfur has considerable scope for economic revival given its endowments. The region is rich in a variety of minerals such as uranium, copper, iron-ore, gold and nickel. With remarkable animal wealth, abundant crops, fruit and vegetable production, agriculture as a sector contributes to more than one-third of the Gum Arabic production and accounts for 30% of the livestock in Sudan. This provides an outstanding potential to develop agro-industries including the leather sector along the livestock value chain.

The conflict has caused a steep decline in private sector activity. For example, about 25-30% of urban traders went out of business early in the conflict in West Darfur. In South Darfur, only less than 15% of the manufacturing firms are still in business, creating a very limited number of jobs (less than 10,000 in a city of 1.5 million).

While years of conflict have eroded any significant industrial base, there exists a strong vibrancy of Micro and Small Enterprises where local artisans dominate manufacturing. South Darfur has the largest number of artisans, estimated to be over 3,500, while in North Darfur, there are around 600 artisans and 500 workshops (located in El Fasher). Darfur also happens to possess a very strategic geographic location, bordering Chad to the west, Libya to the northwest, Egypt to the north, Central African Republic to the southwest, and the Republic of South Sudan to the south. This makes the region a corridor for goods and services flowing from the rest of Sudan to its Western neighbors. An adequate business enabling environment, including industrial, and trade facilitation policies can stimulate cross-border trade between Darfur itself and neighboring market hubs, paving the way for industrial zones and the revival of the agricultural sector.

One of the key challenges in a post-conflict, fragile region with a depressed economy and weak human development indicators is that every sector and objective is a priority. The key challenge then to the central and state governments, and their donor counterparts, is how best to navigate different, and at times competing, sets of priorities. As the government and its partners develop a strategic framework for Private Sector Development, the priorities and challenges can be encompassed within key pillars that support the economic revival of the region. Those pillars are Skills development, Access to Finance, and Access to Markets; which are supported in turn by a Business Enabling Environment that induces merchants, traders and entrepreneurs to invest once again in Darfur.

2. Business Enabling Environment

The government of Sudan has made gains through policies of facilitating private investment in the region, but those advances are hindered in part by the incomplete process of decentralization and the lack of focused sectoral strategies (industrial and agribusiness). Public services such as education, infrastructure and agricultural management were delegated to state and local authorities without revenue or administrative capacity to execute the mandates.[i] The result is a proliferation of various taxes on productive enterprises.

a. Tax Proliferation

According to the 2003 Local Government Act, state and local authorities in Darfur can tax economic activities in the region. Moreover, the power changes of the CPA lead to financing difficulties by the states, which resulted in tax proliferation. The full range of taxes is difficult to assess, as it varies by product and location, covers both federal and states taxes, and includes both official and unofficial taxes. The private sector faces charges for using land as collateral, building tax, business registration and establishment fees to start a business, license fees (i.e. trade, health), and multiple taxes such as imports, value added, and profit. In the case of livestock taxes, at least five taxes are imposed (livestock, sale, zakat, stamp, and slaughter). These taxes appear to have a number of unintended consequences, including forcing nomads to avoid them by moving to Chad or the Central African Republic for long periods.

The increasing tax burden is falling on fewer firms, as the state is faced by ever-increasing demands on physical infrastructure and services, and tries to increase collection, reaching further and further down to smaller firms. Even informal micro-enterprises - tea sellers, water vendors, and the like - are now paying taxes and levies. Firms in the region before the conflict were numerous but small, often similar and competing for the same customers and supplies. As such, competition kept margins low, and therefore, these firms have a limited ability to absorb higher costs. The private sector in Darfur appears caught in a vicious circle in which limited transfers raise local levies, which in turn causes more firms to shut down or leave, raising tax pressure on the surviving firms, and creating a significant incentive to remain in the informal sector.

b. Weak Information Systems

As is the case with other fragile, post-conflict environments, information relating to rules and regulations that are in place for the market economy in Darfur is weak to non-existent while – understandably – informal channels of communications thrive. As a result, there might be a lack of clarity for example on the type and number of taxes to be paid; the business registration fees; the allowable levies from the central and the local government; etc.

3. Skills Development and Entrepreneurship

The Darfur business community has proven itself to be resilient and innovative, but a decade of unrest and economic stagnation has severely depleted human resources across the region. Darfur additionally has among the lowest average literacy rates in Sudan today – less than 40%.[ii] At present, the development of skills and entrepreneurship faces the following challenges: weak consensus regarding priorities between Federal and State authorities; limited budgets for vocational training; and the prioritization of higher education ('academic') over technical education that has over time weakened direct linkages between education and the labor market. The gap in skill delivery systems has also contributed in further weakening the manufacturing sector that has in turn, contributed to the drain of skilled labor and technical consultants through emigration of many skilled personnel to other regions of Sudan and further afield to neighboring countries and the Arabian Gulf. This is especially damaging as the region is known to produce many of the more successful entrepreneurs in Sudan.

As late as 2007, there were only 11 technical and vocational schools in the Darfur region[iii], not enough to meet the existing demand. In North Darfur alone, the Ministry of Education estimated 60,000 youth (2007 figures) as unemployed who were targeted for vocational training. Additionally, youth from nomad communities are not part of the education drive given economic hardships and other social factors hindering child education. The only livelihood strategies available for this particular group are either to engage in their traditional nomadic way of subsistence or unskilled low-paying employment. The youth's access to vocational training and their training performance is also contingent on basic education; only an estimated 28% of school-aged children are now in school in Darfur and a significant number of children at present do not have access to any primary education. The young displaced people in particular have no access to secondary schools. The lack of education is more prevalent among girls who are engaged in household activities.

c. Weak Technical Education and Lack of Funding

The status of technical education varies across Darfur. Consistent with South Darfur's relatively more industrialized private sector, there is more attention given to technical training in terms of the number of (technical skills) delivery institutions and the diversity of the training offered in Nyala. Previous policy decisions by Khartoum led to a decentralized technical secondary education and put financial responsibility of such skills training on state budgets.

Given the state of the regional economy and revenue collection, the budget has managed to provide very limited technical education along with the required upgrade and maintenance of capital equipment. The lack of financing in this area has resulted in weak upkeep; a technical committee for instance assessed the needs of the technical education in North Darfur and reported that the technical school workshops have not been maintained since 1985.[iv]

The lack of investments has also affected the teaching pool. A large share of technical educators in schools and institutes lack post-secondary degrees; additionally, many staff members have never attended any pre-service or any kind of in-service training. In some cases, the class instructors themselves are graduates of the same school with no further training to qualify them as trainers for the secondary school pupils. Government policy also resulted in the closure of all boarding facilities to limit public expenditure. This measure, while practical, has particularly affected students from poor rural areas seeking access to technical training in urban hubs. The national government is now seen to emphasize higher education at the expense of secondary education that has resulted in less investment for vocational education (toolkits, workshops) and shift in production of textbooks from technical to academic and the cessation of the in-service training of teaching staff.

b. Poor Linkages between Skills Training and the Local Economy

A common complaint at present is the lack of jobs in local companies for fresh graduates coming out of academic institutions. The biggest employer in the state has traditionally been the public sector in the service provision departments – mainly water, electricity and roads – while the growing construction sector may also absorb more graduates. However, given the lack of technical skills on offer, many contracts are now won by firms based outside Darfur (who bring in their own labor and expertise).

In the relatively developed hub of Nyala in South Darfur, for instance, there are two institutes of higher education with technical curricula and a significant amount of training is focused on the construction sector, car mechanics and steel/wood-work for domestic usage. Nonetheless, the local industry is dominated by agro-industries that make up a bulk of industrial activity with labor required in food and fiber-processing – and there is a relatively poor focus on these skills.[v] The relatively few technical colleges provide training on basic skills for building construction, auto-mechanics, woodwork, metalwork, and electrical work, and therefore do not cater to an economy that is still mostly dependent on its agricultural activities. The technical colleges provide very little skills training, if any, to develop the agro-industry sector.

c. Clarity on Role and Responsibility of Government Agencies

Technical education remains one of the main disciplines of general secondary education in Sudan. Traditionally under the responsibility and management of the Ministry of Education at the central government level, it became the responsibility of the state governments after decentralization in the 1990s. In most of the sub-regions of Darfur, technical education comes under varying purviews of agencies under the Ministry of Culture, Youth and Sports, the Ministry of Education, and the Ministry of Higher Education. Funding and directing training has therefore encountered a certain level of administrative confusion regarding jurisdiction and financing. The decentralization of the technical secondary education puts the burden of support on the State budget. The State Ministry of Education (SME) for instance has argued that technical education is too expensive draining the resources allotted for secondary education – hinting at a responsibility that the central government should assume.[vi]

3. Access to Financial Services

Darfur's banking sector today comprises of two CBOS branches and a total of 40 branches all over Darfur (2008). Given its relative economic weight, South Darfur is the most serviced region, in terms of formal financial and banking services. There are a total of 16 commercial and specialized banks in South Darfur, and seven of those banks have branches in North Darfur, with branches mainly present in the state capitals.

The conflict in Darfur and its impact on agriculture in particular resulted in commercial financing diverted away from agriculture and into local trade. Earlier, bank financing was geared towards agricultural products used in agro-industry inputs. Nonetheless, over a period of four years during the peak of conflict for instance, 70 percent of financing went to local trade.[vii] Economic activity in Southern Darfur, the most productive region, has particularly shifted from agricultural production to commercial trade – reflecting business attitudes of a quick profit with less risk. The damage the war wrought on agricultural productivity also in turn weakened the specialized public banks that supported agriculture. The Animal Resources Bank for instance moved away from its mandate to provide financing to agro-businesses and investments and towards more profitable activities, directing over 75 percent of its financing to local trade between 2003 and 2006.[viii] It is clear that banks have not been able to attract savings and investment deposits as seen by the extremely low share of these deposits for all banks in both cities. A maximum of 26 percent was reached for non-current deposits in Nyala in 2005 and El Fasher, the maximum was 22.5 percent for the same year.[ix]

a. Difficult Banking Compliances

Bank branches throughout the country are required to be fully compliant with CBOS regulations with little or no leeway given for post-war conditions such as those that exist in Darfur's main business centers. Such regulations have inadvertently acted as restraints and have led many banks to reduce their branches, and the workforce within the operational branches, across the Darfur region – while considerably reducing access to finance particularly outside of the main cities. Following compliances that are more reasonable for financial institutions operating under normal stresses, there is a very limited mandate given to local branch management for loan approval. The loan ceiling is specified by headquarters in Khartoum, with limited knowledge of the local conditions. Short–term financing is the only type available to producers, investors and traders. Depending on the purpose of the loan, repayments periods range from six months to one year – too short to allow for any type of production or investment to bear fruit. In sum, there are serious regulatory constraints to the expansion of formal credit in the region as the Central Bank credit policies make no allowance for the post-conflict transition. The operation of the banks itself is a significant factor: Collaterals are restrictive; compliance with Basel requirements for banking safety have reduced the presence of banking services in war-affect areas; CBOS stipulation that loans should not exceed 50% of deposits; and, while CBOS does not stipulate a ceiling, indicators are given which banks are expected not to substantially exceed.

b. Collateral Constraints

The major types of collateral in Darfur are real estate, goods in storage, and insured animals. Real estate and/or registered land represent the majority of guarantees. Such property is mortgaged to the bank and is usually set at a value ranging between 150- 200 percent of the value of the loan. This rate is fixed by the bank's headquarters according to their calculations of the risk. CBOS policy in this regard only stipulates that the bank should ensure "adequate collateral" when providing a loan, while it is up the banks to determine what this involves. In practice, there are several major problems. First, local evaluations of property are greatly inflated, and this is considered by headquarters to be over-priced and unsustainable. Second, in case of default by the borrower, it is very difficult to sell mortgaged property either because of social cohesion or because of fear of reprisals by the owners of the property or their family/tribe. Third, mortgage fees are extremely high being set at about 2 percent of value of the property. Goods in storage are used as collateral by farmers who mortgage their goods in a Musharaka or Murabaha agreement. However, this depends on storage facilities of the borrower, and raises the risk of fraud on their part, and possible losses due to poor condition of the stores which is out of the bank's control. In financing of livestock production, the producer is required to present insured animals as collateral. The insurance process is costly and time consuming because it appears that local insurance companies are not trusted by local banks and the paperwork has to be sent to Khartoum for insurance approval. Moreover, insurance rates are very high in the Darfur region.

c. Cost of Financing and the Need for Alternatives

The cost of finance in Darfur is very high as expected from a region recovering from years of war and uncertainty. While it could be 24 percent per annum in the fledgling formal sector[x], compared to less than 18 percent in Khartoum, the equally weak informal sector provides loans at much higher rates – reaching in some instances 200 percent. As a result, small entrepreneurs rely mostly on advance payment by customers, their own personal savings and accumulated profits, and on possible loans from friends and family members. However such resources are limited in times of conflict and uncertainty. The traditional mechanisms that were used in the region such as the *Musharaka*, *Murabaha* and *Salam* (the latter two more suitable to financing for agricultural produce) are virtually non-existent today. As the government focus on strengthening regulatory systems to address market failures in provision of credit, mechanisms that rely less on real property as security and more on alternative mechanisms such as microfinance and leasing require to be institutionalized and upgraded.

Microfinance, which relies on intensive supervision or social pressure to maximize repayment rates, and leasing, in which borrowed equipment itself serves as collateral, are emerging as appropriate instruments for Darfur's post-conflict environment. In an attempt to encourage banks to enter into the microfinance business, the CBOS issued a guideline in 2003 to all banks to direct at least 10 percent of their financing to small producers, professionals and household enterprises; yet this policy did not achieve its goal as most banks' financing to this category remained far below that level.[xi] This is partly due to the different approach necessary to make microfinance work, which has been a challenge to the banking sector. For example, in 2009 the Agricultural Development Bank and the Savings and Social Development Bank had only 5,700 microfinance loans[xii]. The majority of the financing was provided in South Darfur, reaching only 1% of the estimated number of households demanding microfinance. Moreover, the portfolio of the agricultural bank was performing very poorly with a Portfolio at Risk (PAR) of nearly 78% in South Darfur, and 53% in North Darfur. Consequently, the branch in El Fasher took action late in 2009 and halted all new lending to focus on debt collection. In comparison, the Savings and Social Development Bank has been able to keep the PAR under the international microfinance standard of 5%.

d. Financial Literacy

The awareness of CBOS policies and wider government regulations related to business practices as well as financial products on offer is extremely limited among small producers and traders; furthermore, confusion remains about what microfinance is, what it is capable of, and what can be expected of it as an instrument for finance. Microfinance Institutions (MFIs) and the broader group of microfinance stakeholders urgently require increased awareness-raising, unambiguous information, and clarity, and increased collaboration among the providers themselves in order to facilitate the financial industry's expansion. For example, bank branches in one locality cannot check how many loans a given official is guaranteeing at any one time. In other markets, too much reliance on guarantors as surety have caused microfinance portfolios to collapse completely in areas where a large group of customers using the same guarantor group, defaulted at once (e.g. if a market burned down or an entire village fled hostilities).

4. Access to Markets

Historically, Darfur played a key role in supporting the needs of the agricultural and transport industries both in Sudan and in neighboring Chad, Libya, Central African Republic, as well as central and South Sudan. The current climate for investment is however marked by the sharp reduction in the size and scope of the markets traditionally served by Darfur's private sector. The primary market network has been largely devastated by the conflict. Many rural markets no longer function, either because the nearby village has been destroyed and abandoned or because mobility of goods is severely restricted. Most of the secondary markets are still functioning, but some markets that were thriving before the conflict – for example Mellit that was a trading hub with Libya, and Zalingei that was a major market for agricultural produce – have severely declined. Meanwhile, other markets have emerged, usually in rebel-held areas where security and mobility are more assured, for example Kulkul in Mellit locality. The main urban markets have grown substantially, in El Fasher, Al Geneina, and Nyala.

Physical insecurity along trade routes has raised transport costs, and is believed to have contributed to fuel shortages as well as increased isolation of rural markets. Insecurity on travel routes has also contributed to increased input costs. Transportation costs now include a risk premium which is factored into the cost of all goods. Cement prices in Nyala are more than fifty percent more expense as in Khartoum. Similarly, basic medicines such as Chloroquine are twice as expensive in Nyala, compared to prices in Khartoum.[xiii]

a. Poor Infrastructure and Weak Connectivity

It is estimated that over two-thirds of citizens of the major cities of Nyala, Gineina and El Fasher are not served by water or electricity. Telecommunication services are routinely shut down by central authorities. The region has only seven percent of Sudan's asphalted roads, roughly 215 km, and twelve percent of Sudan's gravel roads. The railway line terminates in Nyala. Electricity supply is estimated in the main cities as ten percent available. Water supply coverage is lower than any state in Sudan with the exception of Blue Nile. The state capitals have grown tremendously as a result of the crisis, and infrastructure networks (water, power, telephone, road) now cover only a small share of the population. The increase in demand has resulted in a thriving informal business in private water and power, but is vastly undercapitalized and unregulated.

b. Market Infrastructure

Despite the disruption of trade patterns by the conflict, the markets in the central cities of El Fasher and Nyala, fueled by a combination of increased international presence and urbanization, appeared to be thriving today. A lot of the market activities are part of an informal economy, a dynamic and expanding space many decades in the making as informal solutions arise to problems of mass, unanticipated urbanization. Traders import a wide range of consumer products, from horticultural produce of Jebel Marra to Chinese electronics from Dubai, solar panels from Khartoum and cosmetics from West Africa.[xiv] The small-scale manufacturing record in South Darfur is impressive: a 2003 industrial survey had shown that the region, the most economically developed within Darfur, hosted over 4,000 small manufacturing establishments – second only to Khartoum.[xv]

The El Fasher Tumbac market and the larger Nyala livestock market remain operational; although at a much reduced level as a combination of taxes and insecurity have impacted produce and livestock flows. At the same time, rural markets have been severely disrupted at the village and regional market levels, as well as the rotating market institutions that provided opportunities for rural town dwellers to buy and sell with other towns. Livestock markets have similarly been disrupted by limited mobility. Urban markets, particularly in the larger cities with IDP camps, have grown. These markets are traditional in format and lack modern facilities such as cold storage, fumigation rooms, modern market information systems, and consist mainly of uncovered stalls. Horticultural produce which are sensitive to post-harvest deterioration (tomatoes, oranges, onions, etc.) are sold by small individual traders in open markets.

c. Emergence of Markets in IDP Camps

Since the conflict began, particularly striking is the emergence of significant markets in some IDP camps in the region[xvi]. Given the camps themselves which now resemble townships – many number upwards of 70,000 inhabitants – and the formation of markets in such settlements is not surprising. The conflict has also affected gender roles in the IDP households and women find themselves economically empowered in new ways. The relatively high level of trade in these camps has enabled them to assume positions as retailers, daily laborers, and entrepreneurs.

Most of these markets are operating beyond the control of the government and 'normal' regulations while in many IDP camps, government officers have no access. The Kalma camp, Darfur's biggest IDP camp with an estimated population of 92,000, also accommodates a market that stretches for over a kilometer. Markets in IDP camps appear to be operating under varying regimes; in many of them, the IDPs have elected leaders, Sheikhs, who are managing the market. In Zamzam, outside El Fasher and in Tawila and Shangil Tobai camps, the Sudan Liberation Army SLA – one of the four major Darfur rebel groups – controlled the market and imposed its own taxes (in 2007).

In effect, many IDP camps have become tax havens and no longer only simply serve IDPs. Some traders serving the urban population prefer to bring their goods to the IDP camps to avoid paying taxes on entering towns. For example, charcoal and meat are found 20% cheaper in Kalma Camp compared to prices in Nyala. Truck drivers trading in charcoal, for instance, choose to offload in Zamzam market to avoid paying Forestry Department taxes. IDPs from the camp, especially women, then transport the charcoal into El Fasher by donkey. Whereas there used to be one shop selling charcoal in Zamzam before the conflict, there are now more than 25 (El Fateh, 2007). The case of livestock is particularly interesting. In Abu Shouk camp, which has the biggest IDP camp market in North Darfur also serving El Fasher, and in Kalma camp which plays the same role in relation to Nyala, livestock traders are bringing their animals for slaughter to the camps rather than to the towns to avoid taxation. As a result, in both Abu Shouk and Kalma camps the price of meat is markedly lower than in El Fasher and Nyala towns. Many of the town people thus travel to the camps for cheap supplies. Whilst being unregulated, IDP camp markets are also insecure, especially at night.

5. The Way Forward

As stated in the introduction, 'one of the key challenges in a post-conflict, fragile region with a depressed economy and weak human development indicators is that every sector and objective is a priority'. The government, the civil society and their donor counterparts have to navigate through many priorities in the private sector itself. The sequencing of projects and technical assistance is therefore crucial to the efforts; some initiatives must be launched first in order to take advantage of pre-existing conditions and human capital, while other investments are to be made over the longer time-period as the local economy environment develops and its absorptive capacity strengthens. For instance, the rehabilitation of infrastructure/public works is to be at the forefront of economic recovery in the short to medium-term – and additionally comprises of activities that are 'tangible' and highly visible – while the creation of specialized trade zones will take time to realize. This section highlights some of the key priorities that are to be invested in and realized in the immediate future in Darfur.

We must first and foremost recognize Darfur as a viable market in its own right, with a significant amount of micro, small and medium scale businesses. The key to address priorities is to first understand the nature of these businesses, their sector and the challenges they face. Towards this end, the identification of principle counterparts in relevant ministries, PSD agencies, associations and other business organizations is necessary. Sector profiling and other surveys/research instruments will help understand the capacity-needs that the stakeholders above foresee in their respective organizations and for the sector in general. The Darfur Diaspora needs to be recognized as a stakeholder by the PSD strategy, and innovative ways are to be devised in order to engage with it. These groups offer business and technical expertise, can be investors for business development in some cases, and additionally, can help facilitate trade links with other countries for major commodities such as livestock and Gum Arabic. The donors and the government must in addition consider an aggressive and highly-flexible innovation fund that provides capital to entrepreneurs to finance the expansion of existing businesses or start-ups

Identifying a few infrastructure projects for investment that have a relatively short timeframe for completion will allow for quick gains and high visibility of local government and donor endeavors; supporting local construction firms through training/working capital packages on these projects can be an entry to the construction/infrastructure sector – an area that is bound to see significant growth over the short to medium term. In particular, multipurpose infrastructure projects such as roads, power, water and telecom have a large end-beneficiary base.

This approach also includes the physically revival of old, traditional markets such as in El Geniena and Nyala, and improving the connectivity and infrastructure of newer markets such as those that have sprung up in IDP camps. Specific work in value-chains that cater to Darfur's key sectors has to be carried out in parallel (while investment strategies in concerned ministries in these sectors are developed over time). Mining, agribusiness livestock, and logistics are sectors widely identified as potential sources of growth. Strengthening these value-chains will in turn stimulate market development and access to finance. Capacity-building in these select value-chains can bear result over the medium-term; good examples of commodities that will benefit from this are livestock markets and Gum Arabic – and moving these primary commodities from Darfur to Port Sudan.

Access to financial services is another immediate concern for most businesses and small but concrete measures need to be taken – with a quick appraisal of the current services and a strategy to increase coverage. Microfinance is seen to be a natural approach to fill the gap between the demand and the supply shortages from formal and informal agencies; there is however a need to make microfinance context-specific to Darfur and ensure that the borrowers understand the requirements and obligations through a proactive information campaign.

Finally, as key stakeholders are identified and engaged, and key value-chains are addressed, there is to be a growing community of entrepreneurs and organizations that will form the basis of a Public-Private Dialogue (PPD). Many of the ideas concerning industrial estates, public markets, skills training and trade zones can be discussed through the PPD forum and feasibility for longer term objectives tested.

References

Buchanan-Smith, M. and Fadul, A. (2008) Adaptiation and Devastation: The Impact of the Conflict on Trade and Markets in Darfur. Findings of a Scoping Study (May 2008). Tufts University.

Khojali, A. and Hansen, M. (2010) Microfinance Assessment Consultancy to Darfur, Sudan. February-March 2010, Final Report. Commissioned by the Feinstein International Center, Tufts Univeristy, IOM and UNDP Sudan.

Viray, J. (2007) On search of opportunities for sustainable livelihoods in Darfur: Fact finding mission report (Aug 2007). United Nations Industrial Development Organization (UNIDO).

Viray, J. (2007) Vocational and Skills Training and Other Training Activities in Darfur: Summary of Findings (September 2007). United Nations Industrial Development Organisation (UNIDO)

World Bank (2011) Revitalizing Darfur's Transport Infrastructure & Services: Final Report (Oct 2011). Newtech Consulting Group.

World Bank (2008) Working Draft (October 2008/ AFTFE) Interim findings of the Darfur Joint Assessment Mission (D-JAM) - Track 2, Private Sector Development.

Young, H., Osman, A. et al. (2005) Darfur: Livelihoods Under Siege. Tuft University.

---

[i] See Chapter III, Investment Climate Constraints (pg.11) in World Bank (2008) Working Draft
[ii] Section C, Skills and private Sector Development, World Bank (2008) – pg. 22
[iii] Figures and following information from Viray (2007) (1)
[iv] See 'Constraints facing technical education in Darfur' (pg.26) in World Bank (2008)
[v] See Table on training institutes for the sub-regions in Viray (2007) (2)
[vi] World Bank (2008); Section on State-level assessments (pg. 22)
[vii] Ibid.
[viii] Ibid.
[ix] Ibid.
[x] The formal sector is defined as registered enterprises
[xi] Situational Analysis of the Microfinance Sector in Sudan, by Unicons Consultancy Ltd. (2006)
[xii] UNDP (2010). Microfinance Assessment.
[xiii] See Section D, Output and Product Markets (pg. 28) in World Bank (2008)
[xiv] See Viray (2007) and Buchanan-Smith, M. and Fadul, A. (2008)
[xv] See Chapter 2: A Brief History of Trade and Markets, The Lifeblood of Darfur's Economy, in Khojali, A. and Hansen, M. (2010)
[xvi] Section 3, An Overview of the impact of the conflict on markets and trade, in Buchanan-Smith, M. and Fadul, A. (2008) Adaptation and Devastation: The Impact of the Conflict on Trade and Markets in Darfur. Findings of a Scoping Study (May 2008). Tufts University.