

# Sudan

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## Overview

In November 2019 the Sovereign Council, a transitional joint civilian-military executive body, assumed control of the Sudanese government, following the 30-year rule of President Umar Hassan Ahmad al-Bashir and the eruption of civil unrest and protests.<sup>1</sup> Sudan has a legacy of regional economic, political and social instability, decades of economic sanctions, and armed conflict and civil war, which have resulted in a lack of basic infrastructure, food insecurity, and limited access to humanitarian aid and development within a harsh environment plagued by water scarcity and desertification.<sup>2</sup> The Sudanese economy was mainly driven and reliant on the oil sector and resulting foreign direct investment which was destabilised following the secession of South Sudan in 2011, where the predominant oil reserves are located.<sup>3</sup>

The economy is reportedly mainly agriculturally-based, although the sector is still largely subsistence with low productivity levels.<sup>4</sup> The focus on an agriculturally-based economy supports “first a reduction of unemployment and greater engagement of the labour force; and second, by raising the incomes in agriculture that may reduce the income inequality.”<sup>5</sup>

The country's gross domestic product (GDP) has been in decline since 2015, dropping from over US\$74.3 billion (SD4.1 trillion) to US\$18.9 billion (SD955 billion) in 2019, with the gross national income (GNI) per capita dropping from US\$1 690 (SD93 440) to US\$590 (SD32 621) in the same period and the 2020 GDP growth reported at -4 percent.<sup>6</sup> The annual rate of inflation reported in June 2020 was 136.3 percent in contrast to 64.3 percent in January 2020<sup>7</sup>, with pressure from food and fuel prices, which have intensified due to the COVID-19 pandemic.<sup>8</sup> As Sudan abides by an Islamic banking structure, there is no official interest rate applied by the Central Bank. The Murabaha Profit Margin Rate controlled by the Central Bank of Sudan (CBOS)<sup>9</sup> was reported at 15.8 percent in June 2020.<sup>10</sup>

In response to the COVID-19 pandemic, interventions by governmental and non-governmental actors have included food distribution and social support, humanitarian aid, prevention programmes, community communication and outreach, national strategic support, and establishing isolation facilities.<sup>11</sup>

## KEY FIGURES

Main urban centres	Al Gadarif, Al Obeid, Kassala, Khartoum, Nyala, Port Sudan, Wad Medani
Exchange rate (1 July 2020): 1 USD = [a] 1 PPP\$ = [b]	55.29 Sudanese Pound (SDG) 12.71 Sudanese Pound (SDG)
Total population [b]   Urban population [b]	42 813 238   14 957 233
Population growth rate [b]   Urbanisation rate [b]	2.39%   3.24%
GDP per capita (Current US\$) [b]	US\$442
Percentage of population below national poverty line (2017) [b]	50.6%
Unemployment rate (% of total labour force, national estimate) (2017) [b]	12.8%
Proportion of adult population that borrowed formally (2017) [b]	n/a
Gini coefficient (2017) [b]	35.4
HDI country ranking (2018) [c]   HDI country score (2018) [c]	168   0.51
GDP (Current US\$) [b]	US\$18 902 million
GDP growth rate [b]	-2.55%
Inflation rate (2018) [b]	16.90%
Yield on 10-year government bonds	n/a
Lending interest rate [b]	5.10%
Number of mortgages outstanding (2019) [d]	6 250
Value of residential mortgages (Current US\$) (2019) [d]	US\$937.5 million
Typical mortgage rate [e]   Term (2019) [d]   Deposit (2019) [d]	17%   10 years 60%
Ratio of mortgages to GDP	4.96%
Number of mortgage providers (2019) [d]	15
Number of microfinance loans outstanding (2019) [d]	1 300 000
Value of microfinance loans in local currency units (2019) [d]	n/a
Number of microfinance providers [f]	38
Total number of formal residential dwellings in the country	n/a
Total number of residential properties with a title deed (2019) [d]	185 000
Number of formal housing units built in this year (2019) [d]	32 000
Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units (2019)[d]	3 600 000 SDG
Size of cheapest, newly built house by a formal developer or contractor in an urban area (2019) [d]	120m <sup>2</sup>
Typical monthly rental for the cheapest, newly built house	n/a
Cost of standard 50kg bag of cement in local currency units (2019) [d]	1 315 SDG (US\$29.01)
Type of deeds registry: digital, scanned or paper [g]	Computer-Scanner
World Bank Ease of Doing Business index rank [g]	171
Number of procedures to register property [g]	5
Time to register property [g]	11 days
Cost to register property as share of property price [g]	2.6%
World Bank DBI Quality of Land Administration index score (0-30) [g]	5.5
Percentage of women who own a house alone: Total   Urban [h]	n/a   n/a
Percentage of households with basic sanitation services: Total   Urban [h]	n/a   n/a
Percentage of households with no electricity: Total   Urban [h]	n/a   n/a
Percentage of households with 3+ persons per sleeping room: Total   Urban [h]	n/a   n/a
Percentage of urban population living in slums (2018) [i]	88.4%

NB: Figures are for 2020 unless stated otherwise.

[a] Xe.com

[b] World Bank World Development Indicators

[c] Human Development Reports, United Nations

Development Programme

[d] Kalamu Consulting

[e] Trading Economics

[f] Making Finance Work for Africa

[g] World Bank Ease of Doing Business Indicators

[h] Demographic and Health Surveys, USAID

[i] United Nations Human Settlements Programme (UN-HABITAT)

## Access to finance

The Sudanese financial sector is seen to have been compromised as a result of international sanctions imposed since 1997 with the withdrawal of many correspondent banking relationships.<sup>12</sup> The financial system is defined as small with low levels of inclusivity, particularly beyond major urban centres.<sup>13</sup> The CBOS lists 35 operating banks in the country.<sup>14</sup> The CBOS holds majority shares in several banks and financial institutions, creating a conflict of interest with its role as industry regulator.<sup>15</sup> An assessment conducted by the International Monetary Fund (IMF) resolved that the fiscal governance practices in Sudan lacked transparency; failed to adhere to best practices and standards, with poor quality and timeliness of the data which is difficult to reconcile across institutions; and lacked impartial oversight and governance structures including a legal specification of authority, duties and required accountabilities.<sup>16</sup>

There is limited information available on the specification of mortgage-related products, the terms therein and the banks which offer such products. The CBOS does not provide supporting data on the sector and prior yearbook reports have confirmed that there was a policy dissuading investment within the housing sector through a moratorium on property loans for approximately five years. This can be attributed in part to the restrictions of an Islamic finance system with Sharia principles requiring accommodations for risk-sharing, leasing and interest-free loans.<sup>17</sup>

In 2009, as an attempt to bridge the financing gap, the CBOS encouraged the expansion of Islamic microfinance services, with the intent that this could address “social needs such as housing and agriculture”.<sup>18</sup> Banks were required to:

- Allocate a minimum of 12 percent of their portfolios to microfinance;
- Create microfinance units which would report plans to the CBOS; and
- Roll out media-based outreach programmes.<sup>19</sup>

The result has been the establishment of “10 microfinance institutions, microfinance windows in 12 banks and the creation of ‘micro’ products available for poor clients in five insurance companies”.<sup>20</sup> However, the primary market being served by these products is the agricultural sector:

During the pandemic, economic stimulus and relief measures have prioritised funding toward implementation of healthcare, for which a budget estimate of US\$120 million (SD6.6 billion) is required to tackle the crisis in Sudan.<sup>21</sup> The relief measures identified would focus on direct contributions such as providing unemployment benefits and food packages.

Inadequate access to housing finance is an obstacle for Sudanese homeseekers at multiple economic levels. The nature of an Islamic financial system restricts the viability for commercialisation and private sector-driven product development. The products, as with microfinance, need to be adapted to target the required need and adapt to the restrictions of the legal framework.

### Affordability

The range of building costs per square metre varies from SD1 200m<sup>2</sup> (US\$66m<sup>2</sup>) to SD3 000m<sup>2</sup> (US\$166m<sup>2</sup>) depending on construction type.<sup>22</sup> Basic housing remains largely unaffordable for most Sudanese people as the cost of construction is excessively high compared to salaries, with a high market average income of SD5 358 (US\$97)<sup>23</sup> a month, and excludes the cost of land. It would take “between 20 and 84 years depending on the type of house and interest rates, assuming a savings rate of 25 percent of income.”<sup>24</sup> The high cost of construction is attributed to increasing government tariffs on materials, which are largely imported, value-added tax, services, equipment rental and labour costs.<sup>25</sup>

The reality is that in key urban centres in Sudan such as Khartoum the price of real estate is earmarked for the elite. Vacant land in desirable locations in Khartoum costs as much as SD82 936m<sup>2</sup> (US\$1 500m<sup>2</sup>).<sup>26</sup> The prices are attributed to high demand, government policies, rising inflation rates and the weak local currency value.<sup>27</sup> Research between 1997 and 2006 indicated that the costs of housing, water and electricity grew at twice the rate of tradable goods such as food, clothing and consumer items.<sup>28</sup> Studies in 2009 indicated that most low income households (50 percent of the population) could afford a house of non-durable materials, 10 percent to 15 percent could afford houses of durable materials, and five percent of high income households could afford houses of advanced materials.<sup>29</sup>

The local government in Khartoum has attempted a response to the housing issue by creating the Housing and Construction Fund in Khartoum City, intended to enable access to adequate housing for all social classes.<sup>30</sup> The project was unsuccessful for several reasons. First, its funding was meant to be sourced through profits from luxury housing, but low demand for luxury housing meant there were no funds to develop public housing.<sup>31</sup> Second, eligibility was determined by a rating system prioritising applicants who had lived in the city for more than 10 years.<sup>32</sup> Third, proof of formal employment was required as part of the application, thereby marginalising those working in the informal sector.<sup>33</sup> Last, public housing development was not done on well-located land close to employment opportunities, but rather on the outskirts of the city centre. As such, and also

### COVID-19 response

A governmental task team, the High Committee for Health Emergencies, was formed to co-ordinate the country’s COVID-19 response efforts, comprising representatives from the Ministries of Health, Labour and Social Welfare, Foreign Affairs, Internal Affairs, Information, and Finance, as well as the head of the Central Bank of Sudan and representatives of the army, the police and the security services. The Sudanese Security and Defence Council declared a state of health emergency on 16 March 2020, three days after the first reported case of COVID-19. The protocols included “closing all airports, land and sea border crossings, apart from aid, technical and humanitarian support.”<sup>61</sup> As the epicentre of the pandemic within the country, the state of Khartoum was placed under a total lockdown on 13 April 2020.

From the perspective of local and international aid and investment, there is little evidence of prioritisation around housing delivery or finance as a specific outcome or mechanism for social development.

because of poor public transport infrastructure, the travel costs to workplaces made the developments untenable for the target market.<sup>34</sup>

High rates of inflation of imported goods and materials and a Consumer Price Index (CPI) that rose from SD2 535 (US\$46) in January to SD4 395 (US\$79) in June 2020<sup>35</sup> make housing unaffordable. In turn, sanitation infrastructure is also underdeveloped and the country is categorised as having a high risk of spread for major infectious diseases,<sup>36</sup> which given the current pandemic is a pressure point for the country.

The Sudanese pound continues to depreciate rapidly, high inflation is affecting household spending power; the country faces shortages of fuel, cooking gas and bread, and the measures implemented to halt the spread of the COVID-19 virus place further strain on an already compromised economy.<sup>37</sup>

### Housing supply

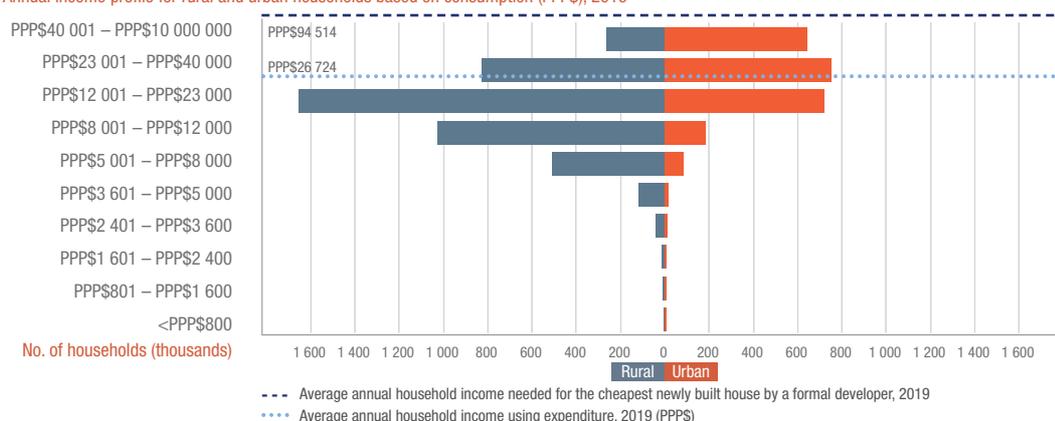
In 2008 the National Fund for Housing and Reconstruction was launched to address sustainable urban development through the construction and market development of affordable housing at various income levels.<sup>38</sup> This programme has, however, been constrained by limited funding. Sudanese citizens are reportedly addressing their own housing needs with their own savings and transfers from remittances.<sup>39</sup>

There have, however, been a number of notable housing projects over the years. The core issues within these projects have been concerns of funding, lack of sustainable local materials and ill-considered design typologies, and location challenges. The housing projects include:

- New Deims Resettlement Project of 1949, located in Khartoum town, included 1 233 residential plots. This project was self-built and not funded by the state.<sup>40</sup>
- El Shabyia Project of 1963-1985 in Khartoum North focused on workers’ housing within an industrial area of 1 048 units. The recipients had to have a down payment of 10 percent of the total cost of the house and the services provided, with the balance paid in instalments over a 20 years.<sup>41</sup>
- Al Iskan Project of 1975, west-south of Khartoum town, consisting of 200 prototype units.<sup>42</sup>
- Elthora hara 72, northwest of Omdurman in Karari locality, was constructed by a state fund and broke ground in 2003. It encompassed 674 low-cost housing units, 410 middle income units, and 62 high income units.<sup>43</sup> It included upfront payments of 20 percent of the total cost of the house and the services, with remainders payable in instalments over a period of 12 years.<sup>44</sup>
- Al Rasheed Pilot Project by the United Nations Human Settlements Programme in Khartoum between 2008 and 2010 included 400 semi-detached units, as well as a pilot for low-cost sewage waste and a water treatment system, and construction training for masons and specialists to build 500 public and private pit latrines.<sup>45</sup>

## SUDAN

Annual income profile for rural and urban households based on consumption (PPPS), 2019



Population:	42 813 238
Urbanisation rate:	3.24%
Cost of cheapest newly built house:	3 600 000 SDG
House price PPP\$:	PPP\$283 236
Urban households that could afford this house with finance:	26.62%
1 PPP\$:	12.71 Sudanese pound

Source: <https://www.cgidd.com/> (2020)

These models failed to provide a sustainable replication model catering for the low income housing market, which is currently still underserved with 50 percent of urban dwellers living in informal settlements.<sup>46</sup>

### Property markets

The higher income market for housing within Khartoum has been growing, in which the private sector is able to find investment partners based on potential returns. However, the industry remains constrained by statutory development processes. As of 2020, it takes 255 days to obtain construction permits based on the World Bank Doing Business report, with 11 days to register the property at a rate of 2.6 percent of the property value.<sup>47</sup>

The majority of Sudanese live in simple houses of their own (86 percent dwellings are owner-occupied) or rent from landlords or agricultural scheme authorities.<sup>48</sup> Housing can be classified into four types of tenure status: owned, rented, provided as part of work, and free dwelling.<sup>49</sup> This ownership, however, relates specifically to the dwelling itself and not the land on which it is located. The central government struggles to formalise land tenure and titles, with most land owned by the state which does not recognise customary land tenure; as such land is allocated on a leasehold basis.<sup>50</sup> As only 2.3 percent of the adult population have access to credit,<sup>51</sup> with a mortgage sector that is still underdeveloped, the property market is limited to those who can afford to purchase from savings or cash reserves. Private sector investment in real estate is thereby noted as a complex series of agreements and informal leases between land brokers.

### Policy and legislation

There is limited definition of the direct policies implemented by the state to develop housing. The approaches have been largely project and programme-based, such as the Khartoum housing and development fund. They are intended to support low income families by providing housing with minimum structure for eligible families, according to a point system.<sup>52</sup> The fund is currently inhibited by "deficiencies in infrastructure, inappropriate policies, and the financial and technical weaknesses of local institutions that hinder the potential for progress."<sup>53</sup>

At the centre of the housing challenge in Sudan is access to land. During the period of political and economic instability, control and management of prime land in Khartoum was always contentious. This has translated to policies on informal housing "that combined particularly violent actions of eviction and displacement of squatters to the outskirts of the city with programmes that sought to allocate parcels of land on the urban fringes."<sup>54</sup> Various conflicts around land have increased significantly "in which a plot of land might change hands several times a year, sold on by an intermediary or an unscrupulous landowner; or an attempt to regularise a transaction might be blocked by local authorities."<sup>55</sup>

Also, the lack of access to finance tools is a hindrance to individual economic upliftment. The "regime change has created a window of opportunity for essential reforms and improving governance could prove fundamental in addressing major macro imbalances and revamp broad-based growth."<sup>56</sup> The implications of the pandemic have, however, resulted in a global redirection of national investment and resource allocation to address the immediate needs to ensure basic survival.

### Opportunities

Sudan has the opportunity to develop local capacity in the supply of technologies and materials for basic construction. It is "important to find methods to modify the existing construction types and seek suitable alternatives for them at an acceptable cost."<sup>57</sup> "The search for alternative materials and building technologies affordable for the middle and low income classes is assumed to be one of the possible solutions to urban housing as well as for rural housing."<sup>58</sup> This is crucial to build local capacity, decrease the cost of building materials and diversify local economic opportunities. A sustainable housing sector requires capacitation of local authorities to create housing policies that align with sustainable development goals and objectives; enabling community participation in project planning and decision-making to ensure sustainability of interventions; and, at the family level, empowerment of residents to modify their housing to meet individual needs.<sup>59</sup>

#### Availability of data on housing finance

There is limited information publicly available and online specifically on housing and housing finance. Sources such as the Central Bank of Sudan ([www.cbos.gov.sd/](http://www.cbos.gov.sd/)), the Ministry of Finance and Economic Planning ([mof.gov.sd/](http://mof.gov.sd/)), the Ministry of Environment, Natural Resources and Urban Planning ([www.mepd.gov.sd/](http://www.mepd.gov.sd/)) and the Central Bureau of Statistics ([www.cbs.gov.sd/index.php/](http://www.cbs.gov.sd/index.php/)), have intermittent data available with links and archives not accessible or only available in Arabic.

Further, the IMF reports that the "inherent fragility of the country is its limited institutional capacity, the lack of reliable and timely data and in general an inadequate level of transparency."<sup>60</sup>

#### Websites

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 Central Bureau of Statistics [www.cbs.gov.sd](http://www.cbs.gov.sd)  
 Centre for Affordable Housing Finance <http://housingfinanceafrica.org/>  
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