

# THE ROLE OF SOMALI WOMEN IN THE PRIVATE SECTOR



*Empowered lives.  
Resilient nations.*

Cover Photo: ©UNDP Photo

Printing: UNON, Publishing Services Section, Nairobi, ISO 14001:2004-certified.

DI No. : 14-01790/150 Copies

# Contents

<b>Acronyms .....</b>	<b>iv</b>
<b>Executive Summary .....</b>	<b>v</b>
<b>Background and Limitations of the Study .....</b>	<b>1</b>
<b>How is the Somali Private Sector Organized? .....</b>	<b>2</b>
1. Contribution to the Somali Economy.....	2
2. Women's Participation and Profile .....	3
3. Women's Representation and Networks.....	4
<b>Challenges for Women in the Private Sector.....</b>	<b>6</b>
1. As Employees .....	6
2. As Business Women .....	7
<b>Impact of Women's Economic Empowerment Initiatives.....</b>	<b>9</b>
1. Overview.....	9
2. Short Falls and Failures.....	9
3. Good Practices .....	10
<b>Access to Finance .....</b>	<b>11</b>
1. Current Situation.....	11
2. Financial Support for Economic Growth.....	11
<b>Economic Empowerment Leading to Politics.....</b>	<b>12</b>
<b>Summary Conclusions.....</b>	<b>14</b>
<b>Recommendations .....</b>	<b>14</b>
1. Policy Recommendations .....	15
2. Program Recommendations .....	15
3. Advocacy Recommendations .....	17
<b>Annex 1: Cross-cutting Challenges.....</b>	<b>18</b>
<b>Annex 2: Recommendations Matrix .....</b>	<b>19</b>
<b>Annex 3: Study Work Plan .....</b>	<b>20</b>
<b>Annex 4: Methodology and Key Research Questions .....</b>	<b>21</b>
<b>Annex 5: Meeting List .....</b>	<b>23</b>
<b>Annex 6: Bibliography .....</b>	<b>28</b>

## Acronyms

BBWO	Banadir Business Women Association
DRC	Danish Refugee Council
EU	European Union
FAO	Food and Agriculture Organization
FGD	Focus Group Discussions
GECPD	Galkayo Education Center for Peace and Development
GDP	Gross Domestic Product
IIDA	Women's Development Organization, SCS
ILO	International Labour Organization
INGO	International Governmental Organization
MSMEs	Micro, Small and Medium Enterprises
NGO	Non- Governmental Organization
NAGAAD	Nagaad Umbrella Organization
PCCIA	Puntland Chamber of Commerce, Industry and Agriculture
PREP	Poverty Reduction and Environmental Program
SFS	Somalia Family Services
SWDC	Somali Women Development Center
SWEA	Somali Women's Entrepreneurs Association
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees

## EXECUTIVE SUMMARY

The Somali private sector is dominated by Micro, Small and Medium Enterprises (MSMEs), and women are the main drivers of especially the micro sector. Usually, women enter the sector as a coping mechanism and remain trapped for very apparent reasons. These would include costly electricity, lack of access to credit, lack of business development services, restricted mobility due to insecurity, and/or complex taxation policies. The more educated female entrepreneurs – and returned diaspora – are breaking into sectors that were traditionally dominated by men, for instance the livestock, fishery and petroleum importing sectors. Nevertheless, women struggle to function in an environment where vital business information is still shared in a very informal manner, and where belonging to a strategic network and having strong clan connections persistently determine success.

The representation of women in the private sector, or bodies supporting the sector, remains meager. For example, female employment in dominant telecommunication and financial institutions is as low as 1%, discounting the large number of female staff often employed as cleaners by firms. Reasons stated for women's absence include the reproductive functions women are burdened with, their lack of technical skills, clan-biased recruitment practices, and the private sector being not yet providing female-friendly working environments. Some of the reasons are highly tangible, while others are largely based on individual perceptions. Although women serve on boards of Chambers of Commerce in the three regions, their representation in the core of private sector interaction remains considerably low. Representation in the Chamber in the South Central marks the highest with 25% and positively impacts on the visibility of business women, and grants women access to people in positions of power.

Initiatives to support the start-up and growth of women's enterprises have long been part of the strategy to improve women's economic situation. The common approach is to combine vocational skills training with business management assistance, followed by small grants to individual women or cooperatives. Regrettably,

programs are still riddled with flaws. Inappropriate beneficiary selection, lack of market research, little or weak monitoring procedures, small grant sizes, all contribute to a damaging 'recipient-mentality' and have had no real economic impact. Two current matching grant projects provide significantly larger funds to existing and new business ventures in Somaliland, including some female entrepreneurs. These show great potential in creating employment and stimulating economic growth.

The shift, from successful business women to influential politicians, is by no means a natural progression for women in Somalia. The reasons women enter or refrain from entering politics are yet to be analyzed. Successful election of a handful of female candidates was attributed to effective campaigning by female candidates and strong clan support, while most still struggle to managed either.

The study utilized the Three Track Approach adopted by UNDP to develop recommendations for women's economic empowerment. Recommendations focus on issues related to 'an enabling environment, capacity building of stakeholders, access to finance, pro-poor value chain development, and the establishment of small and medium enterprises'. **Policy recommendations** can be summarized as follow:

- Step up reform and establishment of legal and regulatory frameworks for the private, financial and energy sectors;
- Focus on enterprise development where economic growth is guaranteed, which should lead to employment for both men and women;
- Foster public-private dialogue that can help women voice their interests and concerns with the private sector;
- Encourage and support the collection of sex-disaggregated data on women in the private sector to better guide policy formation by key stakeholders;
- Conduct in-depth surveys on women-owned medium enterprises, and promote inclusive value chain analysis or research to help identify innovative business opportunities for women.

The following **program recommendations** encourage rigorous gender mainstreaming practice, and focus on specific actions to enhance women's economic empowerment:

- Shift economic empowerment activities away from the micro enterprises to the 'educated risk takers', and provide comprehensive business development support services to women representing the small and medium size industries;
- Identify gaps in the technical skills of educated women who want to enter the job market or start-up a business. Focus vocational and skills training on building their skills to take advantage of the more lucrative parts of value chains;
- Commit to long-term support to individual female entrepreneurs, women cooperatives and business associations/networks that promote women in the private sector;
- Mandate thorough market analysis to minimize failure, coupled with sustained mentoring and technical support.

Effective campaigning and advocacy programs can support policy and program reform, and heighten the profile of women in the private sector. This is a summary of **advocacy initiatives**:

- Sponsor and support workshops, discussion groups and forums to bring together financial and institutional supporters of entrepreneurs, while pushing for gender sensitive private sector policies;
- Link women entrepreneurs to regional and international business platforms or forums;
- Use both electronic media (television and radio) and print media (newspapers or publications) to highlight the contribution women make to the private sector, creating female role models or 'enterprise champions';
- Advocate through social marketing or visits to public officials to help eliminate the cultural belief that the private sector is reserved for men.

## BACKGROUND AND LIMITATIONS OF THE STUDY

UNDP Somalia's country programme document (2011 – 2015) and its complimenting Gender Strategy (2012 – 2015) provide a framework within which to deliver an effective and coherent response to gender equality and women's empowerment in its programs. UNDP's objective is to support the development of the private sector in all three regions in Somalia, and in specific through its projects under its Poverty Reduction and Environment Protection Program (PREP) and the Gender Equality and Women's Empowerment Programme. The projects aim to increase sustainable livelihoods opportunities and improve natural resources management amongst Somali men and women, thus stimulating the private sector. It is against this backdrop that UNDP conducted this study, with the main objective to highlight the role of women in the Somali private sector and examine the challenges they face to achieving significant growth and visibility within the sector. Additionally the study hopes to inform and support both gender mainstreaming efforts in UNDP and stand-alone interventions on women's economic empowerment by providing concrete recommendations guiding policy, programming and advocacy.

It is almost impossible to separate economic and social development. It is well known that fully integrating women into both the workplace and the marketplace can yield a significant return—what is often referred to as the Gender Dividend. The Gender dividend is a “steady benefit that is earned by making wise, balanced investments in developing women as workers and potential leaders.”<sup>1</sup> However, the current level of participation and the potential for meaningful advancement of women as business people in Somalia's economy is far from desirable or acceptable.

Growing women's businesses requires an understanding of the different constraints faced by both women and men in the private sector domain, because they are quite *unique and distinct*. The study attempts to assist in growing understanding of basic gender notions such

as access and control over assets, labor and labor market disparities, access to financial services, links between economic and political power, etc. Further examination of 'cross-cutting issues' such as access to formal and informal networks - that will influence all the mentioned key areas – is an essential approach followed during the study. The study covers all regions of Somalia, while examining:

- The legal framework for women's access to economic resources;
- The present situation of women in the private sector including existing opportunities;
- Challenges faced by women in accessing economic resources or engaging within the private sector; and
- Impact of ongoing women's economic empowerment initiatives in improving women's socio-economic status as well as contribution to development.

Programs to promote women's economic empowerment frequently align themselves with a **Three Track Approach**<sup>2</sup> that outlines a strategy widely accepted by UNDP for 'enhancing gender responsive economic recovery' in post conflict settings? **Track A** addresses *livelihoods stabilization* (temporary job creation and creating self-employment through grants or start-up packages to restart small businesses and micro-enterprises). **Track B** focus on local economic recovery for employment and reintegration (capacity development of local human resources, access to finance, establishment of small and medium enterprises, market based economic activities, pro-poor value chains and includes capacity development of governments, civil society and private sector, among other institutions). **Track C** focuses on the long-term phase of the transition (sustainable employment creation through the promotion of an enabling environment, labor market mechanisms and institutions, and private sector recovery). The approach provides the opportunity to better direct recommendations regarding *policy and program* for UNDP and other stakeholders.

<sup>1</sup> Pellegrino, D'Amato and Weisberg, The Gender Dividend: Making the business case for investing in women, Deloitte.

<sup>2</sup> UNDP/BCPR, Concept note: Gender-Responsive Economic Recovery Programming, July 2012.

The study has a few limitations. Most qualitative interview techniques by their nature produce personal reports and subjective narratives. To address this limitation, the consultant attempted to ensure qualitative rigor through triangulation across sources, rephrasing the same questions, and cross-checking during follow-up interviews. Additionally, the time allocated for the study did not allow for quantitative household data to be collected on women entrepreneurs. Both time limitation and insecurity allowed for the study to be exclusively urban based, while insecurity in South Central permitted only a few in-depth interviews with key stakeholders. Findings and recommendations of the study was shared with stakeholders in Puntland, Somaliland and Nairobi during May 2014. These validation workshops provided opportunities for comments from participants, and discussion of future programming and collaboration options.

## How is the Somali Private Sector Organized?

### 1. Contribution to the Somali Economy “Mapping the chaotic giant”

- ILO Somalia Report

Despite the lack of an effective central government for decades, the private sector has managed to survive and operate with a certain resilience, though by no means as promising as it is portrayed. With one of the highest unemployment rates in the world (i.e. an overall unemployment of 54% and youth unemployment at 67%,<sup>3</sup> and female formal sector unemployment at 74%<sup>4</sup>) radical growth is still needed. Sectors such as remittance companies, telecommunications, livestock and fisheries have seen growth in the past few years. Agriculture is the most important economic sector and accounts for 65% of the GDP, the service sector 35% and industries only around 7%. Livestock contributes about 40% of the GDP.<sup>5</sup> Somali diaspora continues to play a vital role through the substantial inflow of remittance<sup>6</sup> and “growing proportion of the remittances are coming from women in the diaspora”.<sup>7</sup> Livestock, hides, fish, charcoal, and bananas

3 UNDP Somalia, Human Development Report 2012.

4 Musse F, and Gardner J., A Gender Profile of Somalia (Updated from the 2007 version), EU Somalia mission, October 2013

5 Somali Economy Profile 2013, [http://www.indexmundi.com/somalia/economy\\_profile.html](http://www.indexmundi.com/somalia/economy_profile.html).

6 According to a UNDP report (Somalia’s Missing Millions), it is estimated that most of the visible businesses in Hargeisa is either

#### Characteristics of the Somali financial sector:

- Largely cash- based
- Remittance account for up to 35% of GDP
- Lack of deposit facilities and lending through financial intermediaries
- Private sector remittance companies dominate the sector
- Lack of public confidence in formal banking services

are Somalia’s principal exports, while sugar, sorghum, corn, qat, and machined goods are the principal imports.<sup>8</sup>

It is estimated that Micro, Small and Medium Enterprises (MSMEs) make up almost all (over 99%)<sup>9</sup> of both Puntland and Somaliland’s private sector.<sup>10</sup> For small and medium size enterprises, the majority are in the services sector, while the bulk of micro enterprises represent the domestic trade sector. Large enterprises therefore account for less than 1% of businesses<sup>11</sup> in these two regions.

The private sector is characterized by informal activities and it is estimated that it is the generator of anything between 75% – 80% of the employment opportunities in Somalia. Most of the enterprises are “indigenously owned and family run, and rarely grow beyond medium scale level due to lack of access to markets and finance, limited skills and business linkages”<sup>12</sup> that provide opportunities for growth. Obstacles to growth for the informal sector are linked to the bureaucracy associated with registration, licensing, fees and a myriad of other regulations, e.g. health & safety, labor conditions, which they are required to conform to. Hence, the informal sector will typically involve activities which elude the costs of complying with burdensome laws and regulations pertaining to business formalization.<sup>13</sup>

The conflict of two decades resulted in urban centers being destroyed and large numbers of civilian displacement. “A further consequence has been the creation of groups

7 Musse F, and Gardner J., A Gender Profile of Somalia (Updated from the 2007 version), EU Somalia mission, October 2013.

8 Somali Economy Profile 2013, [http://www.indexmundi.com/somalia/economy\\_profile.html](http://www.indexmundi.com/somalia/economy_profile.html)

9 ILO Somalia report: Assessment of Policy and Legal Frameworks for Small and Medium Size (SMEs) in Somalia (Puntland and Somaliland), 2011

10 Specific data for South Central is not available but it would be reasonable to assume that MSMEs also dominates the private sector in South Central.

11 ILO Somalia report: Assessment of Policy and Legal Frameworks for Small and Medium Size (SMEs) in Somalia (Puntland and Somaliland), 2011

12 Ibid.

13 Ibid.



with a strong interest in sustaining conflict” a conflict that remains closely linked to competition over resources, including the state. Many believe it is this basic lack in security that continues to hinder an economic take-off in Somalia. Somaliland has created what is often referred to as island of stability in the volatile region, and now playing an important role in rebuilding its private and public institutions.

## 2. Women’s Participation and Profile

There has not been any undertaking to create an organized inventory of MSMEs in Somalia. No consolidated information exists for the three regions in terms of numbers, and data for categories such as sub-sectors of economic activities, division by gender, or size of business, is even more difficult to obtain. Statistics on the representation of women in the private sector in Somalia are likewise not systematically collected and centralized. Figures offered are regularly derived from informal discussions, therefore contradictory. Government institutions in particular are not inclined to disaggregate data on the private sector according to sex.<sup>14</sup>

Regardless of scarce data, it is believed that women in Somalia make up over 60% of business owners, but are by no means a homogenous group. The study identified an array of business women that can roughly be classified into three main groups:

- The first group of women is in the micro-enterprise sector and represents by far the majority of women-owned businesses. They tend to have limited education, lack the most basic business skills, are often the only breadwinner in the family, enter into business purely as a coping mechanism and will remain the sole individual in the business.<sup>15</sup>
- The second group of business women tend to be educated (often university-educated), are able to take more risks due to family backing, and can be either individual business women or part of a cooperative. (This group can also include diaspora, but not necessarily).
- A third group, but very small number of women, is represented by returned diaspora. They can and are

willing to take much larger risks, have access to vital national and international business connections, and have the financial means to invest in innovative business ideas or buy existing companies.<sup>16</sup>

Although women are becoming increasingly active in non-traditional economic activities, the first group mentioned (and which are in the majority) still typically engages in economic activities of informal, irregular nature and of low-value. These are the **micro businesses** which can be identified as “those that have no names and no extra staff”<sup>17</sup> and normally trade in the following sectors:

- Non-food items such as firewood or charcoal
- Dry food rations
- Milk products
- Fruit and vegetables
- Small tea shops owners
- Livestock
- Qat
- Meat and fish
- Second-hand clothes
- Retail of petroleum products<sup>18</sup>

A focus group discussion (FGD) with business women in Garowe revealed interesting perceptions about which sectors are the most profitable for women to partake in within the micro business group. The FGD agreed that women selling meat and qat have the largest profit margins, and those women trading groceries are in a more favorable position than those engaging in selling clothes. A persistent view exists that women trading in gold have much larger profit margins, but the study found no concrete evidence of such perception. Nevertheless, in comparison to women trading in perishable food items, they do net larger profits.

Examples of women representing **medium to large scale businesses** can be found in a variety of sectors, but evidence in various reports signals that they are concentrated around the importation of clothes, cosmetics, furniture and/or perfumes. Within this group, women are steadily engaging in sectors that are traditionally and predominately occupied by men.

<sup>14</sup> For example, the Chamber of Commerce of Puntland could only provide a list of the names of women who have registered with the Chambers while but it included no sectors or size of the businesses and had no other data on the participation of women in the private sector.

<sup>15</sup> Women are the main breadwinners (70%) in families in Somalia, and the figure is significantly higher for female headed households.

<sup>16</sup> Examples of these women are the owners of World Remit and Af-Jireh Energy Company in Hargeisa.

<sup>17</sup> Director General for Ministry of Commerce and Industry, Garowe, Dahir Mohammad Hassan.

<sup>18</sup> In Mogadishu almost all fuel in small jerry can-sized quantities is sold by women. On the other hand, women are also heavily involved in the importing of fuel for the South Central region, but they represent only a small fraction of this sector.

The box below presents a few examples of women-led businesses in different sectors identified in the course of this study:

Sector	Company
Fishery	Hoobaan Natural Resource Company (Somaliland)
Salt production	Muliyo Salt Company (Somaliland)
Remittance	World Remit (Somaliland)
Livestock	Togdheer Women's Livestock Association (Somaliland)
Alternative energy (Liquefied Petroleum Gas)	Af-Jerah Energy Company (Somaliland)
Travel	Daqare Travel Agent (South Central)
Construction	Bilan Construction and Services Company (South Central)
Petroleum industry	Anecdotal information indicates that there are around 20 women-owned companies in Mogadishu that import petroleum. (South Central)
Charcoal	Anecdotal information indicates that there are between 20-30 women wholesalers of charcoal in Garowe (Puntland)

The dominant livestock sector is experiencing rapid expansion and is “attracting increasing private sector investment”.<sup>19</sup> A number of investment opportunities have been identified for the sector, including feedlot finishing, fattening farms, dairy products, fodder production and the exporting of fresh and frozen meat. Business opportunities also exist for support services such as veterinary services, insurance, transportation, and air freight services.<sup>20</sup> Unfortunately, while women are slowly entering the sector, they tend to “concentrate on the less lucrative [parts of the value chain], such as the slaughter market that produces meat for local consumption”<sup>21</sup> or buying small stock in rural villages and selling them in the main markets.

### 3. Women's Representation and Networks

#### i. Private sector business community

Somali culture essentially still downplays women's roles in socio-political and economic development, but business women are gradually challenging the systematic discrimination against women's representation – in both public offices and independent business entities such as the Chamber of Commerce. The Chambers of Commerce in both Puntland and Somaliland have at least one female board member each, and women make up roughly 15% (Puntland) and 25% (Somaliland)<sup>22</sup> of their memberships. In contrast with the other two regions, in South Central five women serve as board members, out of a total of 20 members. Business women interviewed<sup>23</sup> articulated the resulting impact as follow: i) it heightens the profile of not only individual business women, but also umbrella organizations representing business women<sup>24</sup>, ii) women have better access to business information, iii) female board members have the best interests of business women at heart and “can fight battles on our behalves” and iv) having female board members provide women “access to powerful people like the President and other senior officials in Ministries”.<sup>25</sup>



Cudbi Yousuf Ali raises chicks in Mohamed Moge camp, Hargesia

19 USAID/DAI Somaliland Livestock End Market Study, July 2013

20 Ibid.

21 Hussien, AIM, Institutionalizing Islamic Micro-finance in South Central Somalia, UNDP Research Paper, March 2013.

22 Statistics provided through interviews with staff of both Chamber of Commerce in Puntland and Somaliland.

23 Focus group discussion and interviews in Mogadishu, March 2014.

24 For example the Somali Women's Entrepreneurs Association (SWEA), Somali Women's Development Center (SWDC) and Banadir Business Women Association (BBWO).

25 Interview with two board members in Mogadishu, March 2014.

Despite some progress made in representation in independent business agencies, women are unfortunately not represented in senior executive positions.<sup>26</sup> Coupled with the fact that ministerial bodies (such as the Ministries of Commerce) lack focal points for women entrepreneurs, results in women not being identified as a target group, hence remaining absent in government policies and strategies.

In 2011 the Ministry of Labor and Social Affairs in Somaliland developed a comprehensive National Gender Policy, prioritizing five thematic areas of concern, of which Poverty Reduction and Economic Empowerment is one. The thematic area includes the vision to create a “favorable environment to enable women, men and the vulnerable segments of the society to participate and benefit equitably from productive work”.<sup>27</sup> Public offices across the three regions are working to reform legal and regulatory frameworks for the private sectors, creating enabling environments, but reforms (administrative simplification and greater transparency) have been slow. It is the small to medium size enterprises – in specific women-owned businesses – that do not have access to influential government people that can offer ‘special treatment’, which will continue to suffer most.<sup>28</sup>

## ii. Associations and cooperatives

The study revealed mixed views about women entrepreneurs’ use of business networks and associations. Women engaging in typical low-value activities see no benefits in joining associations, and fear that involvement will require paying membership fees which they will not consider doing.<sup>29</sup> The notion of cooperatives is even further removed from micro enterprise owners’ reality.

The formation of female cooperatives, ushered in to support women’s economic empowerment programs in Somalia has seen varied and limited results.<sup>30</sup> One view is that “cooperatives are often formed superficially to benefit from funding opportunities”;<sup>31</sup> and the formation of cooperatives for Internally Displaced Populations (IDPs) is further complicated by the temporary status of the beneficiaries. Nonetheless, some agencies have managed to form cooperatives with some margin of success, “although the formation of cooperatives in the Somali culture is not a common phenomenon”.<sup>32</sup>

Examples of the challenges women cooperatives face to survive beyond the life span of a project can be found in the ‘Empowering Women of Eyl’ project supported by UNDP in 2013. While one of the seven cooperatives established has since grown from 14 to 20 members, only two others have survived since implementation - and they only comprise of two members each.<sup>33</sup> Reasons for failure were cited as:

- The group had no common vision for their business, including how they will invest or spend profits;
- The cooperatives had no set of clear set of rules or constitution that governed them;
- The functioning of the groups was hampered by proximity to their business and each other.

An USAID report further expressed the opinion that “the term *association* tends to be used interchangeable with *cooperative*”,<sup>34</sup> but terminology and initial setbacks should not prevent agencies from replicating good practices when it comes to support for women through associations and cooperatives.

26 Directory of Existing MBO's in Mogadishu and Survey findings, Abdullahi Yusuf Mohamed, August 2012.

27 The Republic of Somaliland, Simplified National Gender Policy, Ministry of Labour and Social Affairs, 2011.

28 Interview with owner of Managing Director of World Remit, Su'ad Odowa, Feb 2014.

29 The women present in the Focus Group in Garowe, owned small businesses selling second clothes, vegetables, groceries and cosmetics, Feb 2014.

30 FAO have formed agriculture cooperatives in the south and is currently duplicated the model with women farmers in Hargeisa with some success. Meetig with Doreen Kinoti, Snr Program Manager for Farm Concern, Feb 2014.

31 Comment by a senior UNDP Somalia staff member, Feb 2014.

32 Interview with the Program Manager of a local NGO (GECPD), Farouk Majani, Feb 2014.

33 It is even questionable whether the loose affiliation of two individuals can be considered a cooperative.

34 USAID, Partnerships for Economic Growth: Somaliland Private Sector Development Assessment, June 2011.

# Challenges for Women in the Private Sector

## 1. As Employees

***“The productivity of a woman decreases with the birth of every child, which does not make her the ideal employee”.***

*- Comment by  
a senior staff member of Nagaal Electric Company*

Women’s current participation in wage labor is highest in Puntland (40%) followed by Somaliland (36%), and lowest in South Central (33%) and mainly concentrated in the agriculture sector.<sup>35</sup> “Women are discriminated in against in formal employment”<sup>36</sup> and this is most noticeable in both the financial and telecommunications sectors in Somalia. While women roughly make up around a third of the clientele of banking institutions and 60% of large telecom companies, women hardly feature as employees.<sup>37</sup> The percentage of women being employed in these two sectors was as low as 1 percent in some companies, and reached a maximum of only 9 percent.<sup>38</sup>

### i. Tangible challenges

The perceptions of interviewees<sup>39</sup> regarding the causes of low representation of women in sizeable private companies in all three regions are understandably subjective, but were nevertheless common and recurring. The study identified a number of **concrete** obstacles hindering women from entering the private sector, more specifically in the dominating financial and communications sectors:

- Companies follow outdated advertising procedures. Notice boards, websites and the printing media are not necessarily the modes of communication women use to access the job market and therefore excluded;
- Although more and more female youth are graduating with tertiary educational qualifications, their lack of any job experience counts against them;

- When women are short-listed for positions, they struggle to pass the standard tests conducted by companies as they lack in English language and technical skills required for certain positions;
- Appointments are routinely clan-based; a structure that systematically discriminates against women in Somalia.<sup>40</sup>
- Women’s domestic responsibilities and roles prevent them from taking on employment that has demanding and long hours;

Insecurity as an obstacle for women working in private companies was hardly mentioned. Although, when the close correlation between security and women’s mobility was presented, many recognized insecurity as a hindering factor in women’s ability to work for private companies, citing performing technical tasks for telecommunication in very remote areas as an example.<sup>41</sup>

### ii. Perceptual challenges

Even if companies would find women with all the required technical skills, interviews with private companies, individuals, female students and FGDs, offered a range of intangible reasons for the absence of women as technical, administrative or managerial staff in the private sector:

- Maternity leave requires extended absence from employment which companies cannot afford;
- Large private companies are unfriendly environments<sup>42</sup> and not conducive work places for women;
- Women are fundamentally not good at decision-making, and hesitant to manage male colleagues.

**“Somali society is slowly changing its attitude towards women working in private firms, but both male and clan-biased appointments still dominate recruitment processes”**

*- Perception of a female student during a FGD*

35 Musse F, and Gardner J., A Gender Profile of Somalia (Updated from the 2007 version) EU Somalia mission, October 2013

36 Ibid.

37 Interviews with a number of financial and telecommunication companies in all three regions.

38 The figure excludes women being employed as cleaners with the companies.

39 Perceptions were tested with 25 UNDP partner organization staff, employers of large companies, as well as female individuals working in large private companies.

40 Indicated by interviewees in all three regions as of one of the major obstacles for women. Though clan-based appointments might also be affecting male applicants, women are definitely disproportionately affected due the fact that they do not align themselves naturally with a clan as much as men.

41 These tasks relate to the maintenance and repair of towers or equipment, often occurring in very rural settings or sometimes at night time.

42 Reference to unfriendly (and even hostile) were made when explaining that women are not suitable to work with men in the same office, can be subjective to verbal harassment or

While the study only tried to understand the challenges women face entering the private sector as employees, gender stereotyping and discrimination *within* the work place might yield even more thought-provoking facts. One company that manages to employ a number of women in senior positions is GSK-Group in Somaliland. The unique aspect is that all the senior positions filled by women are represented by female diaspora. Such appointments can create a working environment that is female –friendly, but also ensure equality regarding salaries, benefits and recruitment processes.<sup>43</sup>

### iii. Support to job seekers

Shaqodoon is an organization that provides Somali youth with opportunities to skill trainings, access to work and internships with offices in both Hargeisa and Mogadishu. The organization “utilizes innovative cellphone and web-based technologies to effect communication between those offering career opportunities and youth looking for work.”<sup>44</sup> In July 2013, with the support from the Ministry of Planning, Ministry of Labor, Sony and ILO, Shaqodoon organized the first national employment conference and job fair in Hargeisa. The fair brought together the Somali “business community, local and international NGO showcasing and posting paid jobs, internships and trainings opportunities.”<sup>45</sup> Unfortunately, according to the Executive Director, too few young females visit the center or attended the job fair to benefit from their services.

## 2. As Business Women

### ***“I thought that I was equal to men until I arrived back in Somaliland and tried to established my business”***

*- Su'ad Odowa,  
owner and Managing Director of World Remit*

### i. Tangible challenges

The challenges women face in Somalia either to establish or scale-up a business are by no means unique to operating anywhere else in a post-conflict setting or specific to women. The typical constraints (lack of access to credit, lack of sound business skills, lack of skilled labor, lack of equipment and technology) were repeatedly stated by

women operating micro to large scale enterprises. The study however identified a few (additional) interesting hurdles for female entrepreneurs in Somalia:

- The capacity to conduct proper market research (feasibility studies and business planning) is a major constraint. Limited (perceived) options is causing overcrowding in certain sectors - like the import of clothes or cosmetics - and is creating fierce competition, resulting in low profit margins;<sup>46</sup>
- The administration of taxes is not bestowed on one single government agency. However, Somali's do adhere to an informal patchwork of tax collection and women seem to be largest contributors to tax revenue in the Somalia. While paying taxes happens in a very informal way, it seems to be somewhat 'organized', and women hardly mentioned the collection of taxes as a deterrent or challenge to open or manage a business. They did object to the random increase of taxes connected to specific venues or scaling up of their business with not clear principles;<sup>47</sup>
- It seems that women operating micro enterprises see the establishment of a functioning government or regulatory framework for the private sector as a 'side show'; a process that is not pivotal to conduct a successful business;<sup>48</sup>
- As previously mentioned, insecurity is closely linked with women's general mobility. While the dominating male perception is that women face little restrictions regarding their movement in Somalia, women FGDs and individual conversations contested this notion. In South Central, insecurity is having an even larger impact on the ability of women to function in the private sector;<sup>49</sup>
- While a city like Hargeisa is among the 15 most expensive cities in the world to start a business<sup>50</sup>, female entrepreneurs face huge hurdles during inception phase of new ventures, for example preparing a comprehensive business plan or conducting simple market analysis;

43 Interviews with Moustapha Osman Guelleh, Chief Operating Officer for Somaliland Beverage Industry, and Kaltuun Hussien, General Manager at GSK-group, Feb 2014.

44 Official website of Shaqodoon organization: <http://www.shaqodoon.org/Pages/default.aspx>

45 Ibid.

46 A study conducted by USAID/DAI states that in Somaliland 39 out of 54 recent industrial firms failed due to lack of market research.

47 Anecdotal evidence are that in Garowe, small vendors pay between 60-100\$ per year which is normally collected in two installments, and tax collection for micro enterprises was anything between 0.5 – 1USD per day in Hargeisa.

48 This was also found by ILO while surveying a total of 627 women entrepreneurs in Hargeisa and Mogadishu. Only 1.2% of the women identified that 'government rules and regulations' as a business constraint.

49 FGD in Mogadishu with female members of the Chamber of Commerce, Feb 2014.

50 World Bank/IFC report, Doing Business in Hargeisa 2012, Co-publication.



Micro-enterprise

- Access to electricity, the poor quality and high cost<sup>51</sup> thereof are impacting on the productivity of women's businesses. This is not only true for the petty traders in fish, meat, milk or other perishable products, but likewise for medium or large size enterprises depending on power to deliver a service, or for production purposes. The availability and high cost of electricity are also effecting the choice of business women engage in, has resulted in women closing or changing businesses.<sup>52</sup>
- The lack of business incubators or quality business development services was identified - mostly by returned diaspora - as a major challenge.

The last issue brings up the question of where women turn to for business development support and advice, and whether the creation of organized business development centers<sup>53</sup> can address many of the business needs for

both men and women. Centers which can provide quality business development services for especially medium and large enterprises in post-conflict settings have proven to be very challenging. The challenges include those of sustainability, strategic and cross-cultural nature when working in developing and emerging markets, and the staffing of the centers.<sup>54</sup>

## ii. Intangible challenges

While the above-mentioned challenges are closely related to the market space per se, women face many palpable challenges. Some challenges show similarity with those experienced by women trying to enter the private sector as employees, namely i) time constraints - women bear an unequal burden in reproductive<sup>55</sup> tasks, ii) mobility hampers women as managing a larger business can require extensive traveling,<sup>56</sup> and iii) the real business world is reserved for men and a intimidating space for women. A number of other challenges are unique to women as entrepreneurs:

- Women are not natural risk takers. Their first priority lies with their families, which makes them more hesitant to risk family finances;
- Women severely lack access to information. Much of the business information is shared in the informal arena, of which women are not part of. This reduces their chances to take advantage of business opportunities;
- No formal networks exist that provide platforms for businesses women. The opinion that "women's interests can only be represented by women"<sup>57</sup> is preventing even male representation to table concerns business women have as they are not seen as the real voices of women;
- Modern Somali business women may no longer be 'captives' to their clans, but they still remain part of them. Even diaspora who have returned after living abroad for many decades, are expected by their relatives to act in ways that at the very least do not harm the interests of the clan. These expectations are hindering women entrepreneurs to operate in the country without support from their kinsmen.<sup>58</sup>

51 The electricity bill can make up as much as 50-60% of a company's costs in Hargeisa.

52 Interview with business women Garowe and South Central, Feb and March 2014.

53 The Somaliland Business Fund has the vision to develop itself into a support center over time.

54 Interview with a senior UNDP staff member, March 2014.

55 Reproductive duties must be understood as the wide range of responsibilities women bear including child bearing, child raising, cooking, cleaning, look after elderly persons in the family, etc.

56 Comments by female students at the University of Puntland, Feb 2014.

57 Interview with Chamber of Commerce board members in Mogadishu, March 2014.

58 Interview with Su'ad Odowa, Managing Director of World Remit, Feb 2014.

# Impact of Women's Economic Empowerment Initiatives

## 1. Overview

***"I have not seen any proper market analysis done in the past few years"***

*- The Acting Director of the non-profit organization, Candle Light*

Agencies have been implementing projects to encourage, support and train women entrepreneurs in all three regions for decades. From interviews and secondary data it appears that the typical approach is to combine business training (i.e. drafting business plans, book keeping, mathematics, business development, marketing, etc.) with vocational or skills training, followed by the granting of small funds to women. Programs tend to support small units of operations to the point that it may be more convenient for individual women to run several micro enterprises rather than a single medium company, thus distorting natural economies of scale and reducing the risk of failure. Only very few have or will evolve from this micro enterprise stage and the majority will remain individually owned and managed.<sup>59</sup> To have a better understanding of why so many women remain trapped in the micro enterprise stage, the study examined the most common mistakes and failures of women's economic empowerment programs.

## 2. Short Falls and Failures

### i. Lack of market analysis and research

Little or no market research is being conducted prior to the design of most interventions. Women are normally free to decide what enterprise they want to start up. A common misconception by both agencies supporting women entrepreneurs, and the women themselves, was that they have failed simply because they lacked sufficient funding, or did not have the right skills to succeed in their ventures. Many fail because they simply have not spent enough time researching their business idea and its viability in the market. Implementing agencies too often based support (including training and grants) on what they assumed will be viable business options for women in the private sector.

<sup>59</sup> For example, in Somaliland and Mogadishu 628 firms sampled through an ILO study last year, 89.1 percent of the micro businesses were individual proprietors.

### ii. Selection of participants

The inappropriate selection of beneficiaries topped the list of bad practices by implementing partners.<sup>60</sup> The selection of participants is perceived to be largely haphazard and non-inclusive. The selection process happens in the absence of clear criteria and is also blamed for being clan-biased. Poor targeting by agencies has led to the manipulation by individuals – in either the agencies or the government - who take advantage of funding opportunities. Including local government agencies in beneficiary identification has been somewhat helpful, but has by no means resulted in complete transparency.

### iii. Vocational and business training programs

Vocational/skills training form part of most agencies' programs for female entrepreneurs. Current vocational training typically concentrates on traditional professions or skills of women in Somalia.<sup>61</sup> There is common acknowledgment<sup>62</sup> that different approaches and a shift in focus to more marketable skills are needed, as current programs are filling an already saturated market. Women further experience difficulty attending training for prolonged periods due to their household responsibilities, resulting in a high dropout rates.

Business training lasts anything from two days to a number of weeks. Training content was frequently criticised for its lack of quality and relevance. As much of the training is targeted at illiterate women, critics of business training for women emphasized that many training manuals are not sufficiently tailored to accommodate this lack in skill of women.

**What are the common mistakes made when implementing women's economic empowerment programs?**

- **'Wrong' and clan-based selection of beneficiaries**
- **Lack of coordination with government agencies**
- **Too short training courses**
- **No monitoring and follow-up**
- **Grant sizes too small**

*- Question to 7 UNDP partner organizations during workshop*

<sup>60</sup> Identified through a 'Mapping and Ranking' exercise with UNDP partners from all three regions in Garowe, Feb 2014.

<sup>61</sup> Training in tailoring skills, tie-dyeing, and the management of beauty salons have dominated vocational training in Puntland and Somaliland.

<sup>62</sup> Including the Director General of the Ministry of Commerce, and staff from the Ministry of Women, Family and Social Affairs.

#### iv. Awarding grants

The awarding of small grants carried some very mixed opinions. Nonetheless, there was an undisputed agreement amongst donors, project staff and beneficiaries interviewed of the following:

- The once-off nature and the size of grants are much too small to have a real impact on economic growth, therefore merely act as a safety net for many households;
- Grants often focus on the start-up phase of projects, and as a consequence fail to support the expansion and growth of women-owned businesses.

The Chairperson of KAABA Micro-Finance Institution (K-MFI) estimates that the survival rate of businesses established through small grants programs could be as low as 10%. In her opinion small grants have additional disadvantages:

- Small grant recipients are difficult to track which hampers rigorous monitoring or follow-up support – both technically or financially;
- Small grants projects create a ‘recipient mentality’ which in the long term is harmful to women’s empowerment.

Bad planning and delays have contributed to failure too. In one case a NGO received donor funds to support women setting up small businesses in a newly rehabilitated market. The funds were distributed well in advance of the renovations, causing about a quarter of recipients to spend their funds on household consumption instead of a new business.<sup>63</sup>

#### v. Lack of follow-up and monitoring

Very few agencies have rigorous follow-up and monitoring procedures in place. It is compounded by the once-off dynamics of grant-giving projects, coupled with the inability of agencies to pay for staff to track and monitor

female participants beyond the life of the project. Besides, the absence of clear benchmarks for rating success for micro businesses is unmistakably missing from projects focusing on women’s economic empowerment, leading to an over-emphasis on ‘numbers’ instead of real impact.

### 3. Good Practices

Some agencies performed better during implementation and the following good practices have been witnessed:

- The selection of participants was conducted in a participatory and transparent manner. For example, United Nations High Commissioner for Refugees (UNHCR) set up a steering committee that included members of the IDP community, UNHCR staff, the Ministry of Interior and the implementing partner when selecting program beneficiaries;
- Interviews were conducted with potential female participants, and only those who are already managing businesses or “showed a keen interest and commitment”<sup>64</sup> were selected;
- Vocational training lasted for over six months, providing quality training.
- Flexibility was built into programming, especially with regard to the disbursement of instalments of grants. One agency introduced three instalments over period of six months;
- One project appointed a Case Manager who provided practical business advice (location, stock management, book keeping) to individual women<sup>65</sup> during the start-up phase.
- Regular spot checks were conducted to track progress and early setbacks. The Case Manager had the responsibility to advise the partner organization whether a second and third instalment to individual women should be granted;
- Monitoring was conducted for up to six months beyond the end of the project date.

<sup>63</sup> Interview with two staff members of Somalia Family Fund, Feb 2014.

<sup>64</sup> Interview with Mohammad Salah, UNHCR Liaison Officer in Garowe, Feb 2014.

<sup>65</sup> Each Case Manager was responsible to guide and support 15-20 women.



## Access to Finance

### 1. Current Situation

***“Today the banks have still very few options for female entrepreneurs in Somaliland that is why micro finance is so much needed”***

*- Amina Alin, Chairperson KAABA Micro Finance Institution-*

A UNWOMEN Baseline survey in 2013 indicates that women’s access to credit or grants for business purposes differs considerably between South Central (43.7%), Puntland (10.2%) and Somaliland (2.9%). The high figure for South Central is explained by the large number of small grant recipients (30.3%) who are benefitting from financial support by NGOs, and the fact that women’s main source of income (37.4%) in South Central is donor aid.<sup>66</sup> There is unfortunately no concrete evidence from studies or surveys that the much larger contribution by donors in South Central to boost women’s economic situation, has had any considerable impact on women’s economic advancement.

Stimulating access to finance through micro-finance programs has long been seen as the solution to enhance women’s economic empowerment. A local agency SAACID (meaning ‘to help’ in Somali) that has been operational in South Central for more than 17 years, documented that access to micro credit increased household spending on health (200%), education (243%) and food (82%) after joining the credit schemes<sup>67</sup> but for many beneficiaries, it simply remains a coping mechanism and little opportunity for growth.<sup>68</sup>

Anecdotal evidence suggests that women are still somewhat distrustful of micro finance schemes, specifically in regard to not meeting the required religious and ethical Islamic financial principles. Additionally a strong culture prevails of woman borrowing money from relatives to start or scale up businesses, because “we do not have to pay interest and we can pay back the money as it suits us, while this is not the practice when we would take a loan.”<sup>69</sup> “Except for a few piloting attempts of NGO-MFIs no institutions have yet carried out the

market research with clients to tailor products and services appropriate to their clientele such as developing products compliant with the Shariah requirements.”<sup>70</sup> Agencies are slowly starting to transition from *credit-led* to *savings-led* financial models, but they continue to focus on micro finance and do not compensate for the lack of formal financial institutions in Somalia.

Loans can be obtained from financial institutions such as Salama Bank or Dahabshiil, but loan facilities provided by larger financial institutions in Somalia are not yet in conformity with the special needs of their female clients.<sup>71</sup> Many smaller money transfer companies (or Hawala companies) are offering some form of credit, but it happens without any formal regulation, and no data was available about the real nature and extent of such facilities. Access to formal credit is typically determined by the availability and use of collateral. Traditionally, men have inherited land, real estate or other assets, putting them in a position to access finance, leaving women disadvantaged. More than the lack of access to credit per se, women tend to exhibit higher risk aversion to apply for credit from financial institutions, as well as have less familiarity and satisfaction with larger-size credit instruments.<sup>72</sup>

### 2. Financial Support for Economic Growth

Two initiatives currently support the establishment and growth of enterprises in Somaliland through partnership funding. Development Alternatives Incorporated (DAI) through its ‘Partnership for Growth Program’, saw funding to five women-owned businesses during the first round:

Name	DAI partnership contribution	New employment created
Af-jerah Energy Company	\$50 000	8
Deeman Business Enterprises	\$30 000	25
KAABA MFI	\$50 000	10
Muliyo Salt Trading Company	\$80 000	25
Togdheer Women's Livestock Association	\$49 970	18

66 UNWOMEN Baseline Survey for UNWOMEN Country Programme and Strategic Note (2012-2013)

67 Hussein, AIM, Institutionalizing Islamic Micro-finance in South Central Somalia, UNDP Research Paper, March 2013.

68 The agency reported that only 8% enlarged their shops, 4% opened an additional shop, and 1% began wholesale or import/export after joining the credit scheme.

69 Comment from a female participant during a FGD in Garowe. Feb 2014.

70 Nur E., Ministry of Planning & Development Somaliland, Institutionalizing Microfinance: Towards Inclusive Business, January 2013.

71 The Dahabshiil branch in Garowe provides savings and remittance services, but no loan facilities.

72 Focus Group Discussions in regions and comments from successful business women.

The matching grants go hand-in-hand with substantial technical and business support to the beneficiaries, consisting of one month of intensive training and one week of in-house training. In the second round of funding, focus on will be on the livestock and agriculture sectors, where the agency believes is even more opportunity for employment and growth, in comparison to other sectors.

The Somaliland Business Fund (SBF) was established with support from DANIDA, DFID with the World Bank providing an oversight function. The fund through its matching grant initiative aims to mobilize the “energy and resources of the private sector to create jobs and improve incomes for Somalilanders. The SBF does this by helping businesses develop new products, enter new export markets, improve their productivity and become more innovative”.<sup>73</sup> In round one, a total of 14 female-owned businesses (17.5% of the total) were awarded matching grants, and represented a variety of sectors:

Sector	Grant award size
Fruit and veg. ( irrigation)	Small
Tomato paste and ketchup	Small
Mud crab	Small
Fisheries-upgrade	Small
Gums & resins processing upgrade	Small
Iodized salt	Small
Printing and photocopying shop	Small
Bakery-cakes and fancy breads	Small
Laundry and dry cleaning service	Small
Furniture plant-upgrade	Small
Garment manufacturing	Small
Home decoration factory	Small
Cloths factory	Large
Mobile expo events	Large

The fund expects the number of female grantees to increase in round two. Support to all matching grant recipients includes “extensive business advice, training and on-going consulting if needed”.<sup>74</sup> (The SBF anticipates to be awarding the remaining six million USD in round two).

73 Somaliland Business Fund, Official Website: <http://somalilandbusinessfund.com/>  
 74 Meeting with David Mitchell, Team Leader, Somaliland Business Fund, Feb 2014.

## Economic Empowerment Leading to Politics

*“Why would I want to be in a space where I am a puppet again?”*

*- Comment by Amina Farah Jireh, Owner of Af-Jireh Energy Company when asked if she would enter Somali politics*

Despite a few female appointments to ministerial and vice-ministerial positions, and women being elected as members of local councils, women are still largely underrepresented in the public sector. Yet some optimism prevails and some believe “the introduction of political parties and multi-party elections in Somaliland has definitely improved women’s chances of election”.<sup>75</sup> There are further indications that more women aspiring to participate in politics shows no signs of diminishing. Local council elections in Somaliland in November 2012 saw a huge increase in women standing for election (from seven candidates in 2002 to 146) and youth of 25 years and over, were allowed to stand for the first time. Elections, preceded by extensive lobbying and campaigning, saw women still only managing to secure ten seats, as against 325 men. None of the elected female members are representatives of the urban settings.<sup>76</sup>

### i. Reasons for entering politics

The study attempted to grasp a better understanding of both push and pull factors for women entering politics. Reasons provided for pursuing a political careers were i) women are concerned for the “women and children in their community and feel they have an obligation to address issues” related to both groups, ii) they realized that “most functions of council members are anyhow performed by women, so we can also do it” and iii) they believed that “women needs to be represented by women”. Four council members interviewed<sup>77</sup> had different opinions about why they were successful in their campaigning and election:

- Receiving strong clan and family support made it possible to be selected;
- Former political or NGO experience; providing them with experience in messaging and advocacy during their election campaigns.

75 Musse F, and Gardner, J., A Gender Profile of Somalia (Updated from the 2007 version) EU Somalia mission, October 2013.  
 76 A women as young as 25 years entered the elections race and was elected as council member in 2012.  
 77 Four female council members from Somaliland, Feb 2014.



A gender advocacy workshop supported by UNDP

- Targeting the right groups to lobby for support resulted in election;

The tacit perception of others were that women are elected as council members or appointed to public posts largely due to their connections with people in positions of power, and has little to do with merit, skills or experience.

#### ii. Reasons for staying out of politics

The cultural bias against female political participation and leadership in government – “a bias held by women as well as men – and of the traditional belief that women should not take elective posts reserved for men”<sup>78</sup> were stated as the major reason for women’s hesitancy to enter politics.

Discussions with prominent political activists and business women confirmed that the next obstacle is to convince

political parties to put women forward as candidates, as the clan system remains inimical to political inclusivity and women’s participation in politics. Somaliland politics in particular “still [] look for the charismatic individual and the extent to which sub-clan support can be garnered”,<sup>79</sup> something - even affluent business women admitted - is very difficult to do. Additionally, the election process requires campaigning that involves substantial funds most women lack. Female campaigners cited spending between \$12 000 - \$25 000 on local election campaigning, with little or no financial support from their clan.

“Women’s desire to be taken seriously as political players is undermined by the scarcity of women who have the time, resources and forbearance to attempt a career in politics”<sup>80</sup> [but] whether cost and the failure to secure votes for the unsuccessful female campaigners will deter women from standing for election in future remains to be seen.

78 UNWOMEN report, A district comprehensive assessment of Gibley district, March 2012.

79 Kibble S and Walls M., Preparing for local Elections in Somaliland, August 2012.

80 Gardner, J., ‘Country Gender Profile Somalia- An Executive Summary’ January 2007.

## Summary Conclusions

- The lack of data on women in the private sector is **exacerbating the lack of understanding** of the nature and extent to which women are excluded and marginalized in the private sector.
- The **absence of regulatory frameworks** for the private, financial, energy sectors are but a few of many governing structures still missing that can provide incentives for investment and growth, leading to greater employment for women, but also for youth.
- The **representation** of women in public-private business mechanisms such as the Chamber of Commerce **can make a difference to business women** and women's business associations/networks.
- Too many women's economic empowerment programs are **still stuck in the livelihoods stabilization mode** (temporary job creation and creating self-employment through grants or start-up packages), and too few focus on economic recovery for employment, capacity development, access to finance, and establishment of small and medium enterprises.
- The average women's economic empowerment program is **riddled with flaws**. Bad planning and execution on the side of implementing partners, coupled with the lack of accountability required from donors contribute to the situation.
- **Small grants have made no real contribution to economic growth, while micro-credit has had some** on women's economic advancement. Noteworthy impact on growth and job creation is noticed where larger **matching grants programs** are supporting business women.
- Challenges for business women are some **very evident (and shared by business men) and some less obvious**. Perceptions differ between women and men about the nature and extent of these challenges. (Please see **ANNEX 1** for a summary of the Cross-cutting challenges for both men and women).
- Given that family responsibilities continue to fall primarily on women in the Somali context, women's ability to participate in the private sector as meaningful actors will for the time being **remain contingent on their care responsibilities within the household**.
- There is a great **lack in real understanding of how women in Somalia borrow** or access finances to start up or grow their businesses. Few rigorous studies have been conducted, making for little

understanding on the financial needs and constraints the 'educated risks takers'<sup>81</sup> face.

- Typical obstacles such as social and reproductive obligations, or the lack of property rights that can limit individual women in their pursuit for financial stability, can be addressed through cooperatives. **Cooperatives have the ability to develop a transaction cost advantage in mobilizing member initiative and resources.**
- Projects designed to support women through small grants or establishment of cooperatives, work best when undertaken by **specialist personnel, are conducted with considerable mentoring, and have long term monitoring built in.**
- The **transition from 'successful business woman to influential politician'** is by no means a natural or given shift for leading business women in Somalia. Women enter or stay out of politics for reasons not yet fully studied and understood.

## Recommendations

To structure recommendations, the study keeps in mind the most relevant activities mentioned under the Three Track Approach as identified on page 6 of this study. The activities identified are mostly related to Track B and C.<sup>82</sup>

- Capacity development of key stakeholders (government, private sector and civil society);
- Demand driven skills training;
- Access to finance;
- Pro-poor value chains development;
- Establishment of small and medium enterprises;
- Capacity development of local human resources;
- Promotion of an enabling environment.

(It is important to take regional contexts in account when recommendations are followed. Initiatives that might be possible in relative stable and secure locations, might not be in more insecure or even remote locations).

<sup>81</sup> Reference is made here with regard to the second group of women operational in the private sector – educated risk takers.

<sup>82</sup> **Track B** focus on local economic recovery (capacity development of local human resources, access to finance, establishment of small and medium enterprises, market based economic activities, pro-poor value chains and includes capacity development of governments, civil society and private sector, among other institutions). **Track C** focuses on the long-term phase of the transition (sustainable employment creation through the promotion of an enabling environment, labor market mechanisms and institutions, and private sector recovery).

## 1. Policy Recommendations

### i. Generic policy recommendations:

- **Step up reform and establishment of legal and regulatory frameworks:** Sectors identified are the private, energy and financial sectors. Among other actions, the approval of a commercial banking act remains critical to increase access to finance not only for women entrepreneurs, but everyone in Somalia. Demanding higher compliance with business regulations from the private sector will increasingly attract investment and lead to job creation, including for the youth. (*Capacity development of Government*).
- **Encourage the drafting and/or revision of gender-sensitive labour laws:** This supports all economics-based arguments that recognise that both men and women can play a critical role as economic agents in the private sector and create an enabling environment for women.
- **Focus on both entrepreneurship and employment:** Private sector support should shift to areas where economic growth is guaranteed, which will lead to employment for both men and women. A strong focus should be on sectors that can provide employment for youth; the livestock and agriculture sectors have great potential. (*Capacity development & Establishment of small and medium size enterprises*)
- **Create and assist opportunities for synergy:** Synergy is needed between donors, implementing partner, and government to avoid the current overlapping of projects and funding. UNDP can play a pivotal role in improving coordination and collaboration by hosting events or open forums. (*Promote enabling environment*)
- **Foster public-private dialogue:** A much needed step to move towards creating an enabling environment for the private sector in Somalia. It will also help the private sector (and women) to voice their interests and play a part in designing reform processes. (*Promoting enabling environment*)
- **Increase access to finance:** UNDP should collaborate with agencies/funds such KAABA MFI, DAI and the Somalia Business Fund, whose financial support already contribute to the development of markets, value chains and the strengthening of local and national economies. Advocate for increased matching grant opportunities and for efforts to regulate access to finance. (*Access to finance*)
- **Provide support to reform the energy sector:** With electricity being the most basic element required for

any functioning economy, the growth of the private sector in Somalia will remain severely hampered if this need is not addressed. Map current support by donors to the energy sector and identify gaps in interventions and support. (*Promotion of enabling environment*)

### ii. Women specific policy recommendations:

- **Encourage and support the collection of sex-disaggregated data:** The systematic collection of data on women in businesses in both the informal and formal sectors should be encouraged and introduced in all Ministries and other agencies collecting data. Simple guidelines on the collection of sex-disaggregated data can be provided to stakeholders. (*Capacity development of stakeholders*)
- **Conduct in-depth surveys on women-owned medium enterprises in each region:** The surveys are expected to highlight the needs of women entrepreneurs identified as the second group (educated risk takers) in particular, thus will help to identify business opportunities beyond the typical low-value activities most female traders engage in. (*Establishment of small and medium size enterprises*)
- **Inclusive value chain analysis or research:** Assist in identifying innovative business opportunities that ease women's household burdens and save time – like alternative energy programs. The livestock sector has great potential for women, both in the value chain itself or support services. Explore viable business opportunities for women. (*Pro-poor value chain development*).
- **Feasibility studies for alternative energy uses should have a strong gender dimension:** The planned business and investment plan for the "Green Stoves" should focus on women in the energy value chain and alternative products. Opportunities for women cooperatives or individual business women should be a strategic approach from day one for any alternative energy program. Existing initiatives by agencies or individual businesses can guide upcoming programs. (*Pro-poor value chain analysis & Establishing small and medium size enterprises*)

## 2. Program Recommendations

### i. Gender mainstreaming recommendations:

- **Mandate thorough market analysis:** Any financial support (from small grants to larger matching grants) must go hand-in-hand with thorough market analysis, identified as the main cause of business failure. When women fall short in their capacity to execute such

analysis, additional technical support is of extreme importance. Additionally, build the capacity of local agencies to conduct market research. (*Capacity development of key stakeholders & Establishment of small and medium enterprises*)

- **Commit to long term support and on-going monitoring:** There is a great need to track participants of women's economic empowerment initiatives over time to help inform policies and programs. (What types of support is actually making a difference? Has any diversified their businesses since the implementation of the program? How many have failed?) It is desirable that at least one project staff is employed to continue support, monitoring and report on the impact of the project for at least a year after project implementation. Build the capacity of local agencies to conduct technically sound and rigorous monitoring. (*Capacity development of key stakeholders*)
- **Women's Associations and Cooperatives:** Provide support to under-resourced but active associations and cooperatives, done through sustained mentoring and technical support. Cooperatives should only be established when there is clear vision and mandate for their formation. Women businesses should form cooperatives based on own preference of members and sectors, and not to support donor agency's grant making procedures or preference. (*Capacity building of key stakeholders & Establishment of small and medium size enterprises*)

ii. **Recommendations specific to women's economic empowerment:**

- **Shift economic empowerment activities to the 'educated risk takers':** Support should include wide-ranging business training, on-going technical support (including market research, product development, marketing, etc.) and long term mentoring by technical expertise.
- **Business support for medium and large scale enterprises:** Research different *variations and the feasibility* of business development services in Somalia, and compare possible models between the three regions. Services and support to women must aim to address both the *tangible and intangible* challenges women face as entrepreneurs and employees. The study proposes the following recommendations with regard to the business development services:
  - The target groups should be the educated risk takers who demonstrate actual interest in establishing a sustainable business.

- Business support can include "ready-made business products or ideas" for women as individuals or cooperatives, but also encourage and promote business undertakings where women and men combine their skills and resources.
- Services can provide a link between women entrepreneurs and financial institutions (either with those providing micro finance or has larger credit capacity).
- Support must include capacity building of women in 'soft skills' such as preparing CVs or interview skills, and confidence or leadership building.
- Consider providing opportunities for language and computer skills for women, or link the support with existing quality service providers.
- Provide scholarships to female graduates who want to invest in their language or computer skills to increase their chances of entering the private sector as employees.
- Host job fairs to bring jobseekers and employers together – focusing on opportunities for youth females.
- Vocational and business training
  - **Establish clear selection criteria for training participants.** Women should be properly vetted and screened before joining training courses. Various methods such as market simulation games, role play, in-depth interviews, and reference checks can all help with proper selection of female participants. (This can include individuals seeking to start or expand their businesses). The following set of criteria can assist in avoiding training and supporting the "wrong" group of women:
    - Identify information and knowledge seekers;
    - Select self-confident personalities who are able to network successfully;
    - Identify women who have demonstrated persistence and are goal orientated;
    - Identify women who are willing to take calculated risks or ones with sound business plans;
  - **Mandate training baseline data:** Implementing partners should be mandated to conduct analysis or baseline measures of competency done prior to any business training. Capacity building must concentrate on areas identified through thorough assessments.
  - Training and assistance should be conducted from an **application-based approach** that provides a

continuous cycle of building competence and confidence, thus employing a methodology in which technical assistance and training are applied to specific business problems.

- **Identify skills gaps for educated women:** Women who want to enter for example the livestock or agriculture sector as part of the value chain, or provide support services these sectors, will need specific technical training. Identify the gaps and create opportunities.
- **Support gender-responsive budgeting in the Government:** Support to both gender-sensitive budget analysis and the formulation of gender-sensitive budgets will ensure responsible and gender sensitive planning, including support to an enabling business environment. UNWOMEN has indicated that they will take the lead in supporting such an initiative in the future in Somalia. UNDP's Gender Unit can contribute to this initiative through complimenting and robust advocacy efforts, and support to Local NGOs and/or coordinating bodies' capacities in conducting evidence-based research and policy review.
- **Engage women in charcoal production and alternative energy programs:** It will have an economic benefit through women earning incomes, a social benefit through attitudinal transformations about women in the workforce, and environmental benefits via the work itself. Link and learn from ongoing programs (UNHABITAT funded) in Puntland and in Mogadishu.

### 3. Advocacy Recommendations

Forums and conferences have been hosted in the past in support of business women in Somaliland and South Central, but more can be done. UNDP can utilize a range of advocacy tools to promote increased participation of women in the private sector:

- **Workshops:** Seminars or workshops are affective ways of ensuring the participation of all concerned on the matter of women in the private sector. More opportunities should be created to bring together financial supporters for entrepreneurs (such as the newly established Somali Development Fund) and public offices concerned with women in the private sector.

- **Link women entrepreneurs to regional and international economic and business platforms:** This provides for knowledge sharing, learning, establishing networks and partnerships, and lobbying in support for business women in the region.
- **Organize discussion groups to challenge subject matters and/or policy:** Umbrella organizations such as SAMOFAL (Puntland), Nagaad (Somaliland) and SWEA (Mogadishu) should see more and sustained support to host events and forums. Funding research to do evidence-based advocacy will support gender sensitive private sector policies.
- **Encourage interviewing and reporting of successful business women:** The underreporting of the successes of business women in Somalia can be rectified through media attention. This will create role models/'enterprise champions' which again acts as a motivation for young female entrepreneurs.
- **Produce publications focusing on business women in Somalia:** By raising broader public awareness of the role women play in the private sector, the attention of both policy makers and donors is drawn, encouraging inclusive policies and sustained funding.
- **Encourage visits to Public Officials:** Advocacy groups of civil society should meet with elected officials and policy makers directly. By sharing challenges face to face, concerned officials can grow in their understanding; as a result chances of getting constructive responses are created.
- **Eliminate cultural beliefs:** Awareness about the significant contribution women make to the national economy of Somalia must be a stressed through campaigns. Initiatives should include support to ministries and civil society. This will help change the cultural perception that women are supposed to stay home and take care of families.
- **Use social marketing to promote gender equality:** The target can be government programs for MSMEs development, land titling, or access to financial services. Enabling women to claim their rights to property, inheritance, and land will increase access to resources and credit.
- **Raising awareness of the principled responsibility of business:** Awareness on the ethical responsibility for large cooperations to make a more concerted effort to recruit female employees should be part of every forum, workshop and informal discussion.

## Annex 1: Cross-cutting Challenges

Cross-cutting challenges	Gender neutral challenge	Women specific challenge
Regulatory Frameworks	Absence of frameworks is negatively affecting venture options, hampers employment creation, limits trade opportunities, and hinders foreign investment.	Absence of sound labor laws increases discrimination of women in labor market – recruitment in particular.
Access to Finance	Limited option to secure capital for start-up or up-scaling businesses; Absence of functioning central banks leads to limited support and supervision; limits investment options.	Women lack assets as collateral to obtain loans; financial institution discriminates against women borrowers; women exhibit higher risk aversion.
Access to Energy	Poor and expensive supply undermines productivity and investment; limits option for investments.	Women are the main users of household energy. Absence of time saving energy sources are limiting women's time to work outside the house.
Representation & Networks	Diverse interest of micro and small enterprises ignored when not represented in government or public-private mechanisms; Lack of information equals lack of opportunities.	No forum to voice concerns or complains. No accountability from local government entities to the largest stakeholder in the private sector namely women in micro enterprises. Women absent in government policies and strategies. Business information shared in informal sphere from which women are excluded.
Taxation	Taxation not set and administered to promote growth. Government spending on services to the private sector insufficient.	No additional or specific challenges for women.
Business Development Services	Lack of specialized advice on market research, marketing of product; Expensive or poor quality impacting on business choices or development.	Women less inclined to seek professional support leading to more frequent failure of businesses.
Skills training	Poor capacities of training institutions and lack of standardized curriculum. Mismatch between training opportunities, thus marketability and relevance of the skills not taken into account	Fewer marketable skills training opportunities for women available – typical training focus on over-crowded sectors such as tailoring or tie-dyeing.



## Annex 2: Recommendations Matrix

Recommendations	Target audience or implementer of recommendation
<b>Generic policy recommendations</b>	
Step up reform and establishment of legal and regulatory frameworks	Government & Donors
Encourage drafting of gender-sensitive labour laws	UNDP & Government
Focus on both entrepreneurship and employment	UNDP, Donors, NGOs & Government
Create and assist opportunities for synergy	UNDP, Government & Donors
Foster public-private dialogue	UNDP & Government
Increase access to finance	Government & Donors
Provide support to reform the energy sector	Donors & Government
<b>Women specific recommendations</b>	
Encourage and support the collection of sex-disaggregated data	Government & UNDP
Conduct in-depth surveys on women-owned medium enterprises in each region	UNDP
Inclusive value chain analysis or research	Government & UNDP
Feasibility studies for alternative energy uses should have a strong gender dimension	UNDP
<b>Program recommendations</b>	
Mandate thorough market analysis	UNDP & NGOs
Commit to long term support and on-going monitoring	UNDP, Donors & NGOs
Support to Women's Associations and Cooperatives	UNDP & NGOs
<b>Recommendations for women's economic empowerment</b>	
Shift economic empowerment activities to the 'educated risk takers'	Donors, UNDP & NGOs
Business support for medium and large scale enterprises	Donors, UNDP, Government & NGOs
Market related vocational, and business training and mentoring	UNDP and NGOs
Support gender-responsive budgeting in the Government	Government & UNDP
Engage women in charcoal production and alternative energy programs	UNDP
<b>Advocacy recommendations</b>	
Workshops & Discussion groups to support business women	UNDP, NGOs, Government
Encourage interviewing and reporting of successful business women	UNDP & NGOs
Produce publications focusing on business women in Somalia	UNDP & NGOs
Encourage visits to Public Officials	Government, UNDP & NGOs
Eliminate cultural beliefs that hamper women in private sector	UNDP, Government & NGOs
Use social marketing to promote gender equality in private sector	UNDP & NGOs
Raising awareness of the principled responsibility of business	Donors, UNDP & Government

## Annex 3: Study Work Plan

		27-31 Jan	2-6 Feb	9-13 Feb	15-20 Feb	22-28 Feb	2-7 March	10-14 March	17-21 March	2-9 May	12 May	
<b>A</b>	<b>Preliminary activities</b>											
1	Desk review and meeting with UNDP staff in Nairobi. Finalize key questions for study											Consultant meeting UNDP Nairobi staff and supervisor
2	Logistical planning for Field Visit											Consultant
<b>B</b>	<b>Field work</b>											
1	Field visit and meeting with stakeholders in Garowe											Consultant
2	Field visit and meetings with stakeholders in Hargeisa											Consultant
<b>C</b>	<b>Preliminary finding and report drafting</b>											
1	Preliminary field findings discussions with UNDP Gender Manager and senior UNDP staff											Consultant and UNDP Gender Manager
<b>D</b>	<b>Continue field work</b>											
1	Field visit to Mogadishu											
<b>E</b>	<b>Report writing and validation</b>											
1	Report writing (draft 1)											Consultant
2	Present findings and recommendations to UNDP Gender, PREP and IA-GTG											Consultant and UNDP Gender Manager
3	First draft to UNDP											Consultant
4	Present findings and recommendations to broad gathering of stakeholders for discussion and validation											Consultant and UNDP Gender Manager
5	Final draft to UNDP											Consultant

## Annex 4: Methodology and Key Research Questions

A logic sequence of *mapping, identification, conclusions and recommendations* were followed during the study. Methodologies that were *flexible and adaptable to a post-conflict context*, simple to administer and designed to draw meaningful results in order to reach the expected outcomes as stipulated in the Terms of Reference, were adopted. The study also selected multiple participatory research methodologies that allowed all stakeholders to submit and share data and information in the most suitable way. Methodologies able to assess both *product and process* in order to help identify the interests, needs and barriers for women (and men where applicable) regarding the private sector in Somalia, were selected.

A combination of secondary and primary data collection methods will be applied, including but not limited to:

- Legal and regulatory frameworks that governs the private sector
- Program documents related to UNDP's Poverty Reduction and Environmental Program (PREP)
- Reports produced by the Gender Unit
- Reports produced by relevant partners
- Interviews with business women
- Interviews with Ministerial staff
- Staff members of Chambers of Commerce
- Field observation
- Focus group discussions (business women and female students)
- Interview in-country with International Non-Governmental Organizations (INGOs) or forums working on women's economic empowerment
- Consultation with other UN Agencies
- Meeting and interviews with donors

The following key questions guided the study:

1. What is the contribution of the private sector to Somalia's GDP?
  - What is the contribution of the private sector in the three regions of Somalia?
2. How is the Somali private sector organized and who are the key players?
  - In terms of numbers, what percentage do MSMEs represent in the private sector?
  - Which sectors are the most MSMEs operating in?
  - How many small businesses are registered with the Ministry of Industry and Commerce and how many are women-owned?
3. What is the proportion of women's representation in the Somali private sector compared to men?
  - What is labour/employment representation of women in sectors?
  - What sectors are women businesses predominately found in?
  - What are the typical micro, small or medium enterprises women manage?
  - What are the reasons for women entering these sectors?
4. What are the typical profiles of the women in the private sector?
  - What is the education level of women in the private sector?
  - What capital did they use to start up their business?
  - Are they the sole breadwinner of the family?
  - What capital do they use to start up their businesses?
5. What is the correlation in Somalia to women's economic empowerment and women's empowerment in other areas; e.g. community and politics?
6. What are the challenges to women's representation in the private sector?
  - Which of the following most common obstacles is still relevant for business women in the private sector?
    - Lack of entrepreneurship skills and expertise
    - Obtaining skilled labour
    - Lack of credit for start-up capital or expanding
    - Lack of land or other assets registered in their name
    - Insecurity
    - Lack of operating or working space
    - Lack of access to markets of main products: vegetables, fruits, charcoal, milk & clothes,
    - High cost of compliance with business regulations
    - Lack of business systems and processes
    - Complicated business taxation regime
    - Lack of equipment to carry out businesses
    - Lack of use in technology and modernisation
  - What are the new challenges, not yet identified?
  - Of the following policy interventions, which do you think will have the most/best impact to help women's businesses grow?
    - Policies geared specifically in support for female entrepreneurs
    - Government gender policy focusing on women's empowerment and development
    - Support for business investment

- Offering tax incentives to women enterprises
  - Ease credit access for women entrepreneurs
7. What are the perceptions of Somali society about women's involvement in the private sector?
    - What are the male perceptions about the sectors women work in?
    - What are the perceptions of men about women running business that normally reserved for men?
    - Why are there so few women represented in the larger commercial business in Somalia?
    - What in the perception of the key private sector players that would improve the chances of them engaging women?
  8. Access to financing
    - What forms of micro or other finances are available for women in Somalia?
    - How can Islamic modalities for micro-financing can better include and support women?
  9. What is the measurable impact of current women's economic empowerment initiatives?
    - What is the micro-lending climate specifically for women in Somalia?
      - What are loans primarily provided for?
      - What is the maximum loan size available from micro-financing agencies?
    - What impact has women's economic empowerment had on growth and employment?
    - What positive impacts has the Somaliland Business Fund or DAI matching grant program had on women's economic empowerment?
    - What impact has other small grants, credit facilities or matching grants projects had on women's economic empowerment?
    - What are the typical mistakes made by women's economic empowerment initiatives?

## Annex 5: Meeting List

Date	Organization	Name	Title	Contact details
<b>Nairobi</b>				
28 Jan	UNDP Somalia	Abdul Qadir Rafiq	Environment Profile Manager	abdul.qadir@undp.org +254 7051 411 51
28 Jan	UNDP Somalia	Victoria Ijeoma Nwogu	Gender Specialist	victoria.nwogu@undp.org +252 61 0974295 +252 63 4819448 +252 90 949794
30 Jan	ILO Somalia	Najma Hassan Ismael	Project Officer	ismail@ilo.org
30 Jan	World Bank	Verena Phipps	Gender Consultant	vphipp@worldbank.org
31 Jan	UNDP Somalia	Michael Freudenberg	Senior Trade Economist	michael.freudenberg@undp.org
<b>Garowe</b>				
3 Feb	UNDP Somalia	Kayed Janazreh	Project Manager/LED project	kayed.janazreh@undp.org +252-616785996 +252699390011 +2547788706392
3 Feb	UNDP Somalia, Gender Unit	Victoria Ijeoma Nwogu Nasra Abdulkadir Islan Bihi Egeh	Gender Specialist Gender Officer Garowe Gender Officer Hargeisa	victoria.nwogu@undp.org nasra.islan@undp.org bihi.egeh@undp.org
3 Feb	UNDP Somalia	Amir M Baker	Sustainable Livelihood Poverty Reduction and Environmental Protection Project Manager	amir.baker@undp.org +252616785996 +252 248 05627 +254 788706392
4 Feb	Somali Family Service	A-rizak Ahmed Farah Bashir Ibrahim Jama	Chief Accountant Project Officer	+252-0907793183 +252-0907796831
4 Feb	SALAMA BANK	Mahamed Hassan	Operational	+252-090772169
4 Feb	PUNCHARD	Ahmed Jamac Jibril	Acting Executive Director	+252-0907753277
4 Feb	Ministry of Women and Family Social Affairs (MOWFSA)	A-rizak Mohamud Hasan	Director General	+252-090777651
4 Feb	Golis Company	Mahamud Ismael Osman	Site Manager	+252-0907792111
5 Feb	ADESO	Muna Mohamed Yusuf	Program Manager	myusuf@adesoafrika.org +252-0907797556
5 Feb	UNDP Somalia	Ruth Phleiderer	HIV/AIDS Program	ruth.phleiderer@undp.org
5 Feb	SAMOFAL	Fatuma Diriye Nuur	Executive Director	+252-0907797004
6 Feb	ILO Somalia	Mohammad Said	Local Economic Development Officer	+252-0907791905
6 Feb	UNCHR Somalia	Mahamd Salah	Liaison Officer	salah@unhcr.org
6 Feb	IDP Settlement	Jeleb		
8 Feb	ADESO INGO	Abdi Dahir	Program Director NRM	amdahir@adeso.org +252-09077407473

Date	Organization	Name	Title	Contact details
9 Feb	Ministry of Commerce	Mahamud Hassan Socade A-rizak Nuur Omar Dahir Mahamud Hassan Osman Omar	Minister Deputy Minister Director General MOC Director General Industry	+252-09077608564 +252-0907799002 +252-0907791610 +252-0907763717
9 Feb	Puntland State University	8 Female Students		
10 Feb	Dahabshii Bank	Abdi Lahi Salad Ali Ilko Boqol	Site Manager Deputy Manager	+252-0907794429 +252-0907746096
10 Feb	Ministry of Labour Youth and Sport	Barni Esse Ahmed	Acting DG/HR Director	barni.cise@gmail.com +252-0907720563
10 Feb	Local Government of Eyl	Ahmed Osman	Project Coordinator	+252-0907794533
10 Feb	Inchi Market	Fish Market	Site Visit	
11 Feb	Chamber Of Commerce	Sacid Hussein Eid	Chair Person	+252-0907792024 saidciid@gmail.com
11 Feb	Nugal Electricity Company (NEC)	Mohamed Abdi Nuur A-nasir Mhm Mahamed A-rizak Mahamed Ismeil Kadija Shaban	Board of Director Board Member Deputy Manager Accountant/Consultant	mabdinur.ali@gmail.com +252-0907797139 +252-0907791959 +252-0907950110
12 Feb	Senior management team: UNDP sub-office	Sayed Sahibzada Amir M Baker Kayed Janazreh Mohamed Yusuf	Head of sub-office PREP Manager Project Manager/LED Program Analyst	sayed.sahibzada@undp.org amir.baker@undp.org kayed.janazreh@undp.org
<b>Hargeisa</b>				
15 Feb	Ministry of Labour and Social Affairs (MOLSA)	Jama Mahamed Askar	Consultant	+252-634848440
15 Feb	Ministry of Labour and Social Affairs (MOLSA)	Luul Adan Geddi	Head of Gender Office	+252-634428779
16 Feb	DANIDA	Soren Skou Rasmussen	Head of Office	soskra@um.dk +252-634000978
16 Feb	Ministry of Commerce and Investment (MOCI)	Mahmed M Awale	Director of Planning and Development	mawale@somalilandinvest.net +252-634240083
16 Feb	Chambers of Commerce	Ibrahim Ismail Elmi	General Secretary	slcham93@gmail.com +252-0634485506
16 Feb	UNDP Somalia	Abdilahi Hussien Mohamed	PSD Area Program Manager	abdullahi.hussein@undp.org +252-634421599
16 Feb	Gabily Municipal Council	Nimco Ahmed Abdi Ebado Xaax Eilmi	Council member Council member	nimcoqaran@gmail.com +252-634290990 ashacmc@gmail.com +252-634220000
17 Feb	Somaliland Beverage Industry (SBI)	Moustapha Osman Guelleh	Chief Operating Officer	moustaoha.osman@gsk-group.com +252-634446010

Date	Organization	Name	Title	Contact details
17 Feb	Development Alternative Inc. (DAI)	Mubarik Ismail Tani Deqa Ismaeil Abdi	Senior Monitoring & Evaluation Officer Operation Manager	mubarak_abdi@dai.com deqa_ismail@dai.com
17 Feb	Farm Concern International	Doreen Kinoti	Senior Programme Manager	doreen.kinoti@farmconcern.org
17 Feb	Boorama municipal Council Erigavo municipal Council	Sahra Ahmed Abdilahi Qamar Mahamed Salah	Council member Council Member	+252-634458299 +252-634324640
17 Feb	Nagaad Network	Nafisa Ysusf Mohamed	Executive Director	+252-634427496 nagaadorg@yahoo.com
18 Feb	Ministry of Labour Social Affairs (MOLSA)	Shukri Haris Ismail	Deputy Minister	+252-634428779 shukrideman@gmail.com
18 Feb	Doses of Hope/ KAABA	Amina Alin	Chairperson	+252-634000382 soses.of.hope@hetnet.nl kaabamfi@gmail.com fadumoalin@yahoo.com
18 Feb	Danish Refugee Council (DRC)	Aabdi Sabur Abdikadir	Advocacy Protection Coordinator	+252-634763655 advocacy@drcsomaliland.org
19 Feb	Somaliland Business Fund (SBF)	David Mitchell	Team Leader	davidmitchell@btconnect.com +252-63 351 3236
19 Feb	Telesom Company	Abdirahman Adem Ismail	Head of Marketing	aar@telesom.net
19 Feb	Somtel Company	Hassan Warfaa Nour Mohamed Ibrahim	Human Resource Manager Acting Billing Manager	h.warfa@somtelnetwork.net nour.ibrahim@somterlnetwork.net
19 Feb	Salama Bank	Abdi Kani Hariir	Vice Person	abdikaniharrir@hotmail.com +252-634423050
19 Feb	Candle Light	Ahmed Ibrahim Awale	Acting Executive Director	ahmedawale@candlelightsom.org +252-634426069
20 Feb	Dheeman Factory	Qani Abdi Alin	Managing Director	qani_87@yahoo.com +252-634785836
20 Feb	Somaliland Women Lawyers' Association(SWLA)	Raqiya Yusuf Ibrahim Khadan Ismail Jibril	Executive Director Admin/Finance Officer	swlaassociation@yahoo.com +252-634417912 muzlimo72@gmail.com +252-634477687
20 Feb	World Remit	Su'ad Odowa	Managing Director	sucaaday@hotmail.com +252-634846464 +25251553
20 Feb	Progressio	Su'ad Abdi	Country Representative	suad.abdi@slprogressio.org +252-634426269
21 Feb	GSK-Group	Kaltuun Hussein	General Manager	kaltoon.hussein@gsk-group.com +252-634000128
22 Feb	Ministry of Environment & Rural Development	Shukri Haji Ismael Bandare	Minister	shukriband@yahoo.com +252-634426085 +252-634240364
23 Feb	Waheen Market	Vegetable Market	Site visit	

Date	Organization	Name	Title	Contact details
23 Feb	Hoobaan Natural Resource Company (Women Fishing)	Waris Hussein Egeh	Chief Executive Officer	hoobaan.co@gamial.com +252-634420771
23 Feb	Af-jireh Group	Amina Farah Jire	Chief Executive Officer	afjireh2007@comcast.net +252-634414290
23 Feb	ILO Somalia	Ahmed Abdi Jama Safia Osman Tani	Operation Associate Business Counsellor	ajama@ilo.org +252-634675855 tani@ilo.org +252-634047986
24 Feb	Ministry of National Planning and Development	Abdirashid Ahmed Guleid	Director General	sumal37@hotmail.com +252-634240155
24 Feb	Committee Concerned Somalis (CCS)	Amran Ali Mohamed	Executive Director	ccs.somaliland@gmail.com +252-6344421919
24 Feb	Female Graduate Association	Warda Mohamed Abdi Muna Osman Asmam Ismaeil Ibrahim Hamda Ahmed Idil Omar Ibrahim Ayan Abdi Ibrahim Nasriin Ismael Abdi	Chairperson Member Member Member Member Member Member	+252-634033163 +252-634431625 +252-634004339 +252-634184031 +252-634463342 +252-634406892 +252-634104872
24 Feb	Deegaan Company	Ubah Mohamed Du'ale	Manager	ubahisra_s@hotmail.com
26 Feb	UNDP Somalia	David Akopyan	Deputy Country Director	david.akopayn@undp.org
27 Feb	UNWOMEN Somalia	Paola Faschiatto	Program Manager	Paola.foschiatto@unwomen.org
2 Mar	Weave Organization	Asli Ismail Duale	Chair person	aslisomalia@yahoo.com 061 880 96 32
<b>Mogadishu</b>				
3 March	UNSOM/ Office of the SRSG	Sara Negroa Charity Buga	Senior Gender Advisor Gender Affairs Officer	negrao-unsom@un.org +252 (0) 619988017 buga.charity@gmail.com
3 March	UN Resident Coordinator's Office for Somalia	Tim Randall	Mogadishu Planning and Reconstruction	timothy.randall@undp.org +252 699 863 653
4 March	Nation Link	Abdulkadir Diini	Operation	abduldini@gmail.com
4 March	Dahabshiil Bank	Hassan Mohamed Hussein	Chief Accountant	+2520615661111
4 March	UNDP Somalia	Jonathan Brooks	Poverty Reduction and Environmental Protection Programme Manager	Jonathan.brooks@undp.org
5 March	IIDA	Duniyo Mohamed Ali		+252 615596020
5 March	Somali Women Development Committee	Maryan Taqal Hussein	Women Right	+252 615543454



Date	Organization	Name	Title	Contact details
5 March	Banadir Women Business Association	Zahra Mohamed Siyad	Chairperson and Chamber of Commerce Board member	+252 615801917
5 March	Somali Women Entrepreneurs Association	Maryan Ali Obseye	Secretary General and Chamber of Commerce Board member	+252 615966960
10 March	Bilan Construction and Services Company Daqare Travel Agency	Maryan Mohamed Elmi Lul Abdillahi Siyad	Co-Owner General Manager and Shareholder	+252 615 825366 +252 616 488 848
11 March	UNHABITAT Somalia	Anna Sobczak	Staff member	anna.sobczak@unhabitat.org

## Annex 6: Bibliography

- ILO Somalia, "Assessment of Policy and Legal Frameworks for Small and Medium Size (SMEs) in Somalia (Puntland and Somaliland)", Report 2011.
- Indexmundi, "Somali Economy Profile 2013", [http://www.indexmundi.com/somalia/economy\\_profile.html](http://www.indexmundi.com/somalia/economy_profile.html).
- Judith Gardner, "A Gender Profile of Somalia", EU mission in Somalia, March 2013.
- Kibble and Walls, "Preparing for local Elections in Somaliland", Progressio, August 2012.
- Musse F, and Gardner, J., "A Gender Profile of Somalia (Updated from the 2007 version)", EU Somalia mission, October 2013.
- NAGAAD, "Women's Economic and Property Rights and the Factors that Influence Small Women-Owned Businesses", April 2010.
- Nur, E., Ministry of Planning & Development Somaliland, "Institutionalizing Microfinance: Towards Inclusive Business", January 2013.
- Somaliland Business Fund, Official Website: <http://somalilandbusinessfund.com/>
- UNDP/BCPR, "Concept note: Gender-Responsive Economic Recovery Programming", July 2012.
- UNDP Somalia report by Abdullahi Farah Ahmed, "Report for Job Market Survey and Assessment of TVET centers in Puntland", UNDP, February 2013.
- UNDP Somalia "Human Development Report" 2012.
- UNDP Somalia, "Gender brief: Gender in Somalia" 2012.
- UNDP Somalia, "Labour Market Survey of Puntland", UN Joint Programme for Local Governance and Decentralized Service Delivery, February 2013.
- UNDP Somalia "Private Sector Development Program Annual Report", 1 January – 31 December 2013.
- UNDP Somalia, Research Paper "Institutionalizing Islamic Micro-finance in South Central Somalia", March 2013.
- UNDP Somalia, "Somalia Missing Millions: The Somali Diaspora and its Role in Development", 2009.
- UNWOMEN report, "A district comprehensive assessment of Gibley district", March 2012.
- UNWOMEN Baseline Survey for UNWOMEN Country Programme and Strategic Note (2012-2013).
- USAID/DAI, "Partnerships for Economic Growth: Somaliland Private Sector Development Assessment", June 2011.
- World Bank/IFC report, "Doing Business in Hargeisa 2012", Co-publication.



For further information please contact:  
UNDP Country Office for Somalia  
Gender Unit  
Email: [gender.so@undp.org](mailto:gender.so@undp.org)