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1. Introduction

The Country Programme builds upon ISF strategy and theory of change (ToC). The purpose of the Country Programme is to:

- Define the geographical scope in each country.
- Describe the context in which ISF operates in each country. The context description is used to describe the operating environment in the ISF Development Programme document.
- Contextualize the problems described in ISF's theory of change and identify the main problems that will be addressed in each country.
- Identify primary actors in each country with whom ISF will work with to achieve its programme goals.
- Describe how ISF's cross-cutting objectives are addressed at the country level.

The Country Programme will guide:

- The selection of ISF implementing partners for the programme period 2022–2025. The calls for proposal to select partners will be based on the Country Programmes and ISF Theory of Change.
- Annual planning for Country Teams during the programme period.
- Project planning for ISF and partners.

2. Geographic scope

Togdheer region (specifically Burao and Oodwayne districts and the neighbouring Sheikh district in Sahil region) has been a strategic target location for ISF. This will remain so for ISF's next programme period (2022–2025). Togdheer region is the second-largest region in terms of landmass in the Republic of Somaliland. The region has an estimated population size of approximately 350,000 and the pastoralist way of life is the main livelihood system. It is in the east of Somaliland where it shares borders with Sahil, MaroodiJeex, Sool, and Sanaag regions. In the southwest, the region also shares borders with Ethiopia's fifth region.

There are two types of communities to be considered which are urban and rural settings. For urban, ISF will focus on big towns and will give priority to Burao as the major town of the region. In rural setting, however, ISF will be selective and priority should be given to communities that have the potential for economic activities but require little stimulation to realize their potential.

Burao is a centre of livestock trade, around three million heads per year, which is primarily done with the Arab States in the Arabian Gulf. The region was once earmarked as having the highest per capita concentration of livestock in the Somali peninsula. However, the recurrent droughts, overgrazing, and the decimation of the plant and forest cover for charcoal burning have reduced the livestock herds to a lamentable level that is unsustainable, which threatens the livelihoods of the local populations. Curbing the environmental devastation and effects of climate change is an objective of both the Ministry of Environment and that of agriculture at the regional level.

Another priority area for the new programme period is **Sanaag region** with its huge agricultural potential. Sanaag is the most fertile region of the country. However, a lack of access roads

and agricultural support (both technical and material support) has delayed realizing their potential.

Sanaag is a remote eastern region of Somaliland, bordered by approximately 380 kilometres of Red Sea coastline to the North facing to Gulf of Aden. The population of Sanaag region is estimated at 270,367 with more than 79 percent living in the rural areas. The region is divided into six districts: Erigavo, Badhan, Las Qoray, Gar Adag, Dhahar and Ceel Afweyn (El Afweyn), with the town of Erigavo as the regional capital. In recent history, the Sanaag region normally maintained a diverse economy, producing and then exporting to other regions. For export, it produced livestock, frankincense, and leather. However, after the outbreak of civil war, Sanaag's economy collapsed from a loss of markets and dilapidated infrastructure, and lack of investment. The livestock import ban imposed by Gulf countries (Sanaag's largest export market) destroyed the economy of the region. Currently, the main economic activity is subsistence livestock rearing. Sanaag region lacks an adequate transport, communication and infrastructures, leading to a chronic lack of public services.

A perpetual and severe drought in Sanaag has resulted in 80 percent or greater loss of livestock. Over a 15-year period of analysis, from 1988–2003, there was a 52 percent loss of forest and a 40 percent loss of grassland, and a 370 percent increase in bare land. Soil erosion due to weather and human activities and clearing of wood and brush for such uses as charcoal and fuel are issues leading to a degradation of the environment. Female genital mutilation (FGM) is still prevalent in Sanaag and among the highest in Somaliland, just like other regions of Somaliland. As noted in the climate and environmental profile of Sanaag, the region is arid to semi-arid and experiences less than 250 mm of rainfall per year which has resulted in frequent scarcity of water. Long-term climate changes and droughts in the region could permanently destroy the pastoralist livelihoods and expose women and girls who bear the brunt of poverty to abuse, exploitation, and domestic violence.

Regarding FGM, it is widely practiced throughout the country. Nevertheless, there are some regions that are more conservative than others where the FGM practice is seen as mandatory. These regions include Sanaag, Sool and Togdheer.

ISF target locations for the 2022–2025 programme period:

1. Togdheer: Burao, Oodwayne
2. Sahil: Sheikh
3. Sanaag: Erigavo and Elafwayn

In addition to these target districts and regions, ISF will also target FGM advocacy, lobbying and coordination mechanisms at a **national level**. Such level of activities can be geared towards the country as a whole and will focus on national level institutions and beneficiaries.

3. Context analysis

Political, development, and civil society environment

Somaliland declared independence from Somalia in 1991 after years of dictatorship and bloody conflict under the former Somali government. The region's fight to be recognised as an independent state has been hindered by diplomatic issues between the international community and Somalia. Somaliland, meanwhile, functions as a sovereign entity, with its constitution, institutions, and permanent population. Somaliland comprises of several regions, each with its own elected regional council. Each region is divided into districts, with elected members, and beneath that, there are village councils made up of local elders and appointees

by the district councils. Local councils are permitted to plan local projects, impose local taxes, and borrow funds (with prior ministerial approval) for demonstrably productive development projects. On the other hand, Village Committees (VC) and District Executive Committees (DEC) were established in an attempt to broaden local decision-making processes. The gradual acceptance of local taxation enabled some administrations to provide municipal services and to begin to contribute financially to vital public services such as primary education and community policing. The role of municipal councils on imposing commercial licenses tax, livestock sales tax, agricultural tax, land value tax, temporary structures tax, registration of business tax and goods tax directly specifically affects women and youth seeking to venture into entrepreneurship.

Somaliland has a bicameral parliament. Its upper house is the House of Elders. Each house has 82 members. Members of the House of Elders are elected indirectly by local communities for a six-year term (through a predetermined clan-based formula). Members of the House of Representatives are directly elected by the people for five-year terms. Under the Somaliland Constitution, a maximum of three political parties are allowed to create ideology-based elections rather than clan-based elections.

Somaliland has had six national elections since 2002. Nonetheless, while regular presidential elections have been conducted, this has not been the case for parliamentary elections. The first and only election of Somaliland's Lower House was conducted in 2005. Parliamentary representatives who were supposed to serve a five-year term have now served 14 years, without a check on their performance, nor an extended mandate from the electorate. Most recently, presidential and parliamentary elections that were slated for 27 March 2019 were postponed to 2020 by the Electoral Commission, without a new date being set.

The freedom of association and assembly are guaranteed by the Constitution and there are a high number of civil society organizations (CSOs) operating throughout the territory. CSOs have assisted in improving the quality of life in Somaliland, ensuring good governance, developing the capacity of the government to apply the principles of accountability, transparency, and openness; and working towards sustainable development of the region and state¹. CSOs have also played an important role in delivering humanitarian assistance. The relative stability in the Somaliland region has made it easy for CSOs to register and operate in the region without challenges. Local NGOs are concentrated in the major cities; rural pastoral areas are underserved by both local and international NGOs. Most rely on international support to finance their activities. Since government structures are constantly revised, working relations and dialogue channels between government authorities and civil society are complicated. Effective and principled programming and operations of both local CSOs and international NGOs are hindered by a lack of an effective legal, regulatory, and institutional framework.

Entrepreneurial environment

The economy of Somaliland is largely dependent on the livestock sector (30 percent of GDP) and fisheries, and the wholesale and retail trade (20 percent of GDP). Remittances from diaspora are estimated to contribute 35 percent of GDP, which has mainly been used for start-up capital for small and medium-size businesses.² In Somalia, more than third of the population is living below the poverty line and the unemployment rate for youth is 67 percent,

¹ Saferworld 2019: <https://www.saferworld.org.uk/resources/news-and-analysis/post/775-the-role-of-civil-society-in-somaliaas-reconstruction-achievements-challenges-and-opportunities>

² UNPO Unrepresented Nations & Peoples Organization, op. cit.

which is one of the highest in the world. Within young women it is estimated to be as high as 74 percent.³

The two decades long war resulted in the destruction of industries. And still today industrialisation level is low and there are only few large-scale enterprises. Private sector mainly consists of micro-scale and low-productivity businesses. In the recent years, diaspora in particular has invested in small-scale industrial plants, for example in fish and meat-processing industries. The new port of Berbera is important for the economic development of the country.

Due to the underdeveloped technology and industry sector, most of the production inputs are imported from the neighbouring countries, Middle East, Asia or Europe. Somalia is not a member of global and regional trade organisations, and consequently local firms, but also humanitarian agencies, experience difficulties when importing equipment. Trade restrictions hinder export, for instance EAC member states impose strict restrictions on Somalia mainly out of security fears.⁴

Other obstacles include costly electricity, low education levels and a lack of business development services, informal and largely unregulated financial sector, complex taxation policies, and security and environmental shocks.

In Somali culture, the role of women is taking care of the household tasks, children and husband. Women who run businesses or seek formal employment are perceived to step into a male territory. This is one reason why women hesitate to engage in entrepreneurship, but women also have less disposable income to engage in business than men. Many cultural habits hinder women to run own businesses, and the clan system does not only favour men from specific clans but also prioritises men over women both in employment and entrepreneurship opportunities. Discrimination has led to the gender disparities in employment, education and ownership of productive resources, and little resources have been allocated to the economic development of women. However, various local councils have women members which might have an impact in the future on the allocation of local government funds.

Women are gradually challenging the systematic discrimination and are voluntarily or forcibly—e.g. when left alone to take care of the children—setting up businesses. The study by Somaliland Women Chambers of Commerce (2018) notes that women entrepreneurs make up 60–65 percent of businesses in the country. Approximately 70 percent of women entrepreneurs in Somaliland are self-employed or run micro enterprises mainly in agriculture, fisheries, livestock, honey production, frankincense and retail.⁵ Educated female entrepreneurs and returned diaspora are breaking into sectors that were traditionally dominated by men, for instance construction and petroleum importing sectors.⁶

Women entrepreneurs lack education and skills. Only a quarter of women in Somaliland are literate. Illiteracy status varies greatly across Somaliland: 45 percent of women residing in urban areas are literate compared to only 10 percent of their rural counterparts.

In 2011, the Ministry of Labour and Social Affairs in Somaliland (MoLSA) developed a comprehensive National Gender Policy, prioritising five thematic areas of concern, of which poverty reduction and economic empowerment is one. The thematic area includes the vision

³ UNDP Thematic briefing of country team in Somalia: putting youth at the core of development agenda

⁴ TNH (2014). Five challenges for Somalia's economic reconstruction. Available at:

<https://www.thenewhumanitarian.org/analysis/2014/02/14/five-challenges-somalia-s-economic-reconstruction>

⁵ Somaliland Women Chamber of Commerce. Annual Report Jan-Dec 2018

⁶ UNDP (2014). The Role of Women in the Somali Private Sector Study

to create a “favourable environment to enable women, men, and the vulnerable segments of the society to participate and benefit equitably from productive work”.⁷ One important objective is to establish legal and regulatory frameworks that support the business performance of women-owned micro, small and medium enterprises (MSMEs). Business environment in Somaliland has many challenges, and according to a World Bank study (2012), Hargeisa was among the 15 most expensive cities in the world to start a business.⁸

Climate risks and impacts in Somaliland

In all ISF programme areas climate change affects livelihoods. ISF programme improves women’s opportunities to participate in economic life through promoting their livelihood resilience, which includes their resilience to climate risks.

Projections under a low-mitigation climate change scenario for Somalia indicate:

- temperatures may increase between 3°C and 4°C by 2080⁹
- coastal flood hazard is classified as high¹⁰
- Eight of the last ten years have seen chronic droughts in Somalia and persistent droughts are likely to continue¹¹

Climate risks exacerbated by population growth and unsustainable use of natural resources will cause loss of biodiversity and soil fertility, which will further increase the prevalence of pests and disease, threatening livelihoods and human health. Somalia, including Somaliland, is extremely vulnerable to climate risks as in its governance the economic and innovation capacity to adapt to climate change is very low.

Climate plays a key role for Somali’s economy and livelihoods as its economy is predominated by agricultural activities. 70 percent of the Somali population is engaged in agro-pastoralism, pastoralism, subsistence agriculture, and charcoal production as livelihood options. Extreme weather conditions cause income loss and at the same time increase the cost of food and water, which exacerbate urban migration, displacement and even conflict.¹² The study by Stockholm International Peace Research Institute in 2019 indicates that the absence of livelihood options and the increase in poverty contribute to displacement, grievances and fragility that hamper peacebuilding and security. It also causes people to choose illicit and harmful alternative livelihoods such as human trafficking and charcoal trading.¹³

Floods and cyclones will continue to keep Somaliland in an almost permanent state of emergency which makes it difficult to implement sustainable development processes. In 2018, Somaliland was impacted by a tropical cyclone “Sagar” that affected the lives of an estimated 700,000 people. Key infrastructure was destroyed, 80 percent of farmland was washed away

⁷ Somaliland Micro, Small and Medium Enterprises (MSME) Policy (2019). Available at: http://www.somalilandlaw.com/Somaliland_MSME_Policy_-_Final__210719.pdf

⁸ World Bank/IFC report, Doing Business in Hargeisa 2012, Co-publication.

⁹ World

Bank http://sdwebx.worldbank.org/climateportal/index.cfm?page=country_future_climate&ThisRegion=Africa&ThisCcode=SOM

¹⁰ World Bank

http://sdwebx.worldbank.org/climateportal/index.cfm?page=country_future_climate&ThisRegion=Africa&ThisCcode=SOM

¹¹ Carty, T., and Oxfam, 2017: A Climate in Crisis: How climate change is making drought and humanitarian disaster worse in East Africa. https://www.oxfam.org/sites/www.oxfam.org/files/file_attach-ments/mb-climate-crisis-east-africa-drought-270417-

¹² Federal Republic of Somalia: Ministry of Natural Resources, Somalia National Adaptation Programme of Action to Climate Change, 2013. <http://unfccc.int/resource/docs/napa/som01>

¹³ Karolina Eklöv and Florian Krampe October 2019. Climate-related security risks and peacebuilding in Somalia SIPRI Policy Paper No. 53, Stockholm International Peace Research Institute

and an estimated 50 percent of livestock was killed in many areas. Water-borne diseases were rampant due to animal and human faeces contaminating water sources.¹⁴ In the next year, extreme temperatures hit Somaliland and in Togdheer region, where ISF works, six out of ten people were undernourished in March 2019 according to SWALIM online monitoring.

Somalia formulated in 2013 a National Adaptation Programme of Action on Climate Change (NAPA), but there has been no systematic planning for long-term climate adaptation in Somalia, nor has it been mainstreamed into national, sectoral or subnational budgeting or planning policies. However, the government of Somalia has taken strides to understand the risks posed by climate change and prepare for the National Adaptation Plan (NAP) process. Somalia has an active NGO and international donor community helping to facilitate investment in resilience and climate change.

Women and girls' safety environment

The Constitution of Somaliland¹⁵ recognises international human rights instruments, including the 1995 Fourth World Conference on Women in Beijing and United Nations Sustainable Development Goals (SDGs)¹⁶. The principle of non-discrimination on Economic, Social, and Cultural Rights¹⁷ is recognized by the Government of Somaliland. Somaliland has, however, **not ratified international human rights treaties** (pending its recognition as an autonomous government by the international community) such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), but concerted efforts by civil society continue to push for the establishment of a legal framework for the adoption of the convention.

The contributing factors to harmful practices (HP) and violence against women and girls (VAWG) in Somaliland are largely attributed to social, cultural, religious, political and economic **norms and structures** that condone gender discrimination and unequal power relations between men and women. These norms consistently place women and girls at a lower position than men and boys and lower them further depending on their clan identity and socioeconomic status. For example, the social norm holds that **women and girls belongs to a clan or a family**, and thus their families hold the ultimate decision over their education, marriage, access to justice etc.¹⁸ Moreover, Somali cultural norms and practices require **women and girls to protect the honour of the family**. In Somali communities, **women's sexuality is perceived as a threat** to moral fabric of the society if it is not controlled and constrained.

These norms both justify harmful practices and violence against women and girls and discourage justice or health-seeking behaviour. FGM, for example, is one of the mechanisms to control women's sexuality.¹⁹ The belief is that cutting the tip of the clitoris (Sunna type) makes the girl sexually inactive and faithful for their husbands.²⁰ A study by NAFIS Network (2014) revealed that the prevalence of **female genital mutilation (FGM)** in Somaliland was 99.8 percent.²¹ About 82 percent of women had undergone the most severe 'pharaonic' type

¹⁴ Cyclone Sagar has caused 49 confirmed deaths and floods have caused 13 deaths according to 2018 Somalia Flood Response Plan 15 May - 15 August 2018

¹⁵ Article 8 and Article 36 of the Constitution of the Republic of Somaliland

¹⁶ Article 10, 15, 16, 17 and 20 of Constitution of the Republic of Somaliland

¹⁷ Article 2, International Covenant on Economic, Social and Cultural Rights

¹⁸ The Complexity of Sexual and Gender-Based Violence: Insights from Mogadishu and South-Central Somalia. CISP 2015 Report, Pg. 32

¹⁹ HEART, Situational Analysis of FGM/C Stakeholders and Interventions in Somalia, 2015.

²⁰ Attitude toward female genital mutilation among Somali and Harari people, Eastern Ethiopia

²¹ NAFIS Network (2014) Assessment of the Prevalence, Perception and Attitude of Female Genital Mutilation in Somaliland, p.24. Available at <https://nafisnetwork.net/wp-content/uploads/2018/10/FGM-Research-Report-2014-1.pdf>

of FGM (classified as type 3 by WHO classification). Less extensive sunna and intermediate types are gradually becoming more common in urban areas.

Early and/or forced marriages persist, particularly in rural areas, as parents perceive a girl child as a source of wealth via the bride price the prospective husband is expected to pay. **Rape to force a marriage** is practiced by young men when the bride-wealth is considered too high. The eligible suitor rapes the girl and then negotiates with her family to obtain a reduction in the payment. The family—**anxious to arrange a speedy marriage**—usually accepts. Similarly, “Dhabar-garaac”, **abduction of a girl by a group of raiders**, is practiced in nomadic communities. Women living in **Internally Displaced Persons (IDP)** camps are particularly susceptible to abuse, rape, abduction, trafficking, and forced marriage. Also, social and gender norms often justify for a **husband to use violence against his wife** as a form of discipline. To formally file and process a case requires finances to pay off the police and court officials. Men control most of the family financial resources. Even in cases where women have the funds to file a case, men have more networks to influence police or court cases. As a result, many women do not trust the system.²²

There is a **culture of impunity** surrounding sexual and domestic violence, whereby most cases go unreported.²³ In most instances, cultural approaches are used to deal with VAWG cases through “local arrangements”, where local clans and family of the victim enter into negotiated agreements. Rape or domestic violence in Somaliland is regarded as a **civil dispute rather than criminal**. Often, these disputes are resolved through payment of money or a forced marriage between the victim and perpetrator.²⁴ Moreover, the justice system is ill-equipped to provide effective recourse for victims as the Penal Code defines rape as a moral crime rather than a crime against the person so that survivors fear being **stigmatised** if they disclose incidents of rape or other sexual violence.²⁵

The **cultural and traditional biases against women** are reflected in customary laws and practices, particularly concerning harmful practices and violence against women and girls.²⁶ Customary law is not codified and might lead to **inconsistent legal norms** because traditional courts have the discretion to apply and interpret any source of law. Generally, it is accepted among traditional and political leaders that customary law does not condone VAWG. However, in most instances, customary law, norms, and religion are used as a valid justification of such incidents. For example, village councils, mainly consisting of male elders, have the mandate of ensuring peace and stability in the local villages, arbitration services under traditional and cultural justice systems, and prescribing punishment or fines for those who violate norms, rules and regulations. Often, village councils deal with VAWG cases using traditional mechanisms, which are unfavourable to women.²⁷

Referral pathways for survivors of VAWG are weak for other reasons as well. First, different agencies use different referral pathways that are customised to the needs of the individual organisation or project. Second, different entry points are used to report incidences. Third, tools and reports are not harmonised or coordinated between sectors and actors. In particular,

²² Available at: https://www.international-alert.org/sites/default/files/Somalia_ComplexitySexualViolence_EN_2015.pdf

²³ Social Institutions and Gender Index (2019)

²⁴ United Nations Human Rights Council, ‘Report of the Independent Expert on the Situation of human rights in Somalia (Advance edited version)’, page 15, 6 September 2017, <https://reliefweb.int/report/somalia/report-independent-expert-situation-human-rights-somalia-ahrc3662-advance-unedited>

²⁵ Secretary General’s Report, December 2013

²⁶ US Home Office Report (2018). Country Policy and Information Note -Somalia: Women fearing gender-based violence. Available at <https://www.justice.gov/eoir/page/file/1051701/download>

²⁷ UNICEF & Somaliland Ministry of National Planning and Development (2014, March). Multiple Indicator Cluster Survey 2011. Somaliland Final Report

tools developed and applied by non-state actors lack legal recognition and, accordingly, are often not considered in judicial processes. Fourth, police and justice officials are often not involved in discussions on referrals, which entails a bottleneck to ensuring access to justice. Lastly, there is a lack of emphasis on the integration of household economic strengthening initiatives and ongoing psycho-social support as essential components of the referral mechanisms.

4. Problem analysis

Based on the ISF theory of change and the context analysis, this chapter identifies the most important problems and bottlenecks for achieving the desired changes and ISF programme goals in Somaliland.

The first part of this chapter contains analysis of the most significant factors upholding FGM, early marriage, and spousal violence in Somaliland. The latter part of the chapter describes main shocks and stressors women entrepreneurs face and analyses reasons for their inability to adapt to these shocks and stressors.

Root causes to FGM, early marriage, and spousal violence in Somaliland

To achieve the ISF Programme goal and **prevent FGM** in Somaliland, the following issues have been identified as central root causes to be addressed. The list is based on ISF theory of change, recent context analysis, and shared understanding and experience among ISF and its local partners:

- **Social pressure to continue FGM:** Despite steps taken by e.g. the Government and religious leaders to ban (pharaonic) FGM, parents—particularly in rural communities—still face strong social pressure to continue practicing FGM, which is seen as a valuable cultural practice to control female sexuality, to safeguard girls' chastity, marriageability, and social status; and to thereby guarantee the honour of her family.
- **Belief that FGM is mandated by Islam** is partly maintained by religious leaders' conflicting views on the religious status of different types of FGM. People—particularly in rural communities—may not be literate and/or have access to religious scripts and alternative views to themselves consider whether FGM is obligatory, recommended or prohibited in Islam. That makes them highly dependent on the often-conservative views of the local religious leaders, who are more prone to support even the more severe types of FGM. Furthermore, labelling the less severe types as “Sunna FGM” misleads people to view it as religiously recommended.
- **Insufficient understanding of the negative consequences** upholds FGM, particularly the less severe types (“Sunna”) which is often seen as harmless while the cutting may somewhat mirror pharaonic cutting. In the rural areas, women may not relate their health problems with FGM, and in general, there is still little understanding about the psychosocial consequences of all types of FGM.
- **Patriarchal gender power relations and women's exclusion from authority** imply that the different forms of discrimination against women and girls (including harmful practices and violence) are neither identified nor prioritised. Also, religious interpretations, laws and policies continue to favour men and subject women. The still pending process to enforce the Anti-FGM Law is an example, where men as religious and political leaders continue discussing if and how to ban FGM, which above all concerns women's bodies.

- **Ambiguity in opinion leadership:** Although there exist differences in the degree of influence in perpetuating FGM, community-based institutions have each their own role to play. Religious institutions structured both formally and informally have an influential role in the community. The opinion of religious leaders at all levels varies from those who want to totally stop all kinds of FGM practices and those who want the Sunna (type I) to continue.

In terms of **preventing early marriage** in Somaliland, the following issues have been identified as root causes to be addressed:

- **Unequal and patriarchal gender norms:** Girls' lower school enrolment is both a cause and a consequence of the harmful early marriage practice. As women are still mainly assumed domestic roles, families do not prioritise girls' education, which dilutes her employment and economic opportunities, which in turn upholds the urge to marry off daughters to safeguard their economic standing. Even if enrolled at school, a girl married off as a minor is likely quit her studies and assume a role as a wife and a mother.
- **Absence of regulatory framework** upholds early marriage, and compared to for example FGM, there is little high-level emphasis on this harmful practice.

In terms of **preventing spousal violence** in Somaliland, the following issues have been identified as root causes to be addressed:

- **Gender power relations:** Male dominance, low status of women, and broad social acceptance of violence as a way to resolve conflict perpetuate spousal violence.
- **Impunity:** Health/police/judicial officials are not taking spousal violence cases seriously and do not treat survivors with respect. Instead, victim-blaming is rather common, and women fear being stigmatised if reporting cases of spousal violence or non-partner sexual violence. This constraints women from seeking justice and help.
- **Drug addiction (khat)** works as a catalyst in escalating spousal conflicts into violence, as drugs impair judgment, reduce inhibition and increase aggression.

Related to all types of harmful practices and violence against women and girls, **miscarried policies and sustained subjugation of rights** remains a significant upholding factor. All types of gendered harmful practices and violence constitute violations of women's rights. For example, one of the main reasons given for the cutting of women's genital organ (FGM) is to reduce her sexual desire. This deliberate violation of women's reproductive and sexual health and rights has been justified, among other things, by cultural and traditional reasons. While many people, including leaders, understand this, there is no regulatory framework in place yet.

Shocks and stressors that affect women entrepreneurs' livelihood

This chapter specifies shocks²⁸ and stressors²⁹ that have significant and regular negative effects on women's livelihoods. The ISF programme strengthens women's resilience capacities so that women can cope with or adapt to these shocks and stressors.

²⁸ Shocks = external short-term factors that have substantial negative effects on people's current state of well-being, level of assets, livelihoods, or their ability to withstand future shocks. Shocks can be so called covariate shocks (e.g. climate hazards, economic or socio/political crisis, natural disasters) or more selective shocks that only affect some livelihood groups, households or individuals in a community (e.g. price volatility, job loss, illness, family or community problems).

²⁹ Stressors = long-term pressures (e.g. degradation of natural resources, urbanization, political instability, unsafety) that undermine the stability of systems that affect women's livelihood.

Security and environmental shocks, such as constant droughts and floods, force people leave their homes and communities. Internal displacement breaks down social networks and cause loss of property, and further exacerbate poverty.

The inflation rate affects low-income families in Somaliland in several ways. According to Somaliland's Ministry of Planning, the consumer price index indicates that inflation rate between 2013 and 2016 was 14 percent (food 17 percent and non-food products 13 percent). The low-income families do business mostly in agricultural value chains and as petty traders and high inflation decreases demand for the items they sell. At the same time their cost of life increases since they get payments in Somaliland Schillings, but many transactions take place in USD, e.g. school fees and electricity bills.

Somaliland has one of the highest unemployment rates in the world, especially among youth. **Uncertainty of employment coupled with displacement** causes constant volatility of family purchasing power and fear of long-term investment and development processes.

Effects of identified shocks and stressors to women and their livelihood

Environmental and climate shocks make entrepreneurship extremely difficult due to constant price volatility, loss of customers, floods and storms destroy property etc. Extreme weather conditions are the biggest reason for internal displacement in Somaliland.

Above-mentioned effects cause extreme material poverty, food insecurity, dependence on humanitarian aid, bankruptcy, unsustainability of business, loss of motivation to make long-term plans, loss of social safety nets and networks, and family breakdown and increasing number of women-headed households.

Crises affect girls in the long-term, bad economic situation increases school dropouts and girls are given to marriage for dowry and family livelihood. In addition, tensions at home increase cases of domestic violence. In temporary settlements and IDP camps cases of rape, abuse and sexual harassment increase.

The most important causes for women entrepreneurs' vulnerability to overcome shocks and stressors

This chapter prioritizes A) the most significant capacities women lack (human, social, material and political) that make them and their livelihoods vulnerable to shocks and stressors, and B) the most important contextual factors that make women unable to prepare and respond to identified shocks and stressors.

Women who run businesses are perceived to step into a male territory. Prevailing **cultural norms and practices** are formalised in gender roles and women's self-image, for example women are not allowed to make independent decisions or go to public places and travel without the consent of their husbands, and women rarely act as innovators. Women are hesitant to engage in livelihoods outside of home. Land ownership in Somaliland is governed through secular, customary (Xeer) and Islamic law (Sharia). The National Constitution as well as Sharia law recognise women's right to property. However, Xeer limits women's share of inheritance in both land and livelihood assets for protecting family property.

Women are caregivers in families with a triple workload as entrepreneurs, mothers and wives. Women have less disposable income to engage in business and they are expected to use this income primarily for household expenditure. Furthermore, women who challenge the rigid gender norms and roles, by e.g. engaging in economic or other activities in the public sphere, face **heightened risk of sexual and gender-based violence, abuse, and harassment**, both

at home (spousal violence), and outside home in the marketplaces, at encounters with officials and customers etc.

Women entrepreneurs **lack basic education, knowledge and skills**. Only 45 percent of women residing in urban areas are literate compared to only 10 percent of their rural counterparts.³⁰ Female entrepreneurs face huge challenges when setting up businesses, particularly with requirements for a comprehensive business plan or conducting simple market analysis. Women are less inclined to seek professional support due to a cultural stigma and high illiteracy levels.

There are **few and low-quality business development services** in the country. In Somaliland, little resources have been allocated to the economic development of women. Decision makers do not have the capacity to identify specific challenges and provide basic facilities and services to women entrepreneurs.

Women do not participate in important decision-making forums within clan, communities or local government. Business information is mainly shared in places from which women are excluded, such as village councils, local business owners' association, public tea drinking places and open-air public meeting places.

Somaliland's **financial sector does not meet the requirements of a dynamic SME sector** and access to finance remains one of the biggest obstacles to enterprise competitiveness and growth in Somaliland. While access to the formal banking system is low in general, women face greater challenges than men in accessing credit. Men are twice as likely as women to have a bank account in their name.³¹ The terms and conditions to qualify for a bank loan require a collateral, a guarantor or fixed asset. In most instances, women use traditional savings and credit system *hagbed* for funding their business activities or they organise themselves into self-help groups (SHGs) and cooperatives.

Infrastructure in Somaliland is underdeveloped, e.g. electricity is expensive and road network is poor and in bad condition. **Technology and industry sectors are underdeveloped**, whereupon most of the production inputs are imported from the neighbouring countries, Middle East, Asia or Europe. Municipals have various **taxes** that reduce profit and are cumbersome to handle, among others commercial license tax, livestock sales tax, agricultural tax, land value tax, temporary structures tax, registration of business tax and goods tax.³²

The **research and extension services are almost non-existent** in Somaliland, which makes formulation of sustainable policy level and practical plans extremely difficult. There is limited data on natural resources, e.g. there are huge gaps in hydrogeological maps and there is not a sound policy for groundwater management and exploration.³³ The same problems prevail in seed and soil sectors. Because of the site-specific nature of climate change impacts on livelihoods and wide variations in agroecosystems, adaptation and mitigation options and their barriers are linked to environmental and cultural context at regional and local levels.³⁴ Concrete links must be built between research, development and innovations (RDI) institutions

³⁰ Somaliland Education Sector Strategic Plan 2017-21

<https://planipolis.iiep.unesco.org/sites/planipolis/files/ressources/somaliland-esp-2017-2021.pdf>

³¹ Somaliland Women Chamber of Commerce. Annual Report Jan-Dec 2018

³² World Bank/IFC report, Doing Business in Hargeisa 2012, Co-publication.

³³ SWALIM (the Somali Water and Land Information Management project) <http://www.faoswalim.org/information-management>

³⁴ Climate Change and Land. Summary for Policy Makers. IPCC report 2019, p. 20. https://www.ipcc.ch/site/assets/uploads/sites/4/2020/02/SPM_Updated-Jan20.pdf

and the context-specific challenges of local communities in order to achieve sustainable transitions.

5. Implementation approach

This chapter identifies the main type of **actors and institutions** that ISF and its partners should work with to address the prioritised problems and root causes described above, and to achieve its programme goals.

ISF implementation approach to prevent harmful practices and violence against women and girls in Somaliland

To address the social pressure to continue FGM, and the idea of FGM as a valuable cultural practice to control premarital sexuality and safeguard girls' chastity and marriageability, ISF aims to bring together and mobilise **role models**, religious leaders, and parents who have rejected FGM. This helps people to understand that rejecting FGM is a viable option, that girls can become respected community members and marry without undergoing FGM, and that FGM is not a universal practice anymore. Besides role models, **village councils** and **traditional leaders** are sensitised about the harmful effects of FGM and supported in their role in ending the practice through e.g. joint public declarations in their respective villages.

To address the belief that FGM is mandated by Islam, ISF aims to pool together **local religious leaders** (sheikhs) in its target regions and communities to sensitise them of the harmful effects of all types of FGM. Also, religious leaders and scholars are informed of the various negative consequences of FGM, and of religious interpretations and Anti-FGM policies in non-practicing Muslim countries. **Progressive religious scholars** are engaged via e.g. **radio and TV** debates to convince people that FGM is neither a mandatory nor an honourable act. They are encouraged to educate parents and guardians that the care and upbringing of children does not include mutilating children's bodies.

To enhance understanding of the harmful effects of FGM, **health professionals** and **educated youth** are mobilised to raise awareness amongst the opinion leaders (religious, traditional, and political leaders) as well as parents. Also, **FGM survivors** are encouraged to speak up and share their personal experiences to break the silence around the practice. Especially men are often unaware of the true nature of FGM practices and should be informed to strengthen their role as fathers, brothers, and community leaders.

To strengthen women's agency over their own bodies and lives, ISF trains **women and men** about women's rights, and challenges rigid gender roles and responsibilities. ISF also enhances women's participation in **peer support networks** (such as self-help-groups), supports such groups and links them to relevant actors and institutions. Women are trained to identify and claim for their rights, including laws and policies that protect their integrity and safety, and victim-sensitive services for those exposed to violence and harmful practices.

To address early marriage, ISF sensitises **parents** about the negative consequences for young girls, mobilises **female role models** to show how educated and economically viable women benefit families and communities. Also, **peer role models** are mobilised, and discussions facilitated to demonstrate how education, equal economic rights, and spousal cooperation in both income generation and domestic duties improves family resilience and wellbeing. Also, **political and traditional leaders** as well as **village councils** are encouraged to address early marriage as a harmful practice and a violation against the rights of girls and women.

To prevent spousal violence—particularly as ISF is empowering women economically, thereby eventually risking backlash which can manifest in increased spousal violence—ISF invites **men and women** in discussions to challenge rigid gender norms and male dominance, and to introduce nonviolent ways to handle domestic disputes. Sensitisation on the various forms and negative effects of spousal violence is needed to decrease social acceptance of violence as a way to discipline and control a wife and/or child. Moreover, the role of khat as a trigger to violence must be addressed with men.

Lastly, to address impunity which is a major factor upholding harmful practices and violence against women and girls, **women** need knowledge on their legal and human rights, as well as on formal referral mechanisms and support services. To guarantee them respectful treatment and anonymity, and impartial and professional investigation, **traditional leaders, community committees, and traditional courts** must be trained to reject and/or review customary laws and “local arrangements” (e.g. money or forced marriage). Also, **health, police, and judicial officials** need guidelines and sensitisation on victim-sensitive procedures and women’s rights.

ISF implementation approach to promote women’s economic role in Somaliland

Women entrepreneurs are often more vulnerable to economic, political and climate shocks and stressors than men due to prevailing cultural beliefs and practices, as well as institutional norms that formalise these. Beliefs and past experiences also affect women’s self-confidence to handle shocks and their willingness to reform livelihoods proactively. According to ISF theory of change, women’s adaptation and transformation capacity is improved by:

- improving women’s ability to learn, innovate and reform their businesses in sustainable way
- capacitating women and men to challenge rigid gender norms, roles and responsibilities and to promote spousal livelihood cooperation
- promoting data collection and multi-stakeholder dialogue on constraints to women’s livelihood and security

In Somaliland, underdeveloped entrepreneurial environment and private sector, poor government operational capacity, and magnitude of climate and environmental risks affect negatively all the development processes. Cultural norms and practices exacerbate further development processes with women entrepreneurs. Therefore, work for strengthening women entrepreneurs and their organisations needs to consider development processes holistically:

- to empower, capacitate and associate women
- to enhance women’s cooperation with relevant actors and promote multi-stakeholder cooperation and forums
- to develop capacity of supporting services and experts when relevant and possible
- to challenge rigid gender norms in safe and culturally accepted way.

The main type of actors and institutions to achieve programme goals and their role in relation to the identified problems are, as described below:

District authorities and departments and regulatory agencies are important because they influence the whole resilience context in terms of their policies and regulation frameworks. Local government departments are critical for any multi-stakeholder’s forum to succeed.

Advisory institutions have an important role of preparing and building the capacities of women on resilience and mitigation. On the other hand, **research, development and**

innovation (RDI) institutions serve as catalysts for change and innovative adaptation strategies.

Private sector actors in value chains, e.g. small-scale industries, local agrovets and stockists, are critical when it comes to 'last-mile' distribution of different resilience products and services to the grassroots women entrepreneurs and farmers.

Finance institutions and mechanisms that are accessible to women, for example cooperatives, women's self-help groups and *hagbeds* provide women with the needed credit to be used in accessing quality inputs, services and technology.

The village level leadership and administration comprising of chiefs, community policing and village elders have a role in creating platforms where women can get information and participate. They also play a role in disaster and risk mitigation, as they are the focal points between all other stakeholders and the women.

It is important to engage **men** in the process of empowering women economically. Without the support of men, women will have unprecedented challenges. In a Somali society, men are the sole decision makers and working with women will also require engaging men to facilitate women to be empowered. In food chains, it is important to support the viability of whole value chains and climate resilience of production systems, hence, the cooperation amongst men and women.

In all the development processes is important to consider and map cooperation possibilities and synergies with other **project activities and big national programmes implemented by international non-governmental organisations and local civil society**.