

A CALL FOR INCLUSIVE ENTREPRENEURSHIP IN SOMALIA: Opportunities and Barriers for Female Entrepreneurs in Accessing Micro-Finance

KEY POLICY MESSAGES:

1. Somali women have always played an integral part in the economic and trade development of the country. Following the collapse of the central state, the majority of women became the breadwinners for their families through business.
2. Currently, there are various regulatory frameworks in place that seek to safeguard the interests of Somali women. These include the Constitution of the Federal Republic of Somalia (2012), the Somali Women's Charter (2019) and the National Development Plan (2017-2019). They all highlight the existing challenges and work on mitigation strategies.
3. The Somali Federal Government must ensure the enforcement of laws and policies enabling women's equal participation in the economy and the business development of the country through the establishment of an inter-agency platform for inclusive business in Somalia.
4. Somalia and its international partners should increase women's economic empowerment interventions involving IDPs, women with disabilities, returnees, widows, divorcees and women from marginalised and outcast communities and provide incentives to Somali women in the diaspora with the aim of enticing them to invest in their country.
5. Media should be used to portray the role of women in national and local economic development by showcasing success stories of business women and highlighting the multiple challenges facing them and how they overcame them.



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Attribute to: Somali Institute for Development Research and Analysis

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1. INTRODUCTION

Drivers of the GDP:

The major drivers of the GDP growth on the supply side were livestock, agriculture, financial and telecommunications services. The leading drivers on the demand-side were largely government and private sector-based.

Between 800 A.D. and 1,000 A.D., Somalis exported gums, precious gems, ghee and ostrich feathers particularly to Ethiopia and nearby Arabia (the Arabian Peninsula). They also traded slaves who were brought to the ports from further inland. The Muslim Arabs and Persians established a number of trading posts along the Gulf of Aden and the Indian Ocean coasts of Somalia. During this period, women traded food, fruits and other products, targeting traders who came to the coast from within and outside Somalia.

Under colonial rule, at the end of the 19th Century, there was significant financial injection into the Somali economy from Italy. The economy of Somalia during the Italian era was limited to basic/traditional agriculture, fishing, commerce and pastoralism. The role of women in this economy was selling in market places; a position at the bottom of the value chain.

During the post-colonial era, the government of Somalia faced a number of challenges, mainly in the collection of taxes. In spite of this, there were some noteworthy accomplishments that heralded self-sufficiency in the sugar industry and growth in banana exports. Livestock exports increased, driven by the improved road and irrigation infrastructure. The post-colonial era also improved the situation for women, as they were able to expand from the marketplace into the import and export industry.

Trade still took place during the civil war. The elite service sector, however, collapsed putting professional men including engineers, lecturers and doctors out of a job. These men were not willing to engage in the retail trade, such as shop keeping and hawking, as they considered it to be beneath their social status. This kept the unemployment rate among men high and forced women, now the sole breadwinners, to become more proactive. They sold commodities such as khat and jerry cans of petrol on the streets, putting them once again at the tail end of the value

chain.

In 2018, the actual GDP growth of Somalia was estimated at 2.9%. The major drivers of the GDP growth on the supply side were livestock, agriculture, financial and telecommunications services. The leading drivers on the demand-side were largely government and private sector-based. These constituted approximately 83% of GDP. The leading challenges facing the business environment in Somalia are rampant insecurity caused by the Al Shabaab and ISIS insurgents, unreliable government institutions and insufficient infrastructure and frailties in public financial management systems. Weather extremities, which manifest in the form of floods and droughts, are another challenge.

Currently, Somalia's leading commodities for export are meat, hides, skins, dairy products, bananas, frankincense and myrrh. Women have been able to engage in the trade of these products alongside their male counterparts. It has been estimated that Somali women comprise over 60 percent of business owners. Their businesses include microenterprises as well as medium to large-scale operations and others connected to the diaspora. Women-owned medium to large-scale businesses are concentrated around the import of clothes, cosmetics, furniture and perfumes.

Women are also getting increasingly engaged in traditionally-dominated male sectors such as transport and manufacturing. It is worth noting that women of Somali origin have achieved global recognition as successful business women, a case in point being the well-known millionaire, Amina Hersi, a respected investor in East Africa who started a small business in the hardware industry that later grew to incorporate trading in real estate in Kenya and Uganda. Her portfolio includes an investment in the Atiak Sugar factory in the northern region of Uganda.

Global Recognition:

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National Development Plan (2017-2019):

All businesses, from micro-enterprises to large corporations, operate in a legal and regulatory vacuum with little or no formal government enforcement.

Policy and Regulatory Environment

Somalia’s constitution – particularly Article 3 (5) on founding principles, Article 24 (5) on labour relations and Article 17 (5) on economic and social rights – protects the rights of women to engage in business and access credit financing. According to the National Development Plan (2017-2019), all businesses, from micro-enterprises to large corporations, operate in a legal and regulatory vacuum with little or no formal government enforcement.

Somalia’s economy is largely informal and dependent on traditional/customary mechanisms for dispute resolution and contract enforcement. In the same document it was noted that, according to a

2014 World Bank Group Enterprise Survey of 500 firms in Somaliland, poor access to finance was one of the main obstacles to private sector development.

The Somali Women’s Charter, which falls under the Ministry of Women and Human Rights Development, notes that women are a less privileged group in Somalia. It proposes that the constitution guarantees equal access, ownership and control over a number of key resources, including financial services and government tenders to women. It also suggests that all foreign investment and development assistance be analysed with gender sensitivity in mind so that women can be granted equal opportunities in accessing such opportunities.

2. OPPORTUNITIES AVAILABLE FOR FEMALE ENTREPRENEURSHIP IN SOMALIA

There are several agencies in Somalia that support women in business through the provision of micro-finance. Table 1 below

lists these agencies and the initiatives they have in place to realise their mission of women empowerment.

Table 1: Agencies involved in women’s entrepreneurship and micro financing

Agency	Initiatives
Ministry of Finance in Somalia, Gargaara Initiative	<ul style="list-style-type: none"> • Business planning, training and technical assistance to SMEs • Business development • Innovation in financial services • Financial management • Business start-ups
Development Alternatives Incorporated (DAI), through its Partnership for Growth Program,	<ul style="list-style-type: none"> • Training in business • Financing in livestock businesses for women
SAACID (which means “to help” in Somali)	<ul style="list-style-type: none"> • Micro-credit for women
Somali Business Fund in collaboration with of DANIDA and DFID overseen by the World Bank.	<ul style="list-style-type: none"> • Matching Grants Initiative • Grants to women-owned businesses • Identification of market opportunities

Women Support:

There are several agencies in Somalia that support women in business through the provision of micro-finance. These agencies and the initiatives they have in place to realize their mission of women empowerment.

	<p>Norwegian Refugee Council (NRC), funded by the EU Directorate-General for International Cooperation and Development (DEVCO)</p>	<p>Building Resilient Communities in Somalia (BRCiS)</p> <ul style="list-style-type: none"> • Business development training • Financing
<p>UN Women:</p> <p>Establishes formal linkages between women/youth entrepreneurs with strategic partners and private sector providers to improve access to financial services. Provides leverage financial products, social capital and physical assets for women and youth.</p>	<p>International Finance Corporation (Banking on Women Initiative)</p>	<ul style="list-style-type: none"> • Provides a full range of senior and subordinated debt, gender bonds, equity, credit enhancement and risk mitigation products to financial institutions which, in turn, provide a suite of financial services to women-owned SMEs
<p>GEEL:</p> <p>Improves the business environment through access to finance and support to policy and regulation Promotes enterprise development through business development services Increases participation of women and youth in the economy as employers, employees and entrepreneurs Improves production, employment and incomes in select sectors.</p>	<p>The Swedish Somali Business Programme (SSBP)</p>	<ul style="list-style-type: none"> • Attracts diaspora support for employment creation for women and youth • Supports business start-ups in agriculture, livestock, fisheries, communication, technology, health and renewable energy
	<p>Somali Institute for Development, Research and Analysis (SIDRA) and the International Finance Corporation</p>	<p>Provides training on:</p> <ul style="list-style-type: none"> • Finance • Marketing • Tailor made business strategies
	<p>UN Women</p>	<ul style="list-style-type: none"> • Establishes formal linkages between women/youth entrepreneurs with strategic partners and private sector providers to improve access to financial services. • Provides leverage financial products, social capital and physical assets for women and youth
	<p>The Growth, Enterprise, Employment and Livelihoods (GEEL) (USAID Initiative)</p>	<ul style="list-style-type: none"> • Improves the business environment through access to finance and support to policy and regulation • Promotes enterprise development through business development services • Increases participation of women and youth in the economy as employers, employees and entrepreneurs • Improves production, employment and incomes in select sectors
	<p>Wise Somalia</p>	<ul style="list-style-type: none"> • Talent identification among local girls and women • Training for women IDPs with a kick start package including Ayuta saving model • Continued mentorship for women entrepreneurs • Training on better farming techniques and improved fodder production • Activity vocational skills training for SGBV victims funded by the Danish Refugee Council (DRC)

ILO WED (Women Entrepreneurship Development):

Gives female entrepreneurs a chance to:
Develop linkages with national and international markets
Create a network with others in related industries
Showcase their products and services.

International Fund for Agriculture and Development	<ul style="list-style-type: none"> Assists rural women in growing more food, connecting to markets, increasing their incomes and becoming more literate and financially skilled Improved rural finance for women and local communities
Care International Somalia and	<ul style="list-style-type: none"> Women’s village savings and loans groups
UN Women in collaboration with the International Labour Organization and Swedish International Development Agency	<ul style="list-style-type: none"> Self-employability of women improved through training in entrepreneurship and enterprise skills, allowing women to start new business and grow existing ones Advocacy and capacity building Supporting the strengthening of existing businesses and the establishment of business women’s associations Building capacity to increase the representation and voices of women
ILO WED (Women Entrepreneurship Development) via the Month of Women Entrepreneurs (MOWE) Initiative	Gives female entrepreneurs a chance to: <ul style="list-style-type: none"> Develop linkages with national and international markets Create a network with others in related industries Showcase their products and services
International Organization for Migration (IOM) - MIDA (Migration for Development in Africa) Strategy Women I and II	<ul style="list-style-type: none"> Training on social business start-up and management of small socio-economic businesses Provision of micro-finance
UNHCR	<ul style="list-style-type: none"> Care and maintenance activities mixed with some QIPs and self-reliance activities (agriculture, community development, skills development and skills training, small business development, micro-finance)

Source: SIDRA (2019)

3. CORPORATE SECTOR SUPPORT

The corporate finance sector has also made significant strides in supporting women in business through training and micro-finance.

Table 1: Agencies involved in women's entrepreneurship and micro financing

Name of Financial Institution	Activities/ initiatives
Dahabshiil Bank International, Premier Bank and the International Bank of Somalia (IBS) in collaboration with the ILO	<ul style="list-style-type: none"> • Support to group formation • Promotion of networking, relationship and collaboration between the clients as well as IBS microfinance team • Facilitates and supports women entrepreneurs in developing their businesses activities including consultations on how to sustain their business improvements and on financial management • Provides access to loans
Dahabshiil Bank (MicroDahab initiative)	<ul style="list-style-type: none"> • Provides financing for young entrepreneurs, mainly women, working in farming, fishing, agriculture, livestock and diary • MicroDahab does not require any collateral from its female clients and self-help groups do not need to provide a third-party guarantor
Amal Bank (Qardhul Hasan loans)	<ul style="list-style-type: none"> • Qardul-Hassanah (benevolent loans) from \$300 to \$2,000. • Access to planned savings • Access to financial literacy/education • Access to entrepreneurship skills training • Simplified approval process with flexible security requirements • Flexible and longer repayment period
Amaana Bank	<ul style="list-style-type: none"> • Provides financial advice for women
Iftin Bank (microfinance)	<ul style="list-style-type: none"> • Provides small business loans
Zeynab Moalim Foundation	<p>Offers short courses on</p> <ul style="list-style-type: none"> • bookkeeping • financial management • business finance • marketing and communications
Salaam Somali Bank (Microfinance Product (Kalkaal)	<p>Provides training as well as products in:</p> <ul style="list-style-type: none"> • savings • credit • technical services

Finance Sector:

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4. SUCCESS STORIES

Suad Ali: Frankincense Seller:

GEEL gave Saud Ali much-needed start-up funds to grow her business selling frankincense which she believes is a cure for cancer when burned as incense. She started by opening her first store in Puntland which was a major success in the first year.

Hersio Abdullahi: SomFresh Fruit and Vegetables

Funded by USAID, the Growth, Enterprise, Employment, and Livelihoods (GEEL) project played a pivotal role in supporting the setup of SomFresh Fruits and Vegetables which exports bananas to Turkey, the United Arab Emirates, Djibouti and across Somali. The project paid to send Hersio Abdullahi's son for training in the US and Costa Rica to enhance his agricultural skills and develop his understanding of how to grow bananas. GEEL built a refrigeration system for Hersio's business and provided training for her employees, the majority of whom were women. It also facilitated the showcasing of her products in top market destinations in Europe and helped her come up with a marketing strategy. The company has a solid expansion strategy that will see the addition of six trucks to its existing fleet of four. Staff members are expected to increase from 70 to 100.

Suad Ali: Frankincense Seller

GEEL gave Saud Ali much-needed start-up funds to grow her business selling frankincense which she believes is a cure for cancer when burned as incense. She started by opening her first store in Puntland which was a major success in the first year. Later, due to public

demand, she opened another store in Mogadishu. In addition to providing funding, Suad Ali said GEEL helped her business with packaging as well as providing training and financing opportunities for further expansion.

Fartun Abdi Omar and Rahma Abdi Omar: Youth for Change (Y4C) Programme

A joint UNDP, ILO and UNICEF initiative impacted the lives of the two sisters, Fartun Abdi Omar and Rahma Abdi Omar, who were forced to drop out of formal education because of the worsening security situation in their town. They were selected as beneficiaries of ILO's Youth for Change economic reintegration programme. The sisters received training in business and entrepreneurship skills and later took part in a competition that involved coming up with a business plan which saw them win a start-up grant of \$700. They also took part in a training course in financial management. The two sisters elected to invest in a bajaaj (tuk-tuk), a three-wheeled vehicle which is a popular as a mode of transport in Mogadishu and employed their brother Mohamed as a driver. The women said they wanted to expand their business, pay off the money they had borrowed and purchase other businesses.

5. CHALLENGES FOR WOMEN ENTREPRENEURS IN THE CURRENT BUSINESS ENVIRONMENT

Challenges:

Women with limited skills in business and finance who are often the main providers for their family. Their challenges include lack of training in entrepreneurship and no access to micro-finance.

In 2019, the World Bank ranked Somalia 190 out of 190 economies in terms of ease of doing business. This was the same ranking it received in 2018. The indicators that the World Bank uses to arrive at this rating are: starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting investors, trading across borders, enforcing contracts and resolving insolvency.

When doing business in Somalia all women must face the threat of insecurity, limited infrastructure and a culture which does not look favourably upon women entrepreneurs. Most Somali businesswomen fall into three categories:

1. Women with limited skills in business and finance who are often the main providers for their family. Their challenges include lack of training in entrepreneurship and no access to micro-finance. These women are not credit worthy as they lack control of any significant assets or bank accounts because they live in a stereotypical society that looks down on women entrepreneurship.
2. Women living in urban parts of Somalia who are often college educated and receive family support for their business venture. However, they remain within the cultural confines that insist family and marriage should be prioritised over everything else, including opening a business.

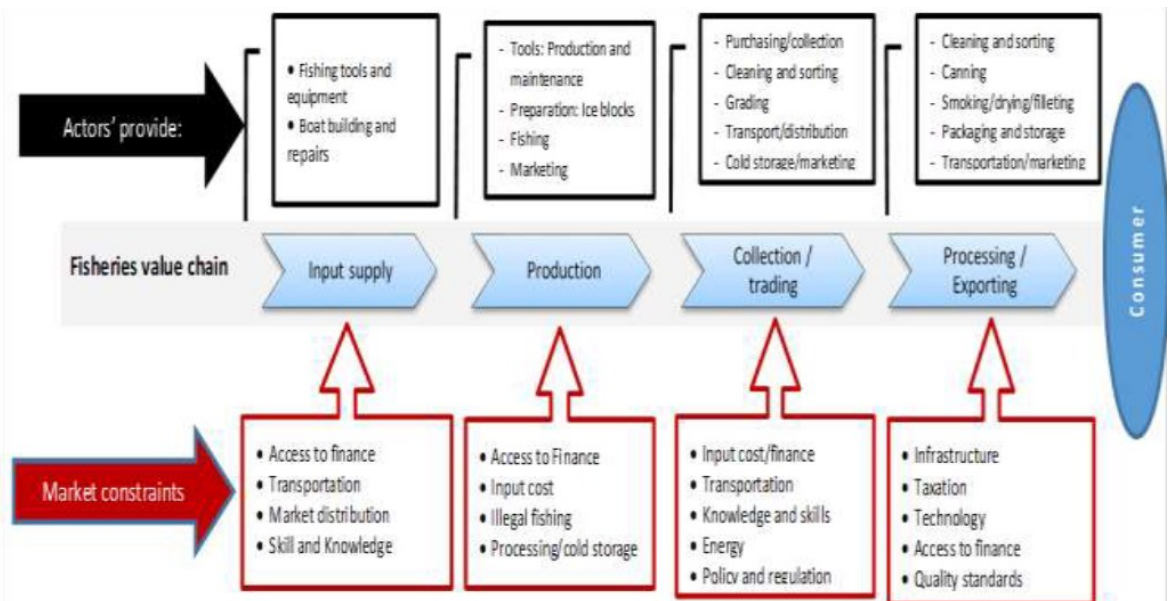
Gender Inequality:

This has not prevented Somali women from engaging in business. Though there are no official reports and data profiling the main sectors where most women do business, it is worth noting that women in Somalia make up over 60 percent of the business community.

- The last group is from the diaspora and is the smallest. These women are trained and are familiar with the business environment. They are happy to take greater risks and have links to national and global business

associations. They have the financial muscle to invest, either from their own savings, their networks or from financial institutions.

Figure 1: Case study of the constraints women face in the fisheries value chain in Bossaso/Kismayo



Source: Chiwara and Hussein Ladane (2018)

The Gender Inequality Index for Somalia is 0.776 (where one denotes complete inequality), making it the fourth most unequal place for women versus their male counterparts on the globe. However, this has not prevented Somali women from engaging in business. Though there are no official reports and data profiling the main sectors where most women do business, it is worth noting that women in Somalia make up over 60 percent of the business community. Women are most often engaged in businesses selling khat, livestock, kindling or charcoal, dairy products, fruit and vegetables, coffee, meat and fish, second hand garments and oil-based goods.

Though there is evidence of women successfully doing business in male-dominated sectors in Somalia, they face

a number of challenges while going about their daily activities. Three issues that present themselves are access to working capital, lack of skilled labour and the lack of credit facilities.

One of the reasons for this is stereotypical beliefs held by financial institutions that cast doubt on the seriousness of women as entrepreneurs. This works against women when they approach these institutions for credit facilities to do business. The majority of banks and financial institutions deny women access to credit simply because they are women. There is also limited or lack of training on budgeting and financial planning which can restrict women from accessing credit facilities from financial institutions as their business proposals may lack viability.

Stereotypical Beliefs:

Cast doubt on the seriousness of women as entrepreneurs. This works against women when they approach these institutions for credit facilities to do business.

Education:

Many Somali women lack education and therefore the technical know-how about running a business and engaging in meaningful employment that would boost their standing as credit worthy individuals. According to UNICEF, Somalia has the 10th highest rate of child marriage in the world.

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The rural population in Somalia stood at 59.97 percent in 2016. The majority of Somali women reside in rural areas where the communication infrastructure is lacking and there are no well-established financial establishments to support women wishing to open a business.

A significant number of women who make up the returnee population from

neighbouring countries and from overseas and the internally displaced women (IDPS) face challenges accessing credit. They lack education, know-how on running a business and the social capital to enable them to pool resources from their networks to engage in business.

The security situation in Somalia limits the growth and development of businesses for both men and women. The presence of various Islamist groups, particularly Al-Shabaab, limits women to small businesses which cannot be used as security to access credit. There are also limited or no credit facilities in high-risk areas.

5. CONCLUSIONS

1. The postcolonial era improved the situation for women as they were able to make the move from small business players to the bigger arena of the import and export industry alongside their male counterparts.
2. Somalia's constitution, the Somali Women's Charter and the National Development Plan state that women are a less privileged group in Somalia.
3. There are currently a number of agencies in the country involved in women's entrepreneurship training and micro financing initiatives. These include the Ministry of Finance's Gargaara Initiative, the Development Alternatives Incorporated (DAI) through its Partnership for Growth Programme, and SAACID through the Somali Business Fund in collaboration with DANIDA and DFID overseen by the World Bank.
4. The private sector has also played a major role to make access to credit easier for women. The main players in the private sector include but are not limited to the Amaana Bank, Iftin Bank, Zeynab Moalim Foundation and Salaam Somali Bank.
5. Despite all the available opportunities, women still face challenges in accessing credit mainly because of social stereotypes that project them in an unfavourable light as credible players in business.
6. Although there are no official reports and data profiling the main sectors in which most women do business, it is worth noting that women in Somalia make up over 60 percent of the business community.

Private Sector:

Has also played a major role to make access to credit easier for women. The main players in the private sector include but are not limited to the Amaana Bank, Iftin Bank, Zeynab Moalim Foundation and Salaam Somali Bank.

Family Support:

Female entrepreneurs need to enjoy the support of their family members so as to be able to balance family and business commitments.

5. CONCLUSIONS

1. The Somali Federal Government should endeavour to enforce laws and policies enabling women's equal participation in the economy.
2. There is need for women-centred business development through the establishment of an inter-agency platform for inclusive business in Somalia.
3. Somalia's international partners should increase women's economic empowerment interventions involving IDPs, women with disabilities, returnees, widows, divorcees, and women from marginalised and outcast communities.
4. Female entrepreneurs need to enjoy the support of their family members so as to be able to balance family and business commitments.
5. Somali corporations should be given incentives to promote access to finance for women through partnerships with CSOs, financial establishments and worldwide loaning bodies. Banks in particular should develop products that support start-ups and business ventures that are spearheaded by women.
6. There should be a robust state and non-state-backed media campaign in Somalia on the role of women in business that showcases success stories of business women from a multi-faceted perspective.

Access to Finance:

Somali corporations should be given incentives to promote access to finance for women through partnerships with CSOs, financial establishments and worldwide loaning bodies.

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A Somalia in which social justice prevails and inclusive economic growth benefits all and improves the well being of all people.

Our Mission
A center of development and research that generates relevant and original knowledge for dynamic policy environment support, institutional capacity development and alliance.

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