



STUDY REPORT

MARKET ASSESSMENT OF MICROBUSINESS
OPPORTUNITIES FOR WOMEN IN IDP COMMUNITIES
AND THEIR HOST COMMUNITIES IN JUBALAND
AND SOUTH WEST SOMALIA

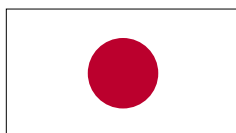


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**Prepared by: Altai Consulting for
UN Women | Somalia
December 2021**

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of the Government of Japan**



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ACKNOWLEDGEMENTS

Financial Support

The Government of Japan

Federal Government of Somalia

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Your invaluable support has facilitated this and for that we sincerely want to thank you.

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ABBREVIATIONS

ACTED	Agency for Technical Cooperation and Development
ADRA	Adventist Development and Relief Agency
AIMS	Approach to Inclusive Market Systems
ARC	American Refugee Council
CCCM	Camp Management and Camp Coordination
COOPI	Cooperazione Internazionale
CSO	Civil Society Organization
DRC	Danish Refugee Council
EA	Enumeration Area
FGD	Focus Group Discussion
HoH	Head of Household
IDP	Internally Displaced Person
ILO	International Labour Organization
IOM	International Organization for Migration
KII	Key Informant Interviews
KfW	KfW Bankengruppe
LEAP	Leadership Empowerment, Access and Protection
NGO	Nongovernmental Organization
NRC	Norwegian Refugee Council
SWS	South West State
TOR	Terms of Reference
UNHCR	The United Nations High Commissioner for Refugees
UNICEF	United Nations Children’s Fund
UNW	UN Women
VSLA	Village Savings and Loan Association
WFP	World Food Programme



FOREWORD

The Women's Leadership, Empowerment, Access and Protection (LEAP) project funded by the Japanese government and implemented by UN Women between April 2021 to March 2022) promotes access to livelihood opportunities; preventing/reducing violence against women and girls in target communities and building and sustaining peace through gender responsive stabilization and recovery of conflict-affected displaced women and men in Kismayo and Baidoa integrating 'Triple Nexus'.

UN Women commissioned a comprehensive research study addressing a number of research objectives that explore the current micro-business opportunities, barriers, and challenges internally displaced people (IDPs), and particularly women IDPs, face in accessing economic opportunities in Kismayo and Dollow (Jubaland) and Baidoa (South West state) in Somalia.

This study on micro-business opportunities contributes to the efforts of women's economic empowerment central to realizing women's rights and gender equality. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources; access to decent work; control over their own time, lives and bodies; and increased voice, and meaningful participation in economic decision making at all levels from household to international institutions.



Empowering women in the economy and closing gender gaps in the work world are key to achieving the 2030 Agenda for Sustainable Development and achieving the Sustainable Development Goals, particularly



Goal 5, to achieve gender equality, and



Goal 8, to promote full and productive employment and decent work for all.



In addition to these, **Goal 1** on ending poverty,



Goal 2 on food security,



Goal 3 on ensuring health and



Goal 10 on reducing inequalities are also important and related.

As in most countries, Somali women are the cornerstone of every Somali family and play a very significant role in economic, social development and contribution to the economic growth of the country. Investing in them is one of the most effective systems of attaining equality, promoting inclusive and sustainable economic growth and development. When women's business skills and economic empowerment are supported, they contribute to gender equality, employment creation, and talents, economic growth and poverty reduction in the country and as well give women independence, confidence, and the ability to transform their lives and the lives of family members.

This micro-business assessment study aims to understand the micro-businesses landscape in opportunities, barriers and challenges that women in displacement settings face in accessing economic opportunities in the cities of Kismayo, Dollow and Baidoa. The study findings will effectively target support to improve the capacity of women in supply chains and business development so that displaced women are directly empowered to mitigate the impact of multiple crises on their livelihoods, protect themselves from exposure to gender-based violence, and participate in decision making processes within their communities.

The study covered the following assessment areas:

- Map the different types of available businesses as well as challenges and barriers for IDPs in Kismayo, Dollow and Baidoa. Focus will be given to agriculture-based sectors as well as the micro-business opportunities that IDP and host community women typically engage in and how they slot into broader market segments.
- Document the various existing business opportunities, start up requirements, segments, risks, and barriers to gender aspect faced by women who are IDPs and host communities drawing on both focus group discussions (FGDs) and Key Informant Interviews
- Identify and map good and promising opportunities and gaps in IDP and host communities to access crises-affected women for market opportunities in target locations.
- Undertake a comparative analysis for both IDPs and host communities' existing business opportunities, accessibility, challenges for IDPs and host people and start up requirements.
- Identify potential opportunities and knowledge skills for members of VSLAs and possible structures including (numbers, sectors, and target groups) in Somalia-Jubaland and South West state.
- Recommend market opportunities, business laws and systems that are in place, risks, and barriers to gender aspects for the IDP and host communities.
- Map different technical vocational education and training (TVET) facilities in each location, with a focus on which TVET centers are providing training in agriculture and climate smart agriculture and which agencies or actors are supporting TVET initiatives to IDP populations in each location (with a focus on agriculture and climate smart agriculture).



EXECUTIVE SUMMARY

In 2021, UN Women implemented a women's leadership, empowerment, access and protection (LEAP) project in Uganda and Somalia.



The aim of the project is to empower women and girls who are living as refugees, and/or who are internally displaced, and their communities to mitigate the impact of multiple crises on their livelihoods, as well as their exposure to gender-based violence, and strengthen their decision-making capacities.

The project aims to deliver gender-responsive humanitarian, livelihood and protection initiatives in displacement contexts.

This microbusiness opportunities assessment addresses a number of research objectives that explore the current microbusiness opportunities, barriers and challenges that internally displaced people (IDPs), particularly women, face in accessing economic opportunities in Kismayo and Dollow (Jubaland) and Baidoa (South West State).

- Our assessment found that most women who are IDPs surveyed across the three locations are engaged as casual laborers, with around a one-third currently engaged in business activities. Those who are engaged in business are typically involved in the informal sector and in microbusinesses such as kiosks, tea shops and milk sellers.
- A lack of sufficient access to finance, both formal and informal, was seen as the main barrier for women who are IDPs seeking to engage or grow their microbusinesses.
- At the same time, women IDPs were reported as lacking access to the social capital needed to engage in formal market sectors in all three locations, with host community members being the dominant economic players and the IDP population tending to engage in value chains either as consumers, casual laborers or petty traders.
- Recent climate shocks have had a negative impact on the livestock and agriculture sectors in all three locations. Many IDPs – male and female – interviewed for this study had been engaged in these sectors before they were displaced, which was often due to climate shocks.
- A lack of access to land, as well as production and market challenges, has meant that many IDP populations can no longer engage in the sectors in which they are most skilled, and if they are engaged in these sectors they are often engaged as casual laborers rather than smallholder farmers.
- A key challenge for engaging in and growing microbusiness opportunities is the low levels of formal education, particularly numeracy and literacy, which are markedly lower for surveyed IDP populations, and particularly for women who are IDPs.
- Another challenge is access to sufficient land as well as other natural resources (forestry, water), particularly in Baidoa and Kismayo. It is a growing source of conflict between different communities, including between host and IDP populations. IDPs frequently face land evictions in Baidoa and increasingly in Kismayo, a well-documented problem that leaves IDPs extremely vulnerable.

Despite the COVID-19 pandemic, which has had a detrimental impact on livelihoods across both host and IDP populations, women who are IDPs have a broadly supportive and enabling environment that allows them to engage in livelihood activities.

Regulatory frameworks and district-level planning are supportive of finding durable solutions for IDP populations, including in Baidoa, Kismayo and Dollow.

This is backed up by capacity development from a range of nongovernmental organizations (NGOs), international NGOs (INGOs) and humanitarian agencies that have allowed many community members, but particularly IDPs (including women), to access training opportunities, market information, market coordination functions such as cooperatives and village savings and loan associations (VSLAs), grants and soft loans.

The findings from the study identified several entry points for supporting women IDPs' access to microbusiness opportunities. These include supporting specific market segments (fish, agriculture, existing microbusiness activities) in different locations, providing adult literacy and numeracy training, and providing business/ financial management training. Reported VSLA membership was high; these associations present an interesting mechanism of support and encourages close work with other stakeholders – including government and other humanitarian actors – to leverage existing activities.





1

INTRODUCTION

There are close to 2.9 million IDPs in Somalia, most located in south central Somalia. Women and girls who are IDPs constitute the most vulnerable groups.

There are close to 2.9 million IDPs in Somalia, most located in south central Somalia¹ Women and girls who are IDPs constitute the most vulnerable groups, as they bear the brunt of the effects of displacement: a lack of livelihood, poverty, and violence. The causes of population displacement in south central Somalia are diverse and include conflict, insecurity and environmental disasters such as droughts and floods.² In locations where markets are dominated by agriculture and livestock production, such as Baidoa, recent environmental disasters have negatively impacted the economy and caused mass displacement.

High unemployment levels are prevalent across south central Somalia. Influxes of IDPs create even higher competition for the few jobs that are currently available. Job openings are often filled by close family members or through the clan network, making it harder for those from outside (such as IDPs) to access jobs. Entrepreneurship is often turned to as a survival mechanism, but local populations face challenges in growing these businesses, including lack of access to natural and physical capital, business, finance, networks, market information and relevant skills. IDPs, particularly women, are especially vulnerable, as they lack the societal and economic means to grow their businesses or to be key business players in local markets.³

To address some of these challenges, the UN Women LEAP project seeks to promote gender-responsive stabilization and recovery of conflict-affected displaced women in Kismayo, Dollow (Jubaland) and Baidoa (South West) in the following areas:

- Combatting negative social norms and sexual and gender-based violence
- Developing women's livelihoods and sustainable business skills

- Gathering evidence, data and information on gender, climate and conflict analysis in Somalia
- Building the capacity of women and women's organizations

This microbusiness assessment, commissioned as part of the LEAP project, aims to understand the current landscape of microbusiness in terms of the opportunities, barriers and challenges that women in displacement settings face in accessing economic opportunities in the cities of Kismayo, Dollow and Baidoa. The study will support the LEAP project team to more effectively target support to improve the capacity of women in supply chains and business development so that women IDPs are directly empowered to mitigate the impact of multiple crises on their livelihoods, protect themselves from exposure to gender-based violence, and participate in decision-making processes within their communities.

The strategic objectives for this assessment are:

- To map the different types of businesses currently available as well as the challenges and barriers for IDPs in Kismayo, Dollow and Baidoa. A particular focus will be given to agriculture-based sectors as well as the microbusiness opportunities that IDPs and host community women typically engage in and how they fit into broader market segments.
- To document existing business opportunities, start-up requirements, segments, risks and barriers to the gender aspect that women who are IDPs and host communities face, drawing on both focus group discussions (FGDs) and key informant interviews (KIIs).
- To identify and map good and promising opportunities and gaps in IDPs and host communities to access crises-affected women for market opportunities in the target locations.

1 Somalia displacement numbers found at Internal Displacement Monitoring Centre.

2 2020. iDMC. No matter of choice: Displacement in a changing climate. Federal Foreign Office of Germany.

3 ILO. Market Opportunity mapping in Somalia. A value chain analysis and rapid market assessment in Baidoa and Beledweyne.

- To undertake a comparative analysis of both IDPs' and host communities' existing business opportunities, accessibility, challenges and start-up requirements.
- To identify potential opportunities and knowledge skills for members of VSLAs and possible structures including (numbers, sectors, and target groups) in Somalia-Jubaland and South West State.
- To recommend the market opportunities, business laws and systems that are in place and highlight gender aspects of risks and barriers for the IDPs and host communities.
- To map the different technical vocational education and training (TVET) facilities in each

location, with a focus on which TVET centers provide training in agriculture and climate-smart agriculture, and which agencies or actors are supporting TVET initiatives for IDP populations in each location (with a focus on agriculture and climate-smart agriculture).

Following the introduction to the assessment (section one), section two introduces the research approach and the methodology used to collect quantitative and qualitative data for the study. Section three presents the findings of the study via nine key research themes and does a cross comparison of findings across the three targeted locations. Section four presents conclusions on the main findings, and section five includes a set of recommendations to inform program design.





2

METHODOLOGY

The research approach adopted to deliver this microbusiness assessment was a mixed method approach that combined a quantitative-based household survey with qualitative FGDs and KIs.

The research approach adopted to deliver this microbusiness assessment was a mixed method approach that combined a quantitative-based household survey with qualitative FGDs and KIIs. A mixed method approach was chosen to capture what livelihood activities exist across different community groups (including women IDPs) and the barriers, challenges and opportunities that different types of community groups face in engaging in different sectors. This question is best answered by a quantitative data set. The study also sought to capture why different community groups engage in the identified livelihood activities and why these barriers, challenges and opportunities exist for different community actors, the answers to both of which are best captured in a qualitative data set.

The study engaged with a number of different community actors to get a broad range of perspectives. The quantitative household survey included in the study was targeted at both host community and IDP population groups. Host communities are defined in this instance using the United Nations High Commissioner for Refugees (UNHCR) definition:

“A host community in this context refers to the country of asylum and the local, regional and national governmental, social and economic structures within which refugees live. Urban refugees live within host communities with or without legal status and recognition by the host community. In the context of refugee camps, the host community may encompass the camp, or may simply neighbor the camp but have interaction with, or otherwise be impacted by, the refugees residing in the camp.”⁴

In contrast, an IDP is defined by the following UNHCR definition:

“IDPs stay within their own country and remain under the protection

of its government, even if that government is the reason for their displacement. They often move to areas where it is difficult for us to deliver humanitarian assistance and as a result, these people are among the most vulnerable in the world.”⁵

2.1. Research Approach

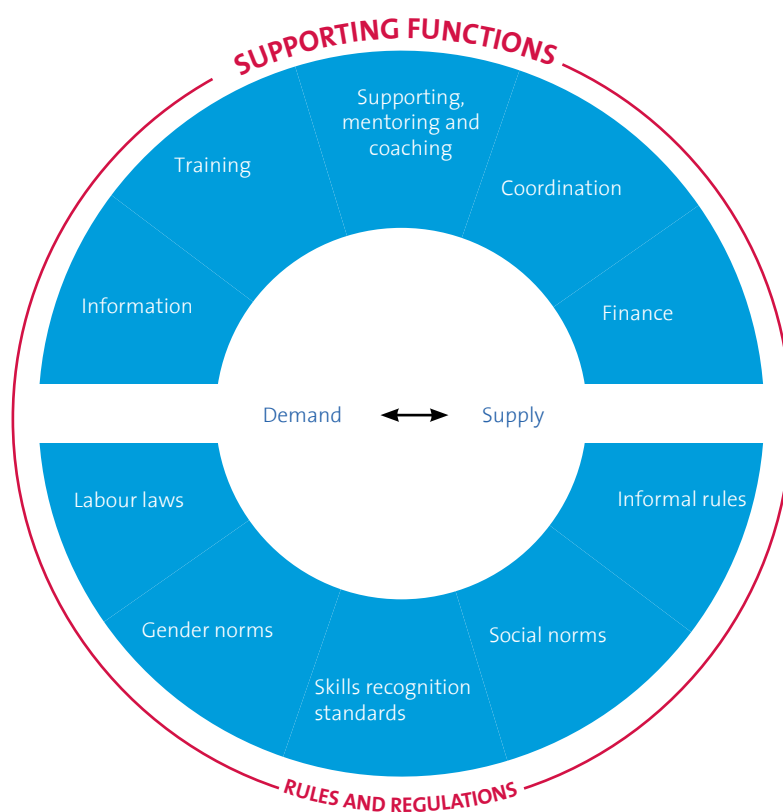
The scope of the study was to conduct an assessment to analyze the existing market opportunities for women in Jubaland and South West state. This report focuses specifically on IDPs and host communities in Jubaland (Kismayo and Dollow) and South West (Baidoa) to deeply examine the existing business opportunities, start-up requirements, and specific market segments, challenges, risks and barriers to the gender aspects for the IDPs in the target locations of the LEAP project in Somalia.

To deliver on these goals, the research team adopted a conceptual framework for the assessment based on the Approach to Inclusive Market Systems (AIMS) methodology that the International Labour Organization (ILO) developed.⁶ AIMS takes a market systems-based approach to identify interventions for more sustainable livelihood generation for IDP and refugee contexts. The framework captures data to understand both the existing demand for labor, products and services and the market systems in which IDPs can make a living. The methodology also assesses the situation of the host community, the members of which often live alongside IDPs in equal poverty.

The AIMS method was adapted to fit the needs of this assignment, including the application of a gender lens to the methodology; a focus on the function, prevalence and structures of VSLAs; a review of the impact of the recent COVID-19 pandemic on the livelihoods of target groups; and a review of the conflict dynamics and security status in each location and how these interplay with livelihood barriers and opportunities for women who are IDPs.

- 4 <https://www.unhcr.org/protection/resettlement/4cd7d1509/unhcr-ngo-toolkit-practical-cooperation-resettlement-community-outreach.html>
- 5 <https://www.unhcr.org/internally-displaced-people.html>
- 6 Market systems analysis framework (Source: Adapted from ILO, 2016).

FIGURE 1.
ILO/UNHCR AIMS Methodology



2.2. Data Collection

The study adopted a mixed method approach that included a household survey targeting host communities and IDP populations, a series of KIIs and FGDs. Data was collected in Baidoa, Kismayo and Dollow over a period of three weeks, from October 25, 2021, to November 12, 2021.

A desk review of relevant research was completed to support the field research. This included documentation on the UN Women LEAP project and secondary data on displacement in the three studied locations. The team used these findings to inform tool design as well as compare and triangulate the findings from the field qualitative and quantitative research

FGDs were conducted with host community and IDP community leaders as well as members of active VSLAs. The research team chose to deliver two FGDs in each location, specifically targeting VSLA members because this was a particular area of interest for UN Women and a possible delivery mechanism for the LEAP project that UN Women

wanted to explore in the assessment. Host and IDP community leaders, including camp leaders, were interviewed in each location to obtain information about the relationship between the two groups, social dynamics, existing conflicts and conflict-resolution mechanisms.

A total of 12 FGDs were conducted in the three locations; FGDs were held separately for men and women. FGDs were conducted by teams of two: one field supervisor and one note taker. Between six and ten respondents participated in each group, and in total, 49 women and 43 men with ages ranging from 28 to 56 years were interviewed across Baidoa, Kismayo and Dollow. Data was used in the report to support findings through direct quotation and triangulation.

KIIs were conducted with different stakeholders at the community, district and state level. A total of 48 KIIs were conducted across the three locations, approximately 16 in each city.

KII respondents were selected based on their knowledge of and experience in local market systems, including those from host and IDP communities. Respondents with knowledge of

IDP and host community population dynamics, particularly women (see table 1 for further details), were also selected.

TABLE 1.
Summary of Qualitative Fieldwork

Tool	Number per Location	Total	Respondents	Gender
Focus group discussions	4	12	Host community and IDP community leaders as well as women and men VSLA members in each district.	Men (49) Women (43)
Key informant interviews	16	48	<ul style="list-style-type: none"> - Male business owners (host and IDP) - Women business owners (host and IDP) - Women leaders (host and IDP) - Chamber of Commerce representative - IDP commission representative - INGO/NGO/Agency/CSO representatives - Representative local government/mayor - Ministry of Commerce 	Men (38) Women (12)

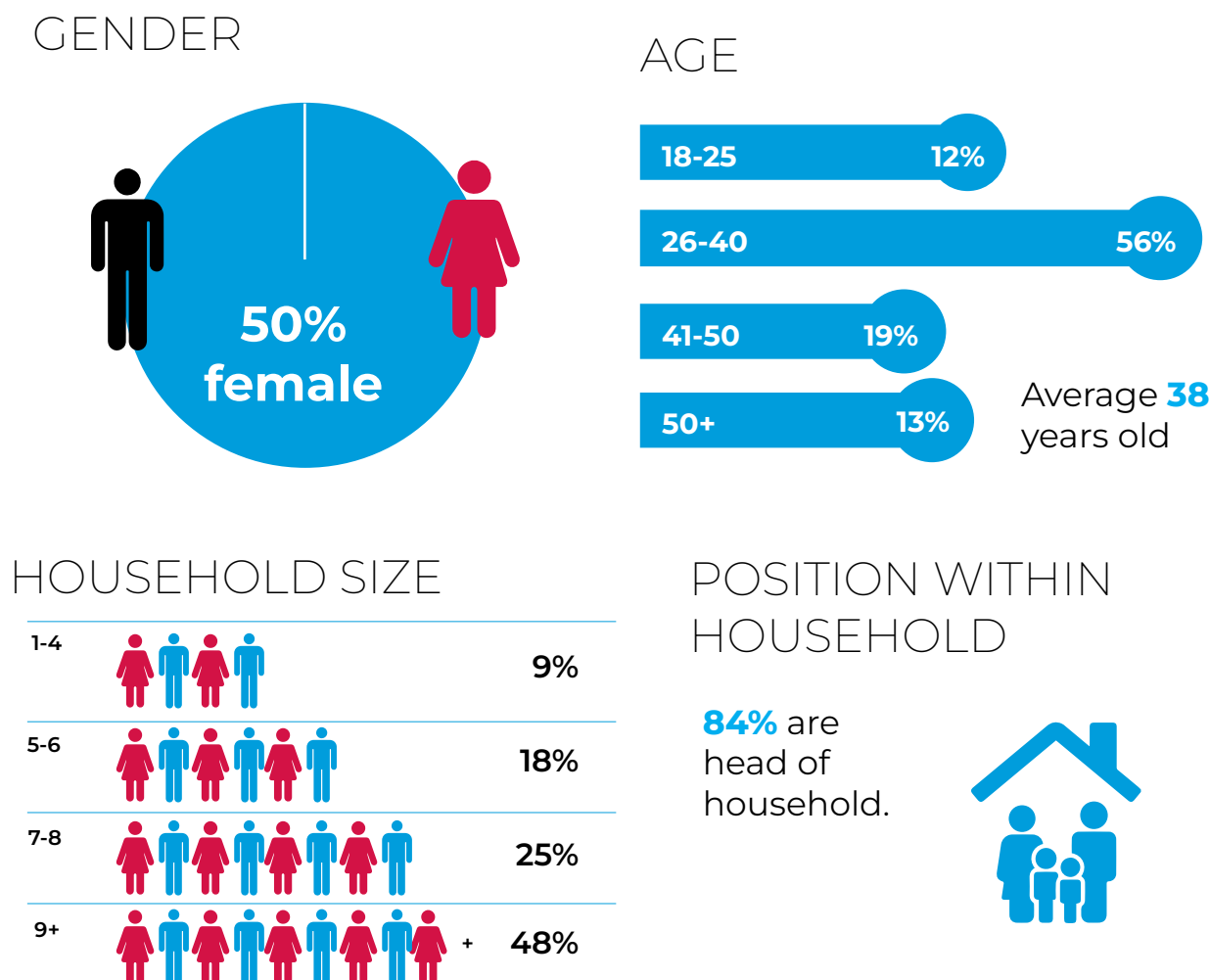


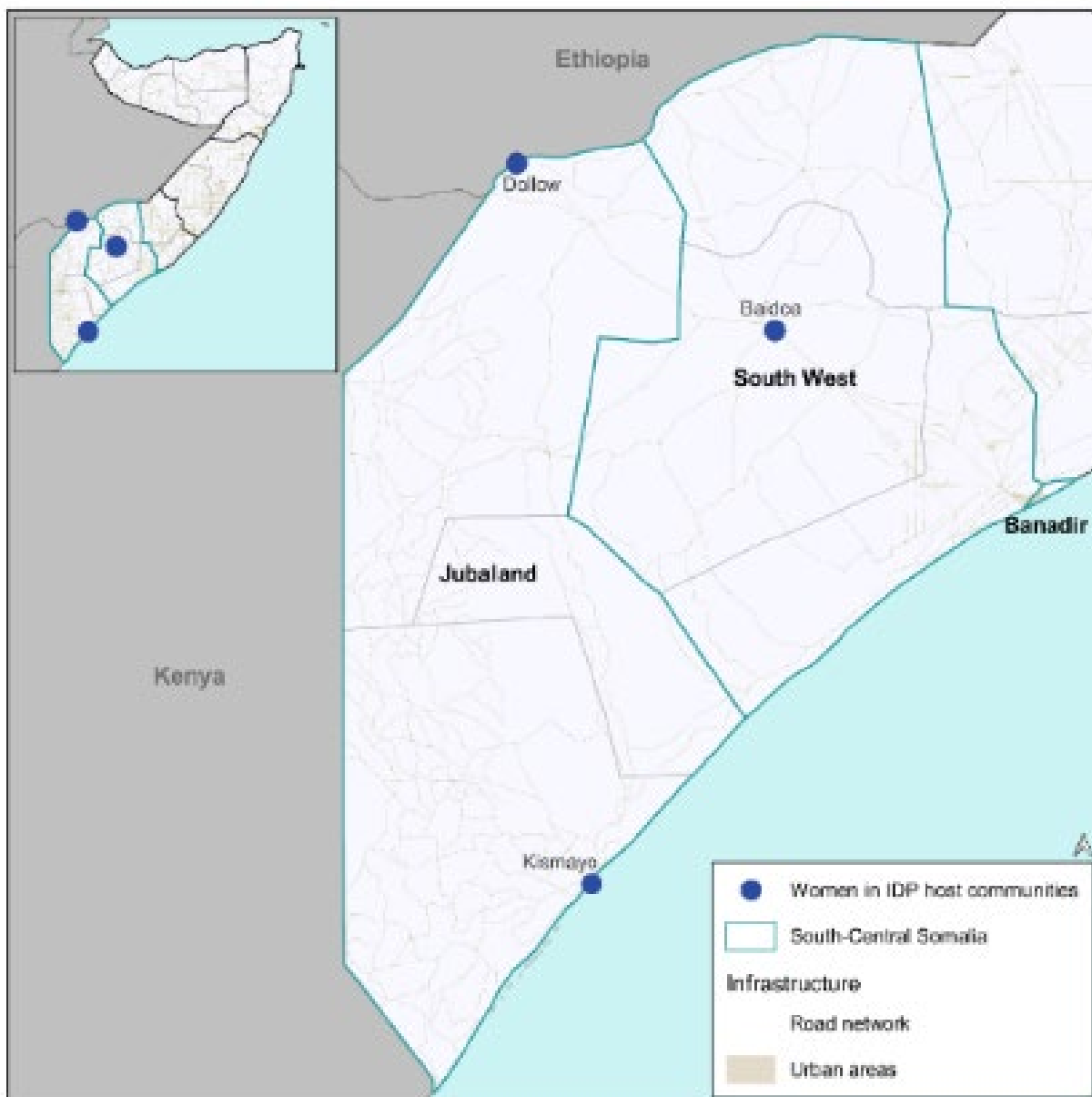
The household survey was conducted with 200 heads of household in each location, including 50 men and 50 women who had been internally displaced, and 50 men and 50 women from the host community. The household survey was collected digitally using SurveyCTO, a computer-assisted personal interviewing software data collection tool.

The household selection was conducted using a quasi-experimental approach. For Baidoa, Kismayo and Dollow, the team divided the city into four research zones that represented the known host community and IDP settlements to give a quasi-representative sample of the residents (see figure 3). Within each research zone, the field team adopted a “random walk” approach and identified three key landmarks, road junctions, mosques

and prominent shops as starting points for their research. From there, the teams split in different directions and approached houses/dwellings with a spacing interval of around five households between interviews. GPS coordinates were taken for each interview and reviewed daily to ensure the team was working across the whole research zone. When around 33 interviews were conducted in total from the first landmark, the team then moved within the zone to the second landmark and gathered another 33 interviews from there. While this methodology did not yield a statistically representative sample, it yielded a quasi-representative sample that ensures good coverage of the three locations’ different population groups across each city’s urban, peri-urban and rural areas

FIGURE 2.
Household Demographics of Respondents

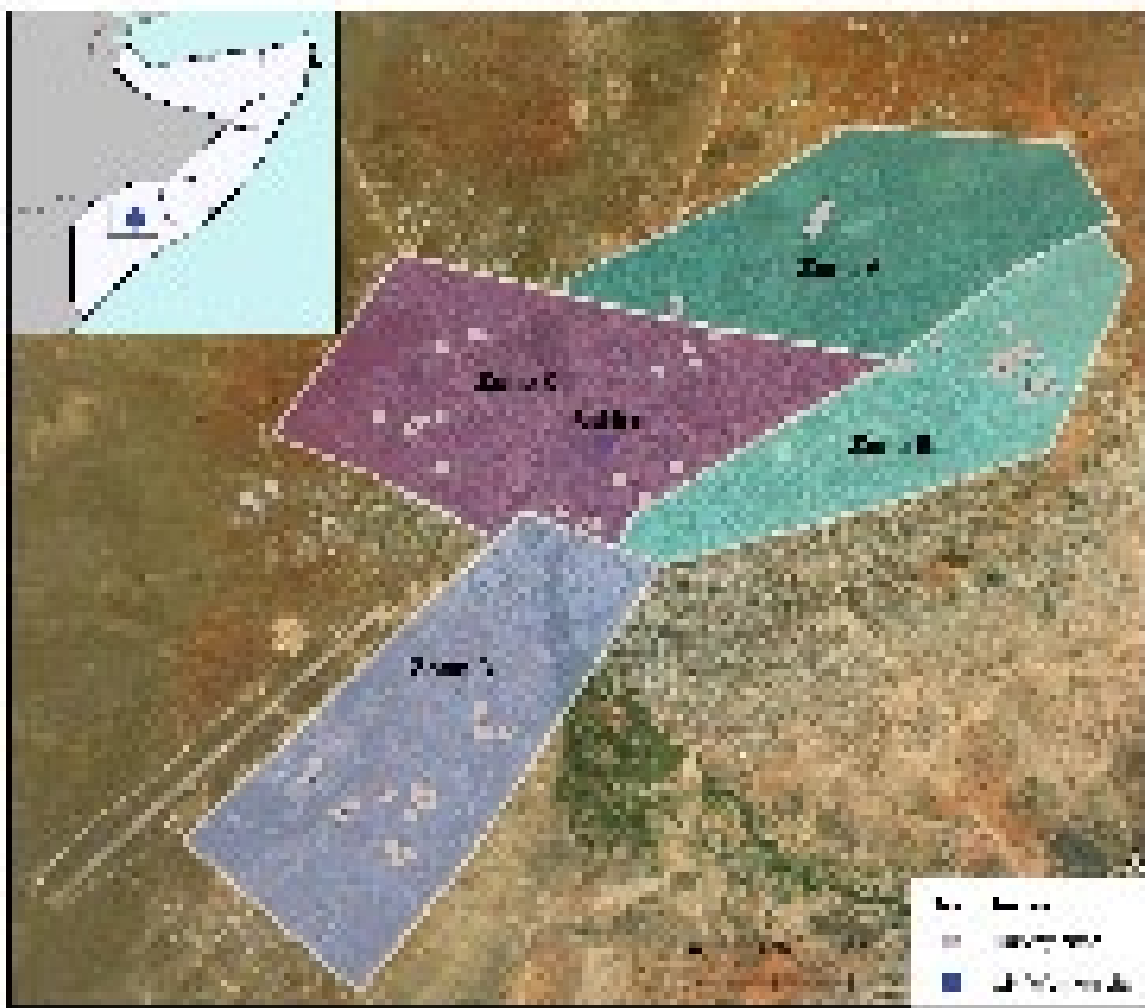
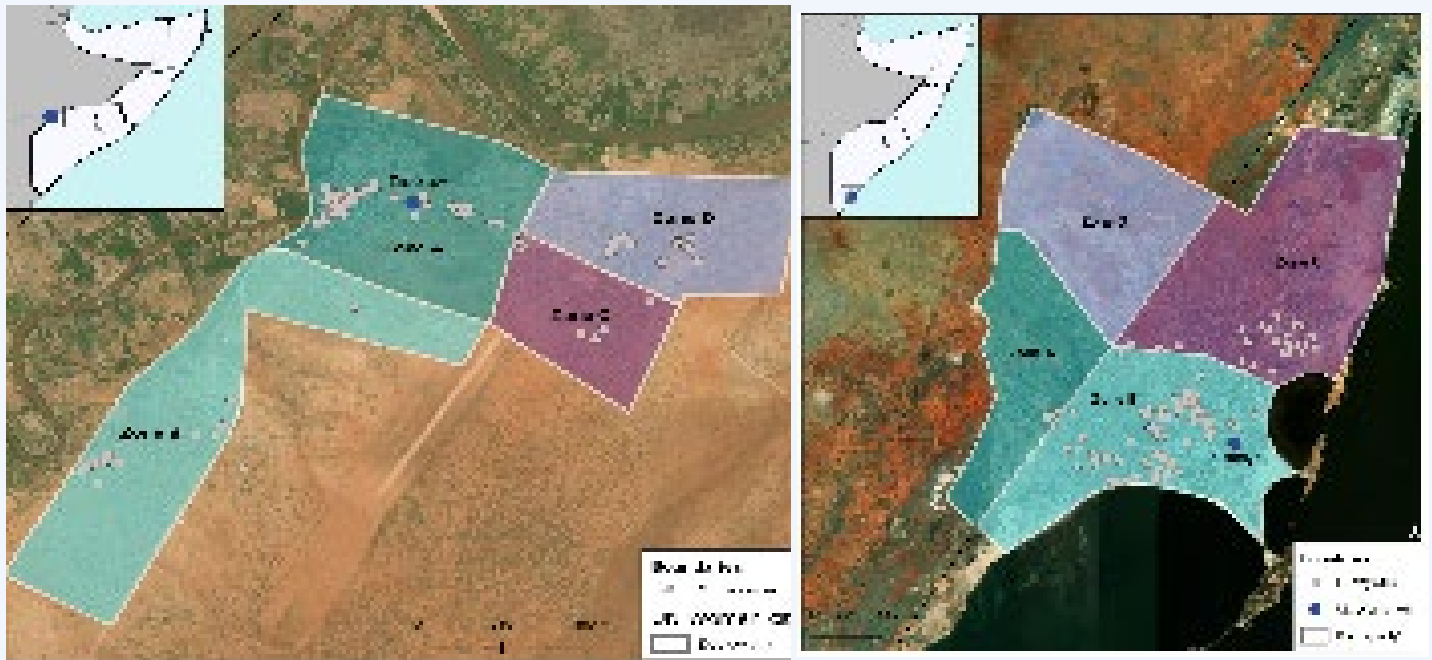




Heads of households were interviewed if they were available, but in the event that they were not (owing to work commitments, for example), the team was permitted to interview other responsible adults (18 years and over) who had a clear view of the household status. This included an elder son/daughter who was at home, or the spouse of the head of the household. In the event no responsible adults were at home, the team tried to contact the head of the household by phone to arrange an appointment or returned twice (at a different time on the same day, and finally on a different day), before replacing the household. Enumerators recorded all household refusals and replacements and noted the reasons why. See figure 2 for further demographic details of the respondents.

Because of the gender focus of this study, it was critical to get a proportionate number of female respondents. The field team was assigned a quota of women household members to speak to every day and were randomly assigned the gender of the respondent for each household surveyed. To encourage women to participate in the study, the team employed an equal mix of male and female enumerators and ensured only female interviewers interviewed female subjects. The field team also adopted a number of culturally appropriate approaches to engaging female respondents, such as interviewing them in a separate room or behind a curtain, or with a male member of the household present. Different approaches were adopted to ensure that women respondents and their families felt comfortable to be part of the survey process.

FIGURE 3.
Household Survey Areas and Location of Households Interviewed



2.3. Challenges and limitations

The market assessment comes with several limitations. The project team worked closely with the local field team to make sure these limitations were managed and mitigated where possible:

- **Delivery of a socioeconomic assessment:** This study aims to provide robust recommendations based on a broad market assessment. Because of this study's scope, it was not possible to deliver detailed recommendations on specific markets or value chains. Additional value chain assessments will need to be conducted on specific value chains of interest to get specific recommendations for women's engagement in such sectors.
- **Sample size and selection:** A small sample of 200 respondents was covered in each location because of budget and time constraints. Thus, the findings are not statistically significant but

are indicative of broad patterns affecting access to services and perceptions that cannot be captured through FGDs or KIs.

- **Capturing the prevalence of VSLAs:** Owing to confidentiality clauses, it was not possible for the research team to access neither an accurate number of VSLAs supported by microfinance institutions and NGOs nor the membership numbers across all locations. However, the research team was able to capture a sense of their prevalence in local communities and the scale of membership among respondents, how they operate and what support they need to expand.

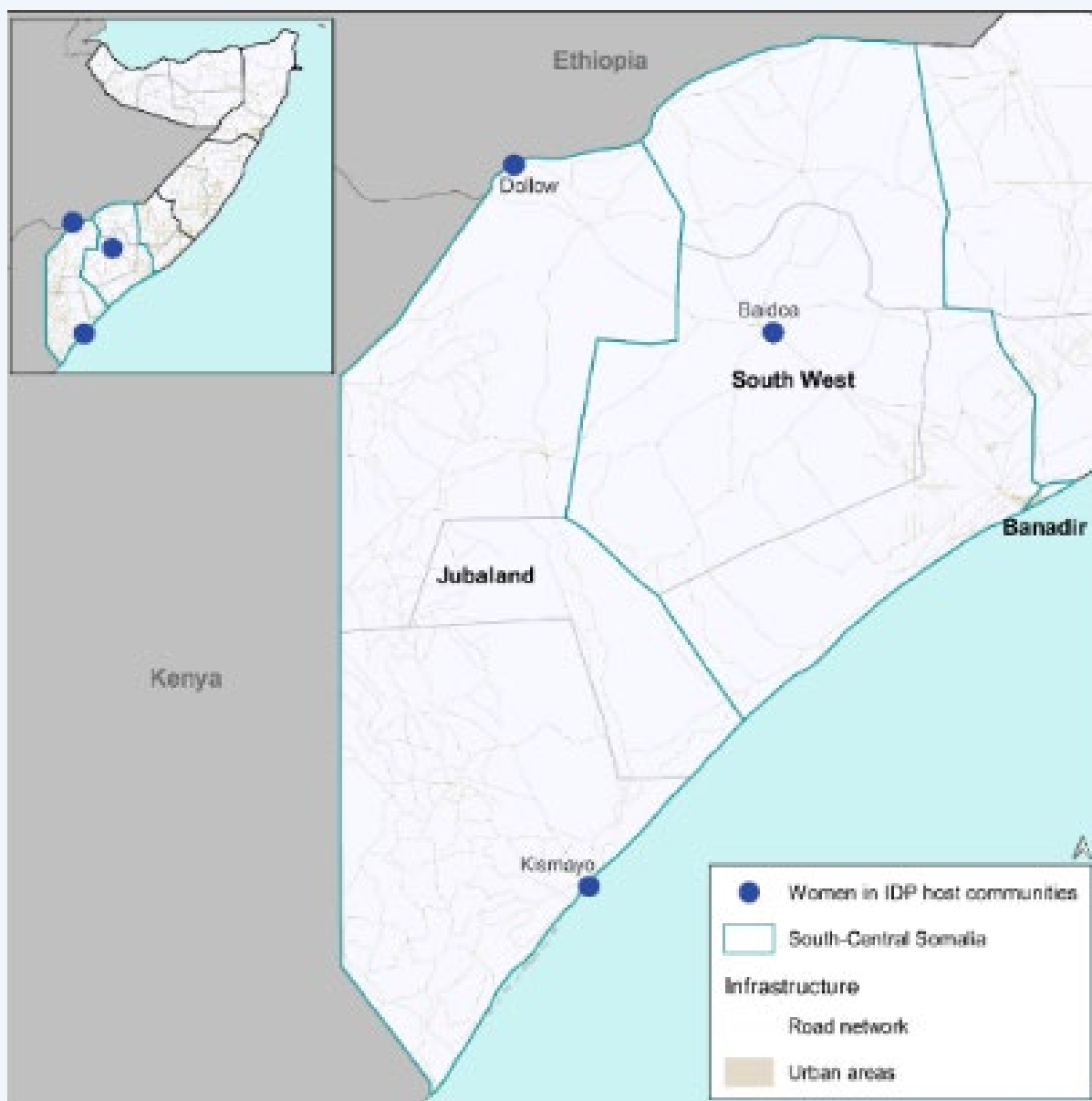


3

MAIN FINDINGS

Somalia has one of the largest populations of IDPs in the world. According to recent data on internal displacement, it is estimated that roughly 2.9 million people in Somalia are internally displaced, with the highest concentration of IDPs in south central Somalia.

FIGURE 4.
Demographic Profiles of Study Locations⁷



BAIDOA

Number of IDPs: 430,991

Number of formal/informal settlements: 548

Gender profile: 53% women

Age profile: 55% under 18 years

Origin: Majority come from Bay, Bakool and Lower Shabelle areas

Settlement locations: There are 572 IDP sites across Baidoa

Notable settlement influxes: 2017–2021

Settlement status: Humanitarian stage with influxes

DOLLOW

Number of IDPs: 67,272

Number of formal/informal settlements: 2

Gender profile: 52% women

Age: 58% under 18 years

Origin: Majority are from the Gedo region

Settlement locations: Kabasa and Qansahley camps

Notable settlement influxes: 2017–2021

Settlement status: Humanitarian stage with influxes

KISMAYO

Number of IDPs: 66,000

Gender: 57% women

Age: 58% under 18 years

Ethnicity: Somalis from Lower and Middle Juba areas

Settlement locations: There are 146 IDP sites dispersed throughout the district

Notable settlement influxes: Three in the last five years caused by drought, floods, ongoing conflict

Settlement status: Humanitarian stage with influxes

⁷ Source - CCCM Cluster, Kismayo, Baidoa and Dollow verified IDP sites, 2021.

3.1. Assessment of Target Group Demographics



KEY TAKEAWAYS

- Over 50% of the IDP populations in the three districts are women and children, which has implications for the types of livelihood interventions that are viable in that context.
- The IDP populations in Baidoa, Kismayo and Dollow have been displaced, on average, for 5 to 7 years. The IDP settlements/camps are still in humanitarian stages with a regular influx of IDPs fleeing insecurity, environmental shocks and loss of livelihoods.
- The level of education, literacy and numeracy skills were generally low across the IDP communities in the three districts.

3.1.1. Sources of Displacement and Demographic Profile of IDP Populations

Somalia has one of the largest populations of IDPs in the world. According to recent data on internal displacement, it is estimated that roughly 2.9 million people in Somalia are internally displaced, with the highest concentration of IDPs in south central Somalia.⁸ Since January 2021 the UNHCR-led Protection and Return Monitoring Network (PRMN) estimates that there have been 593,000 displacements across Somalia.⁹

Of the sites selected for this study, Baidoa has the largest IDP population and has one of the largest IDP settlements in the country. By comparison, Kismayo and Dollow have relatively smaller IDP populations. Across all three locations, women make up just over 50% of the IDP population and just over half the population are under the age of 18 years old.

The main causes of displacement are diverse and often interconnected and include conflict, insecurity, environmental disasters such as droughts, floods and the recent locust infestation that has decimated agriculture across the region in the past 2 years. In 2021, conflict and insecurity were the largest causes of displacement (420,000) in the country, but the sources of these conflicts were often connected to environmental disasters and the prolonged drought that Somalia has experienced in recent years¹⁰ as well as seasonal flooding in certain parts of the country.

Yes, every year there are new arrivals joining in these town camps. People displaced from southern parts of this region due to conflict, drought, floods, or desert locusts are coming to Dollow for aid...

**Vice District Commissioner,
Dollow**

8 Somalia displacement numbers found at Internal Displacement Monitoring Centre. Accessed: <https://www.internal-displacement.org/countries>

9 Somalia UNHCR PRMN Internal Displacement dashboard September 2021. https://reliefweb.int/sites/reliefweb.int/files/resources/UNHCR_Somalia_PRMN_InternalDisplacements_Sep_2021.pdf

10 2020. iDMC. No matter of choice: Displacement in a changing climate. Federal Foreign Office of Germany.

It is estimated that more than **80%** of the population is engaged in agriculture and pastoralism, and trade in livestock is the principal livelihood activity of Somalis.



Somalia is particularly vulnerable to climate change – it is anticipated that there could be an annual temperature increase in the country of between 3.2 to 4.3 degrees by 2100.¹¹ There have been significant environmental changes in recent years, including prolonged periods of drought as well as heavy flooding. Somalia is heavily reliant on the agriculture sector; it is estimated that more than 80% of the population is engaged in agriculture and pastoralism, and trade in livestock is the principal livelihood activity of Somalis.¹² Environmental disasters have been a key driver of displacement from rural to urban areas.

At the same time, there are many IDPs who have now settled into Kismayo, Baidoa and Dollow and are not seeking to return to their areas of origin. On average, those who have been displaced in Dollow have been in their new location for 4 years. Similarly, in Baidoa most IDPs have arrived in the past 5 years and are looking to stay within the district.

3.1.2. Levels of Education and Literacy

Levels of education across the three locations were significantly lower for IDP versus host community populations, with a good percentage of IDPs at all sites having no formal education at all. This also corresponds with data findings on literacy across the three locations.

- In Baidoa, only **52%** of male respondents and **48%** women respondents reported they could read, write and count. Many of the businesswomen and VSLA members interviewed in Baidoa for the study indicated they could not read nor count, which impacted their ability to conduct their businesses successfully.
- In Kismayo, despite similarly high levels of no formal education **72%** of all respondents could write and **95%** could count. However, literacy levels among women who are IDPs were notably low: **44%** could read, **45%** could write and **51%** could count.

- Similarly, in Dollow, access to education is limited for IDPs, with **58%** of women who are IDPs reporting no access to any education. Drastic differences exist in literacy levels between IDP respondents and the host communities, with **81%** of the IDP respondents indicating they were illiterate compared to only **18%** of the host community.

Although access to education is available in all three districts, it is often privately funded education and most IDPs cannot afford the cost of school fees. Lack of affordable education will have an impact on the future of young IDPs who make up significant numbers of the IDP population in the three locations. INGOs like World Vision, Save the Children and UNHCR were reported to provide kindergarten and primary level education services to IDP children within the formal settlements to try to respond to this, but there is clearly a need for adult and youth literacy program support.

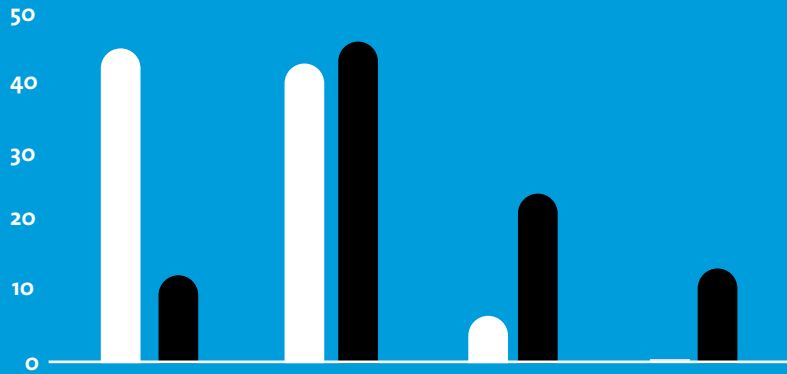


11 2021. Climate, peace and security factsheet. Somalia. NUPI and SIPRI. Accessed: <https://reliefweb.int/sites/reliefweb.int/files/resources/210203FINALFactSheetSomaliaSkisserLR11.pdf>

12 2021. Climate, peace and security factsheet. Somalia. ctSheetSomaliaSkisserLR11.pdf

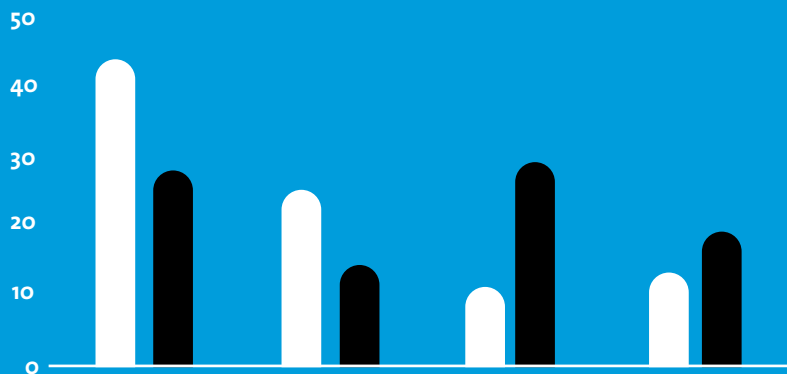
FIGURE 5.
Respondent Access to Education

RESPONDENT LEVELS OF
EDUCATION, DOLLOW



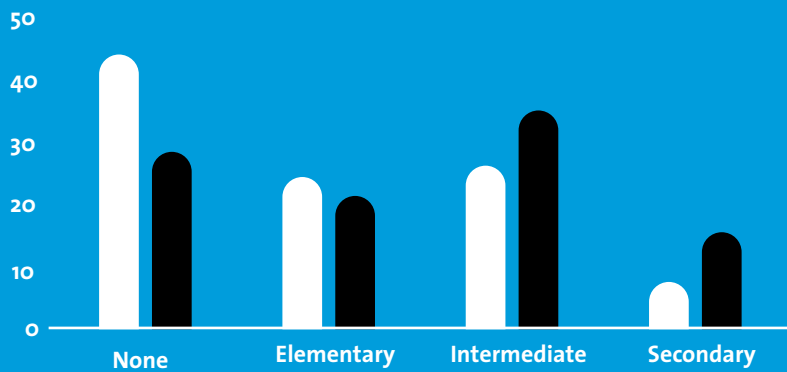
- IDP
- Host community

RESPONDENT LEVELS OF
EDUCATION, KISMAYO



- IDP
- Host community

RESPONDENT LEVELS OF
EDUCATION, BAIDOA



- IDP
- Host community

3.2. Current Business Sectors and IDP Engagement in Baidoa, Kismayo and Dollow



KEY TAKEAWAYS

- The major business sectors in the three locations were agriculture, livestock, fishing, construction, telecommunication, hospitality and money transfer. In all three locations, the agriculture and livestock sectors faced many challenges related to climate change shocks like droughts, floods and the recent locust invasion. The hospitality, services, construction and telecommunication industries were increasing.
- The host communities run most of the businesses and are the economic power in most value chains in all three locations.
- By contrast, IDPs are engaged in the different market sectors as casual laborers or consumers. Where IDPs were engaged in microbusiness activities, it was in small-scale retail. Women who are IDPs engaged in microbusinesses typically owned kiosks and shops and sold meat, milk and fruits and vegetables.

In Baidoa, Kismayo and Dollow, there are several main business sectors in common. These include the agriculture sector (production of cash crops, marketing of crops), livestock (marketing and selling of animal products, exporting to regional and international markets), construction, telecommunication, hospitality, and money transfer institutions.

In Dollow, the main agricultural value chains are the production of vegetable and fruit crops, including lemon, onion and bananas for export within the region and in Ethiopia.

In Kismayo the consumption of fish is also on the rise, as people shift from consuming red meat to fish, and the export of fish to other parts of the region, such as Mombasa, has rekindled with increasing security. There is also a growing manufacturing and processing industry.

These sectors include a range of businesses from large to small- and medium-sized enterprises (SMEs), but all three locations tend to be dominated by SMEs. These include small kiosks

that cater to the retail and wholesale of various consumer goods (clothing, food) as well as retail of sector-related goods (i.e., agri-inputs, construction materials, crops).

In Baidoa and Kismayo, the construction and retail sectors are expanding, and across all three locations the hospitality and telecommunication sectors are growing rapidly. In Baidoa and Kismayo, informants attributed the growing construction sector to the increasing population in both cities, the recent relative stability and the decreasing insecurity, which has resulted in more people coming back to work and live in both districts. In Baidoa, INGOs/international donors are supporting the construction of infrastructure projects as a means of cash for work livelihood activities to support IDPs and the host community. For example, the World Bank and ILO/KfW Bankengruppe (KfW) are both involved in building roads and markets in Baidoa.

In all three locations, the agriculture sectors are reported to be declining. Informants attributed this to environmental factors, such as droughts and flooding, and the recent devastating locust infestation that has spread across the region. Displaced farmers are also moving into IDP settlements in urban districts such as Kismayo and Baidoa, disrupting agricultural activities in the rural areas. The livestock sector was also reported to be declining in Kismayo and Dollow because of similar challenges with environmental impact – but in contrast, it has grown in Baidoa because of regular market demand at local, regional and international levels.

Host community members are engaged across a broader range of market sectors, whereas IDP populations dominate the agriculture sector and are also more prevalent in the livestock sector. Both IDPs and host community members are involved in the construction sectors across the three locations (see figures 6 and 7).

“There are several business sectors that exist in this district. Kismayo is the center of business in Jubaland state; some of the business sectors are construction, health, education, agriculture, service sectors, oil sector, commercial food sector, non-food items sector, fishing sector.”

**Director of Chamber of Commerce,
Kismayo**



FIGURE 6.
Respondent Engagement in Market Sectors in All Three Locations

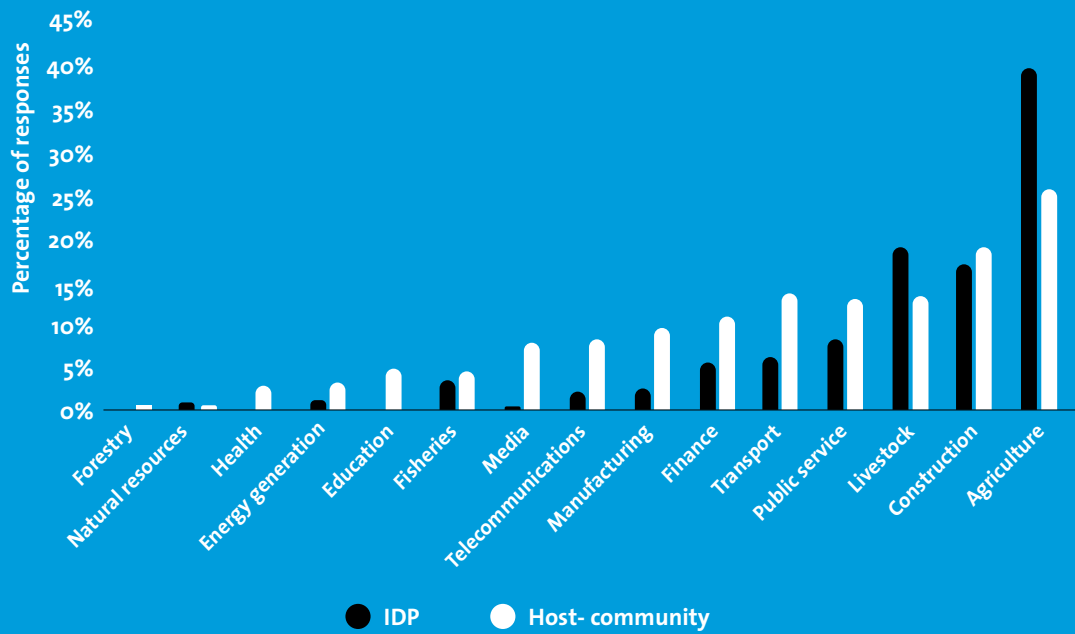


FIGURE 7.
Respondent Engagement in Different Sectors by Type

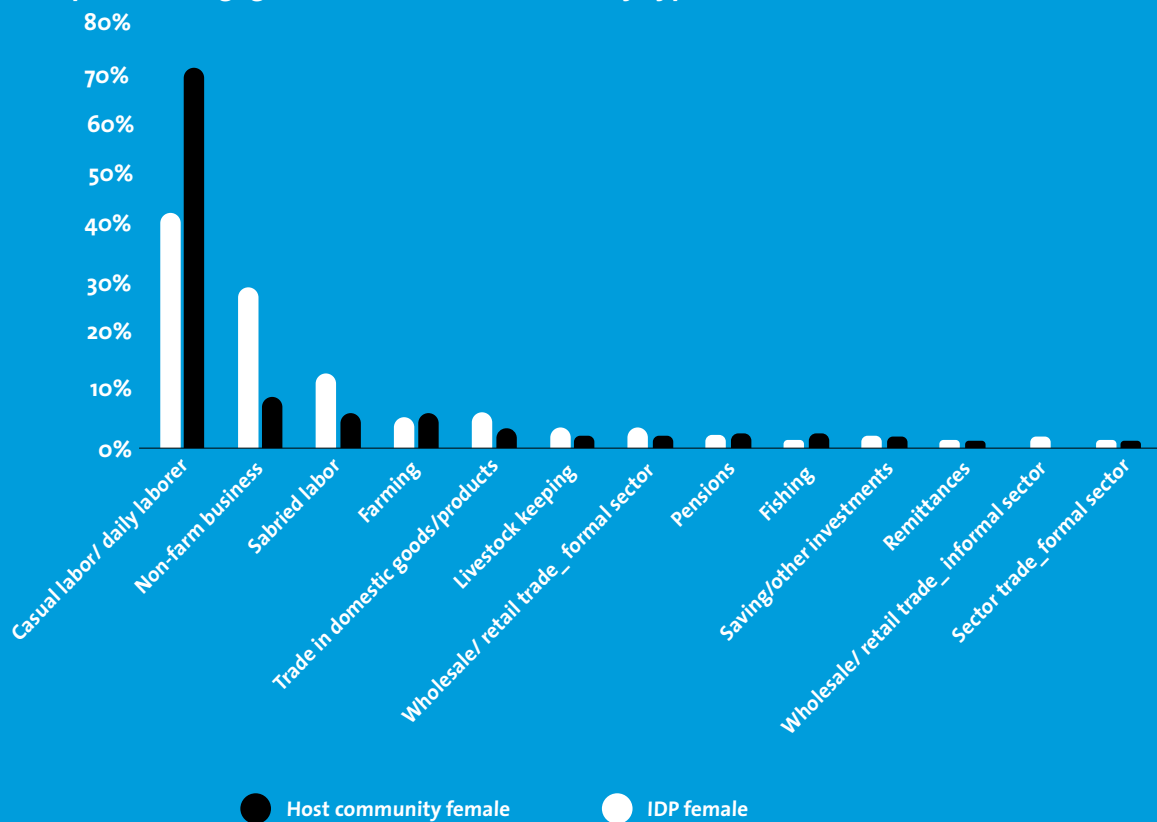
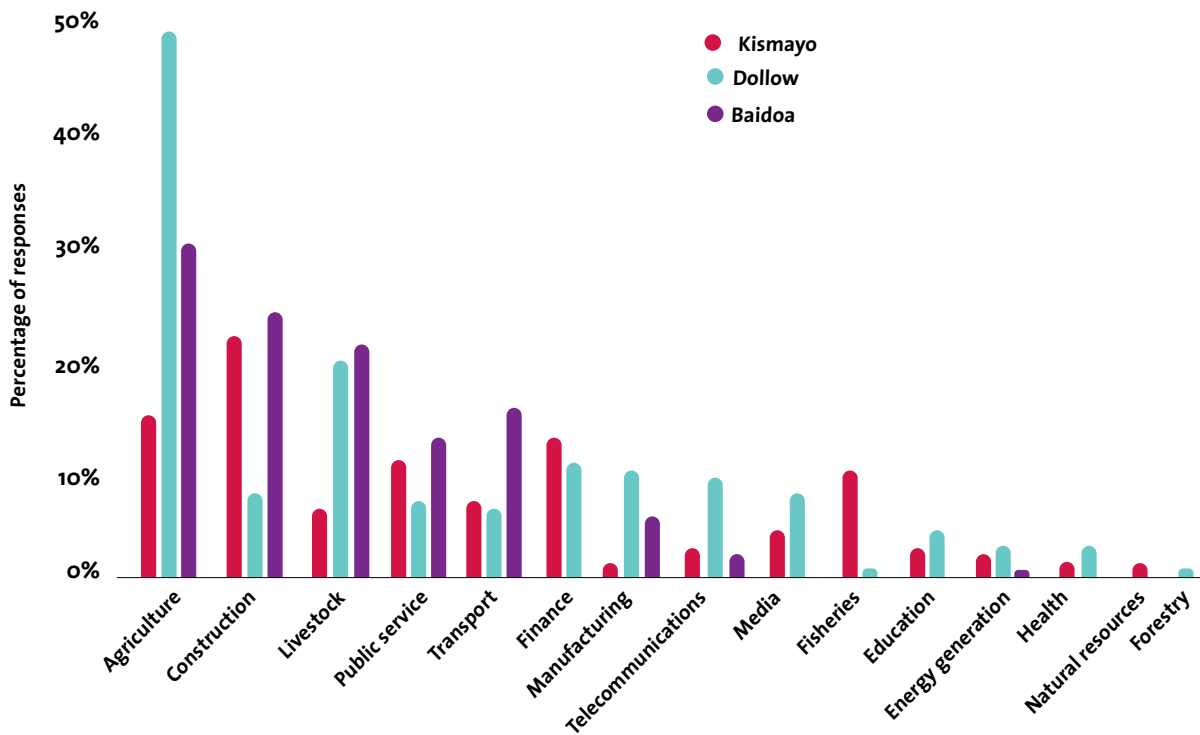


FIGURE 8.
Respondent Engagement in Different Sectors by Location



However, the way in which IDP and host communities engage in these income-generating activities varies quite significantly. IDP populations across all three locations are more likely to be engaged as casual or daily laborers, particularly in the construction, hospitality and household domestic work sectors. In contrast, host community populations are more likely to be engaged in businesses or in more formal salaried labor (see figure 9).

FIGURE 9.
Respondent Income-Generating Activities by Type of Respondent

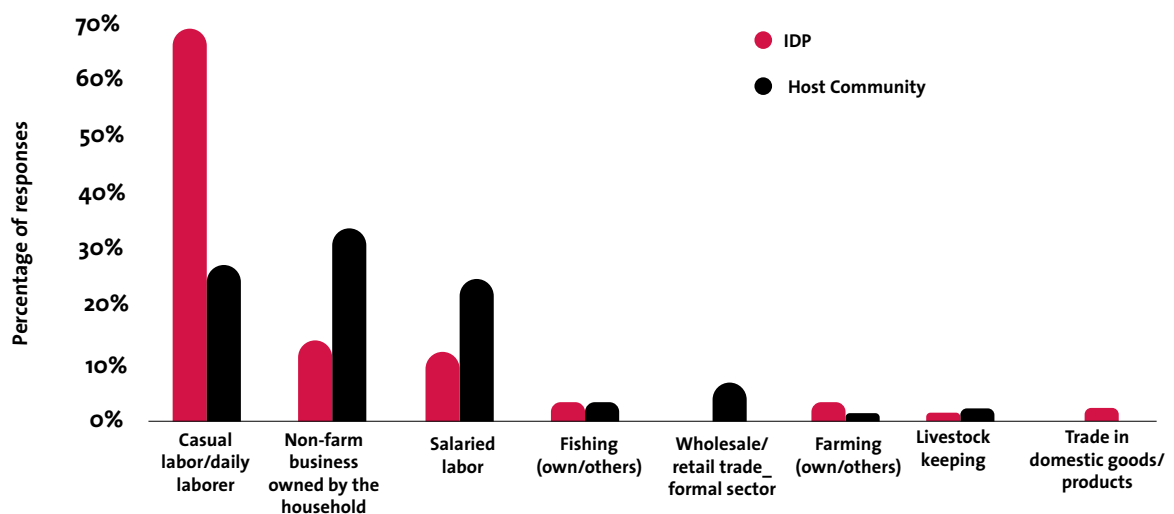
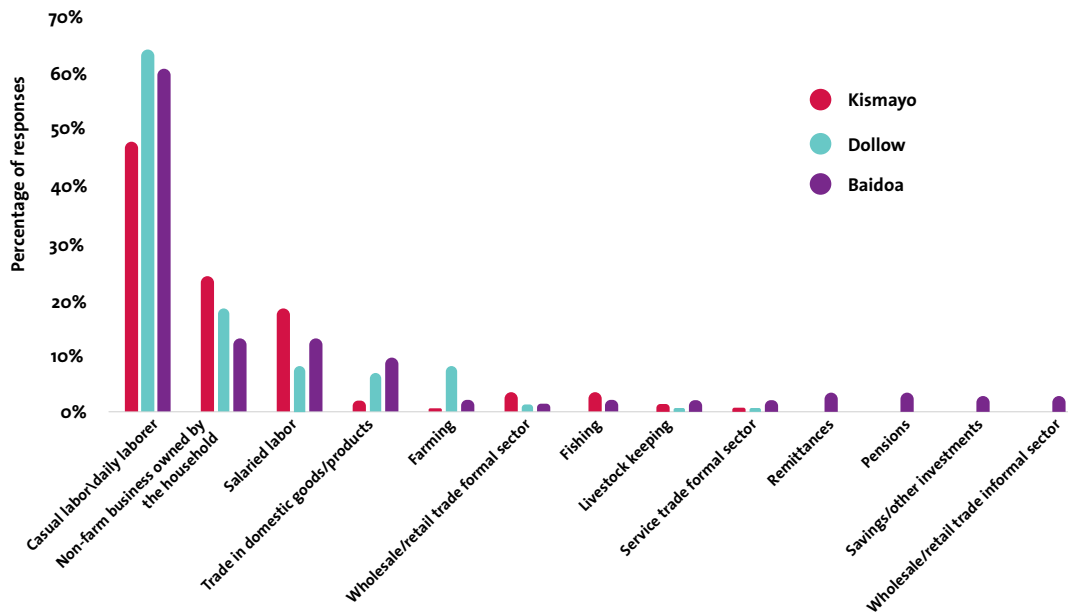


FIGURE 10.
Respondent Income-Generating Activities by Location

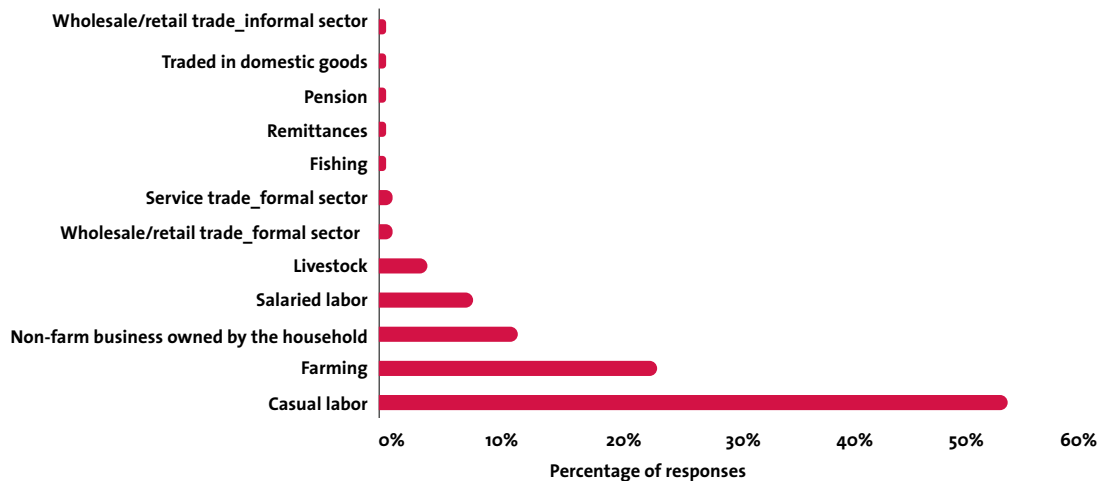


The qualitative research confirms the findings, with informants reporting that host communities hold the economic power within local value chains across all three locations. Host communities run most of the businesses, with IDPs engaged in the value chain either as casual laborers, consumers, or in small-scale retail businesses that purchase and resell a range of goods from small kiosks.

Almost all the IDP respondents interviewed in the household survey (94%) claimed to have a different source of income since they were

displaced. This is surprising, because the data shows that the majority of IDPs interviewed were previously engaged in casual labor and still are engaged in casual labor since being displaced (figure 11). However, the data also shows that more IDP men (23%) and women (24%) reported they were engaged in farming and more IDP men were business owners – 16% compared to 9% of women who are IDPs – before displacement compared with their current situation.

FIGURE 11.
IDP Respondent Income-Generating Activities Before Displacement





More IDP men
(23%) and
women **(24%)**
reported they
were engaged in
farming and more
IDP men were
business owners
– **16%** compared
to **9%** of women
who are IDPs.

Where IDPs are involved in agriculture – namely, in Dollow and Baidoa – they are the producers (most frequently as casual laborers) or small-scale retailers. They are less frequently involved in the purchasing, aggregation, storage or processing stages of these value chains, which is where the most value is accrued.

“Most of these businesses are run by [the] host community. IDPs engage [in] only small business which does not require skills and capital, their engagement is different because they don’t have capital to start the business. The business which IDPs likely engage [in] is small businesses where they sell farm produce, sweets in front of their camps – largely they are consumers.”

IDP business owner, Baidoa

Where IDP populations are engaged in business, they tend to be small-scale and retail-focused, at the tail end of major market value chains. They are often resellers of goods in the IDP settlements. IDPs interviewed for this study said they ran micro retail businesses in the following areas: vegetables/fruit vendors, milk vendors, teashops, kiosks/shops and charcoal sales (see table 2 for further details).

The findings are similar for women who are IDPs across all three locations. They were far more likely

to be engaged in casual labor than running any form of microbusiness. Our survey found that 59% of women who are IDPs in Baidoa, 75% in Kismayo and 80% in Dollow were engaged in casual labor of some kind as their main source of income. At the same time, relatively few were engaged in small-scale businesses – only 13% of those interviewed in Kismayo, for example.

Where women who are IDPs were engaged in microbusinesses, the activities they tended to be involved in were selling milk, vegetables/fruits, meat products and foodstuffs in kiosks/shops. Some IDP men were also reported to engage in similar types of business, although women who were IDPs were more renowned. In Dollow, it was reported that women who are IDPs were very active in this small-scale retail sector, but this was less clearly reported in Baidoa and Kismayo. Women reported being engaged in these types of businesses in the two formal IDP settlements. Respondents felt that women who are IDPs were typically engaged in these small-scale business ventures because they do not require a lot of initial capital and operational costs compared to medium and large enterprises. IDP small/microbusiness owners cited a lack of upward mobility when it came to their businesses, which barely covered their daily expenses – they attributed this lack of movement to a lack of opportunity to expand and diversify their businesses into more profitable enterprises.



59% of women who are IDPs in Baidoa, **75%** in Kismayo and **80%** in Dollow were engaged in casual labor of some kind as their main source of income

TABLE 2.**Mapping of Microbusiness Opportunities for IDPs Across All Three Locations**

Business Sector	Activities	Level of IDP Engagement
Agriculture	<ul style="list-style-type: none"> • Subsistent farming: maize, sorghum, beans and vegetables • Selling of agricultural produce: vegetable and fruit kiosks • Selling of firewood/charcoal • Farm laborer: casual labor for host community-owned farms 	Input/production stages
Livestock	<ul style="list-style-type: none"> • Raising of small ruminants/poultry • Selling of meat • Milk vendors 	Input/production stages
Trades (wholesale/retail)	<ul style="list-style-type: none"> • Buying and selling of food and non-food items • Grocery shops • Household items • Clothing, new and used • Shoe/accessory shops • Beauty products 	Retail
Services	<ul style="list-style-type: none"> • Beautification/salon • Henna • Tie-dye of clothes • Tailoring • Cleaning/domestic help 	Input/production/retail
Food industry	<ul style="list-style-type: none"> • Small cafes/restaurants • Selling of pastries/sweets 	Input/production/retail
Handicraft	<ul style="list-style-type: none"> • Handcrafting and artisanry of Somali cultural products – mats, baskets, etc. 	Input/production/retail
Transportation	<ul style="list-style-type: none"> • Tuk-tuk (automated rickshaw) driving • Tuk-tuk repair/spare parts 	Input/retail
Carpentry	<ul style="list-style-type: none"> • Making/repairing furniture 	Input/production
Telecommunications	<ul style="list-style-type: none"> • Selling mobiles/accessories • Mobile repair services 	Retail
Construction	<ul style="list-style-type: none"> • Casual laborer 	Input/production

3.3. Rules and Regulations that Govern the Main Business Sectors



KEY TAKEAWAYS

- IDP communities in Baidoa, Kismayo and Dollow are permitted to work and own businesses. Their rights and freedoms are included in regional IDP policies as well as the federal National Policy on IDPs and Refugee Returnees, which is in the process of being implemented.
- No major business regulatory frameworks were found at the regional levels in the three districts; however, there are currently federal business regulations and policies that are still in the drafting stages. Jubaland has developed strategic business plans.
- However, because IDP businesses are in the informal sector, their priority or needs are not included in these strategic plans.
- Business regulations at the local level mainly involved registering with district authorities and the Ministry of Commerce as well as complying with tax requirements. Industries like construction and importers also needed special certificates to comply with importing standard goods.
- No major cultural norms were found that prevented women’s engagement in businesses. However, some businesses that are capital- and labor-intensive were usually male dominated, for example, construction, telecommunications, transportation and livestock.

3.3.1. Business Regulatory Frameworks

The federal government of Somalia is in the process of developing a number of business regulatory frameworks that will govern the business sector across the country, including the South West State and Jubaland. At the time of writing, these were in the draft stage and not yet fully implemented (see table 3).

TABLE 3.
Relevant Federal Business Regulatory Frameworks in Somalia

Business Regulatory Frameworks	Development Stage
(a) Company law	Draft
(b) Intellectual property law	Draft
(c) Insurance law	Development
(d) Industrial policy and law	Development
(e) Public-private partnership policy and law	Development
(f) Investment policy	Development
(g) Trade, industries, and investment promotion policies	Implementation

At the state level, the existence of specific regulatory frameworks varied across location. In Baidoa, no overarching regulations or policies controlling the main market sectors exist. This has made it easier for larger companies to monopolize the markets. There is a federal government initiative to enact antitrust laws, but this is still at the draft stage. The main requirement for operating a business in Baidoa is to register at the district level and pay taxes to receive a tax compliance certificate. Additionally, large industries must also register with the Ministry of Commerce and Industry. Specifically, businesses in the construction and import of agricultural inputs must get specialized certificates from the Ministry of Public Works and the Ministry of Agriculture to ensure their imported products meet quality standards.

"For every business to operate smoothly, they need to pass through government regulation's such as to get registration from the different line ministries including the Ministry of Commerce and Industry. If it's [a] construction company, it needs to get a certificate from the Ministry of Public Works, and in case of seed importation, a certificate from the Ministry of Agriculture and Fishery. The small businesses need [a] license from the municipality to operate, and then when they pay tax they get tax compliance certificates from the Ministry of Finance."

Chairman of Chamber of Commerce, Baidoa

In Jubaland, there are policies in place that regulate certain business sectors. These include

- trademarks that protect and regulate the importation of products;
- taxation policies where businesses selling essential food items are lightly taxed compared to those that sell goods like cigarettes;
- the Jubaland strategic plan, which focuses on strategies aimed at supporting the development of market actors; and

- the Jubaland business development plan, which advocates for small-scale businesses to receive finance from donor or humanitarian organizations.

"There are no government policies operating at the district level that are meant to regulate the different businesses. This leaves the field open to wealthy traders who opt to monopolize trade especially in the importation and supply sector, even in the construction [sector]. You can find one trader in a position to control a big volume of trade at a particular value chain level such as at the supply level."

Market Association Chairman, Dollow

At the same time, the situation in Dollow is a lot less formal. There are currently no local business regulatory frameworks or policies controlling the main market sectors in Dollow. Business owners are required to register with district-level authorities and pay their taxes so their businesses can receive a tax compliance certificate. The only revenue collection policies are enforced for both small and large export/import businesses. However, the local government is aware of current federal government plans to enact laws and regulations, which they stated will be fully implemented at the local level.

In Baidoa, the microbusinesses that women who are IDPs conduct are unlikely to be affected by most of these regulatory frameworks, beyond registering their businesses and possibly paying taxes where required.

3.3.2. Regulatory Frameworks on IDPs Rights to Work

There are no legal frameworks that prevent IDPs from engaging in the business sector across Somalia. The Somali government has an IDP policy – which is called the National Policy on Refugee-Returnees and Internally Displaced Persons – that supports the rights of IDPs to engage in livelihood activities and to access basic services. This IDP policy is implemented across all three locations, which means that IDPs in Baidoa, Kismayo and Dollow are free to run and own their businesses.



In Baidoa and Kismayo, the district development also plans to identify and prioritize the needs of the IDP community so that they can access humanitarian support for basic services; there are efforts in both towns to identify durable solutions for IDP populations. In Kismayo, the Jubaland Chamber of Commerce and Industry is working with humanitarian agencies to provide start-up business grants to IDPs so they can run their own businesses in the district. In Baidoa, the government is working with landowners to find alternative settlement areas for IDPs.

Recently, the government in Baidoa gave 15 km² to 3,009 IDP households to establish permanent plots and is currently working to provide them title deeds. In Dollow, there were no reports of IDP priorities and needs being included in the district development plans. However, the IDP community leaders are included in the government’s security plans.

3.3.3. Social and Gender Norms Governing IDP Population in Market Sectors

“There are certain gender norms and formal rules in place that determines women’s participation or non-participation in certain business sectors or sub-sectors. But this is [a] common challenge for all women in both IDP and host communities, for instance, in cultural contexts they cannot participate in businesses like construction, driving, [they are] limited in even politics.”

Host community women, FGD, Dollow

There were no social or gender-based barriers reported that prevent IDPs, and specifically women who are IDPs, from engaging in various market sectors. However, gender and social norms did affect the types of livelihoods that IDPs and women who are IDPs typically engage in. The secondary literature talked of the role of familial or clan networks in accessing livelihood or employment opportunities. Job openings are often given to close family members or through the clan

network, making it harder for those from outside (such as IDPs) to access these jobs. As a result, entrepreneurship is often turned to as a survival mechanism or casual labor employment option,¹³ which is a less secure form of employment than contracted work. This was not explicitly confirmed in our data; in many cases, IDP populations were associated with similar clans or ethnic groups as host communities in Baidoa, Kismayo and Dollow. Nevertheless, IDP populations are more typically involved in microbusinesses or casual labor rather than more formal opportunities or larger businesses within the locations mentioned.

Gender norms in business and casual labor activities were quite clear in the research. For example, more labor-intensive industries, such as construction, telecommunications, transport, and certain aspects of livestock-keeping, are typically associated with men. Thus, women would be expected to take part in casual labor in domestic work, agricultural production or in small businesses such as tea shops, beauty salons, and kiosks that sell fruits and vegetables, milks, sweets and other small consumer goods. The data does show that some women had received training in work considered to be more male-dominated, such as masonry, which suggests that there is a slight shift in these gender norms.



13 ILO. Market opportunity mapping in Somalia. A value chain analysis and rapid market assessment in Baidoa and Beledweyne.

3.4. Supporting Functions



KEY TAKEAWAYS

- In the three districts, IDPs and host members reported access to market-supporting functions such as market information, training and associations that assisted in their businesses.
- In Kismayo, IDP access to these services was comparatively lower than in the other locations.
- Access to finance was a particular challenge for IDP populations, particularly for women who are IDPs. The main factors restricting financial access included short repayment times, lack of guarantor and collateral and high interest rates.
- Associations/cooperatives were reported to be available in the districts, but membership was mixed, with higher membership levels reported in Baidoa compared to Dollow and Kismayo.
- Across the districts, there was a diverse presence of humanitarian/development organizations who were clearly linked by respondents, including women who are IDPs, to a number of market support functions, such as the establishment of market associations, cooperatives and VSLAs, improving market information and training.
- Access to land and increasing pressure on available natural resources is placing increased strain on some of the natural capital that communities in all three locations rely on to generate livelihoods. IDPs are increasingly vulnerable to land evictions according to data gathered from key informants in Baidoa and Kismayo.
- Many host and IDP communities alike have been exposed to crises that have impacted their family finances. Data indicates that IDP families have fewer response options to navigate these crises, leaving them particularly vulnerable.

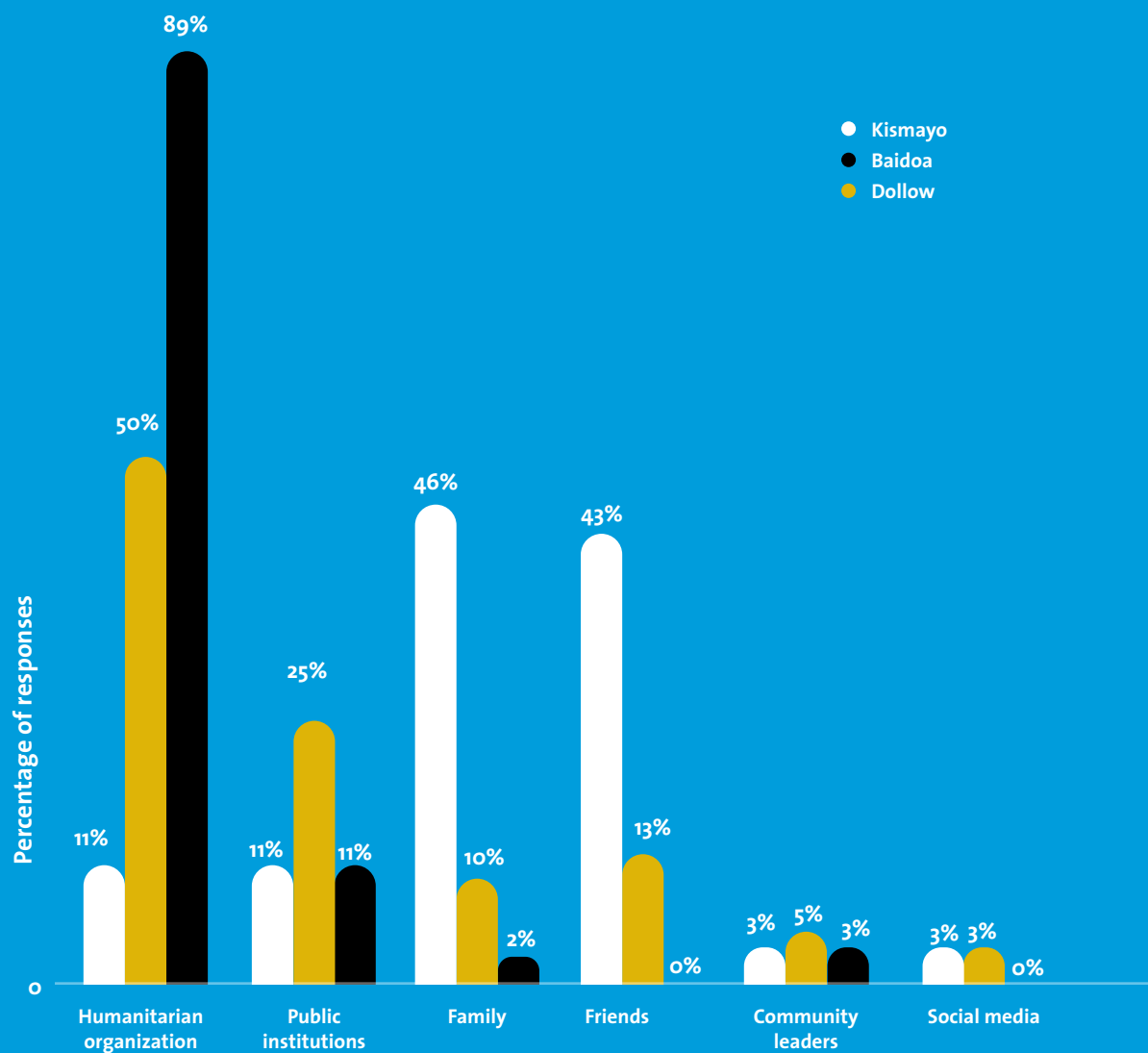
3.4.1. Market Information and Business Support Services

In Baidoa, Kismayo and Dollow, 78% of respondents said they had market information and access to business support services to sustain their income-generating activities. However, the data shows some differences across locations, with respondents in Baidoa (92%) and Dollow (80%) perceiving that they had better access to information than those in Kismayo (61%). At the same time, IDP populations across locations

generally had less access to market information (70%) versus host community populations (85%), with IDP men and women having similar perspectives on their ability to access sufficient market information. Across respondents and locations, the most common market information available was on business opportunities, market prices, where to buy and sell, and access to financial services.

In Baidoa, a significant number of respondents referred to the role of humanitarian organizations (both host community and IDP male and female respondents) in providing market information. This was in relative contrast to Kismayo, where friends and family paid a much stronger role, and Dollow, where public institutions played a role in providing market information (see figure 12).

FIGURE 12.
Respondent's Source of Market Information by Location



3.4.2. Access to Finance

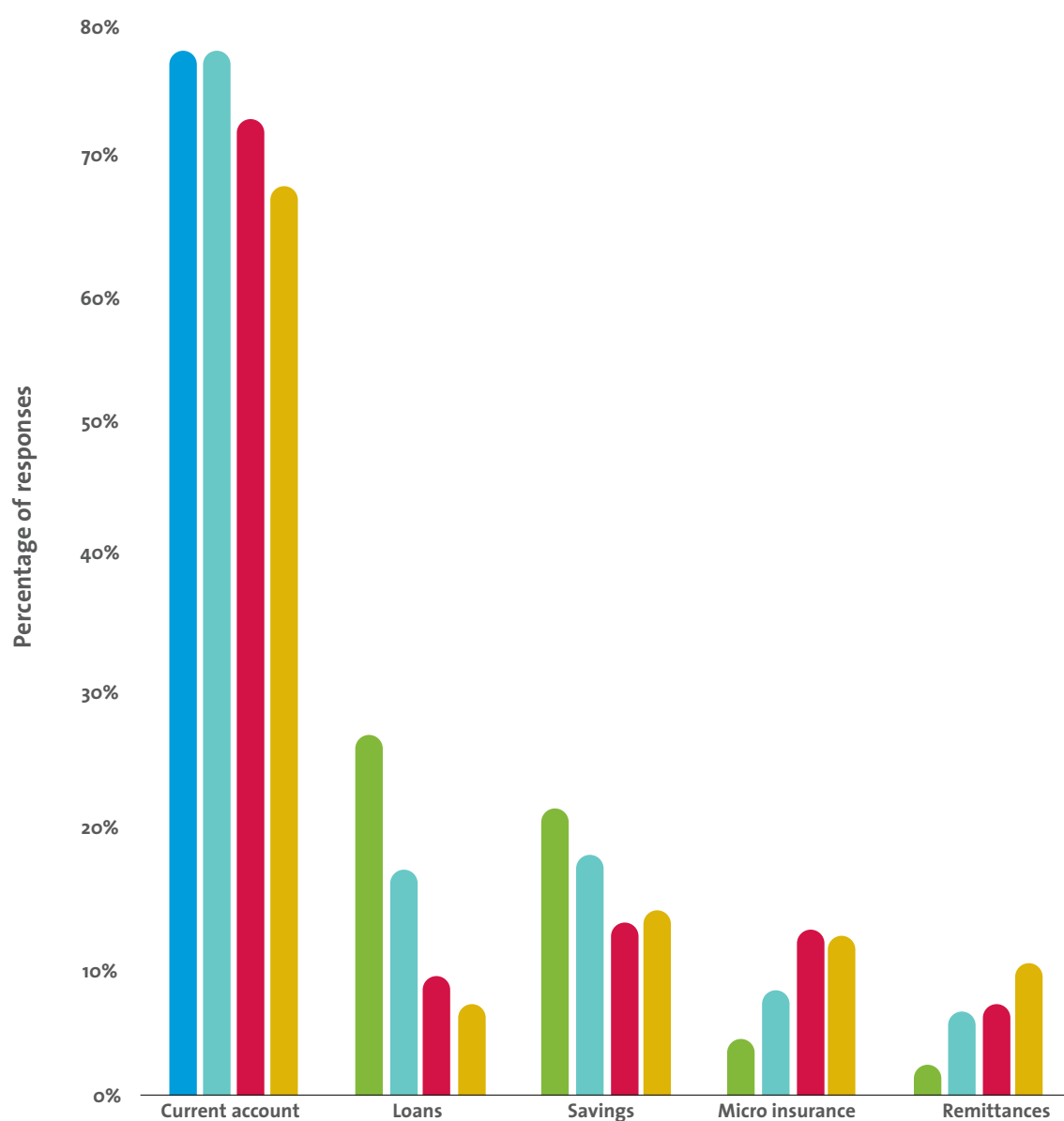
There are several formal financial institutions available across all three locations, including Dahabshiil, Salaama Bank, Amal Bank and TAAJ. Microfinance institutions include Midnimo Microfinance Institution Company (Baidoa) and Nawal (Dollow). These are all available as a source of finance for IDPs. Some of the financial services they provide include current/savings account, mobile banking, and self-help groups savings. Table 4 examines the financial services available in each district.

TABLE 4.
Financial Services Available in Each District

Location	Financial Institution	Services Provided	Support for VSLA Schemes	Specific Support for Women
Baidoa	Dahabshiil Amal Bank TAAJ Salaama Bank	Money transfer, personal accounts, loans and business and investment accounts.	None	Offers some current and savings accounts for women.
	Midnimo Microfinance Institution	Individual accounts, group accounts, cooperative/association accounts.	Available	Offers loans to women VSLA members from host/IDP community.
Kismayo	Dahabshiil Amal Bank TAAJ Salaama Bank	Money transfer, personal accounts, loans and business and investment accounts.	None	Offers some current and savings accounts for women.
	Kaah Islamic Microfinance Services	Microenterprise group, microenterprise individual, SME joint venture loan and SME individual loans.	Available	Offers loans to women VSLA members from host/IDP community.
Dollow	Dahabshiil Amal Bank TAAJ Salaama Bank	Money transfer, personal accounts, loans and business and investment accounts.	None	Offers some current and savings accounts for women.
	Nawal Microfinance Institute	Individual accounts, group accounts, cooperative/association accounts.	Available	Offers loans to women VSLA members from host/IDP community.

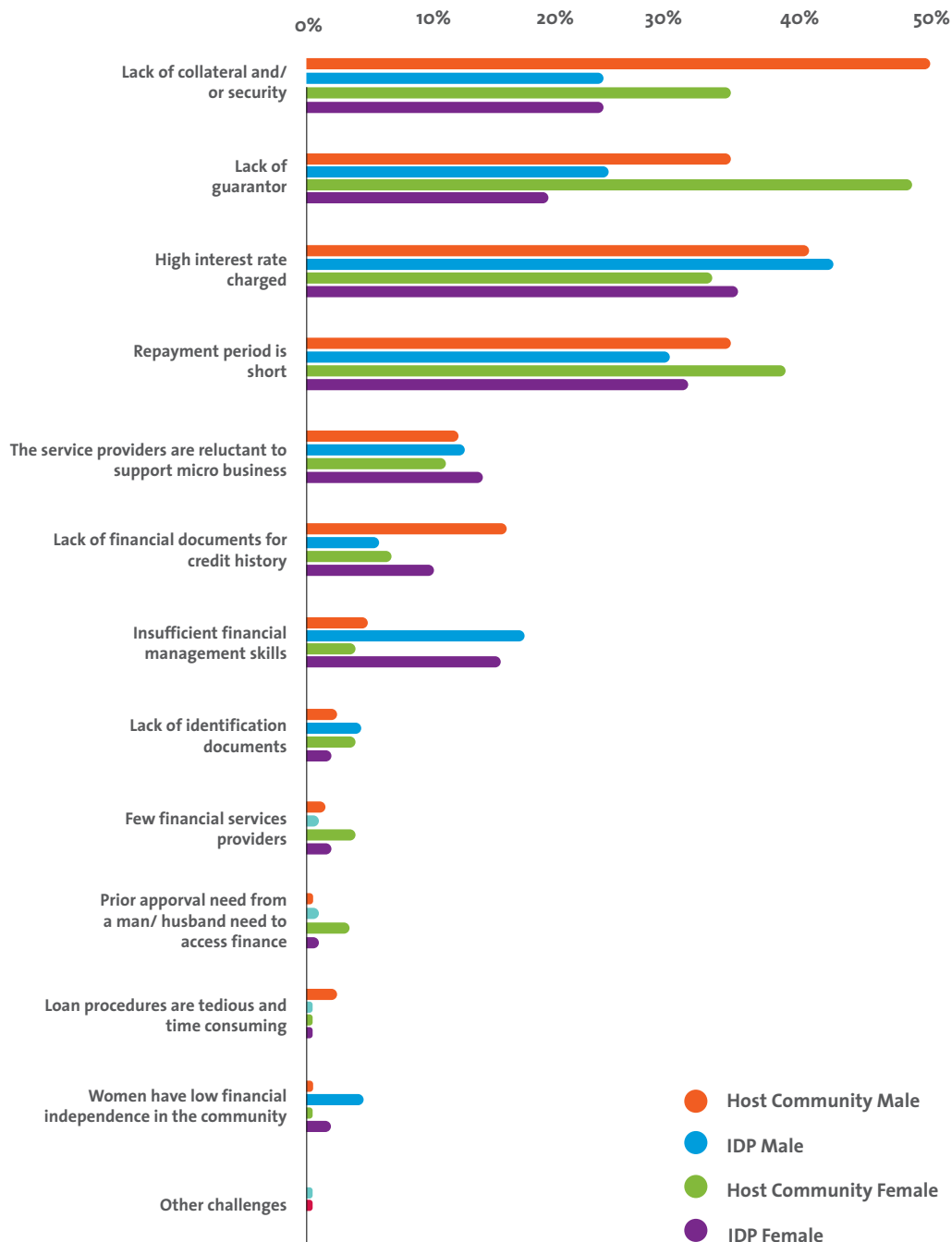
Access to finance services differs significantly between host community and IDPs, particularly for women who are IDPs. Host community respondents tended to use a greater range of financial services and have access to loans from formal and informal sources. This includes women host community members. This is less so for IDPs but particularly for women who are IDPs (see figure 13). In Baidoa, for example, 90% of women who are IDPs faced challenges in accessing a loan. Similar findings were seen in Dollow, where 98% of women who are IDPs experienced challenges in accessing finance, and in Kismayo, where only 34% of women who are IDPs had accessed any form of loan in the previous year (formal or informal).

FIGURE 13.
Access to Financial Services by Type of Respondent in Kismayo, Baidoa and Dollow



The main reported challenges when accessing finance from formal institutions included short repayment times, lack of guarantor and collateral, and high interest rates (see figure 14). This finding was confirmed across the different stakeholders interviewed in the KIIs, FGDs and household surveys.

FIGURE 14.
Types of Challenges Reported in Accessing Finance by Type of Respondent



Most interviewed IDPs rely on informal mechanisms like VSLA loans and remittances as an alternative source of finance. In Dollow, many women from both IDP and host communities resorted to utilizing microgrants they received through their participation in NGO-supported VSLAs and remittances from their families. Forty-seven percent of IDP and host women reported they received remittances monthly to supplement their incomes, and 54% of women who are IDPs and 60% of men who are IDPs accessed monthly remittances.

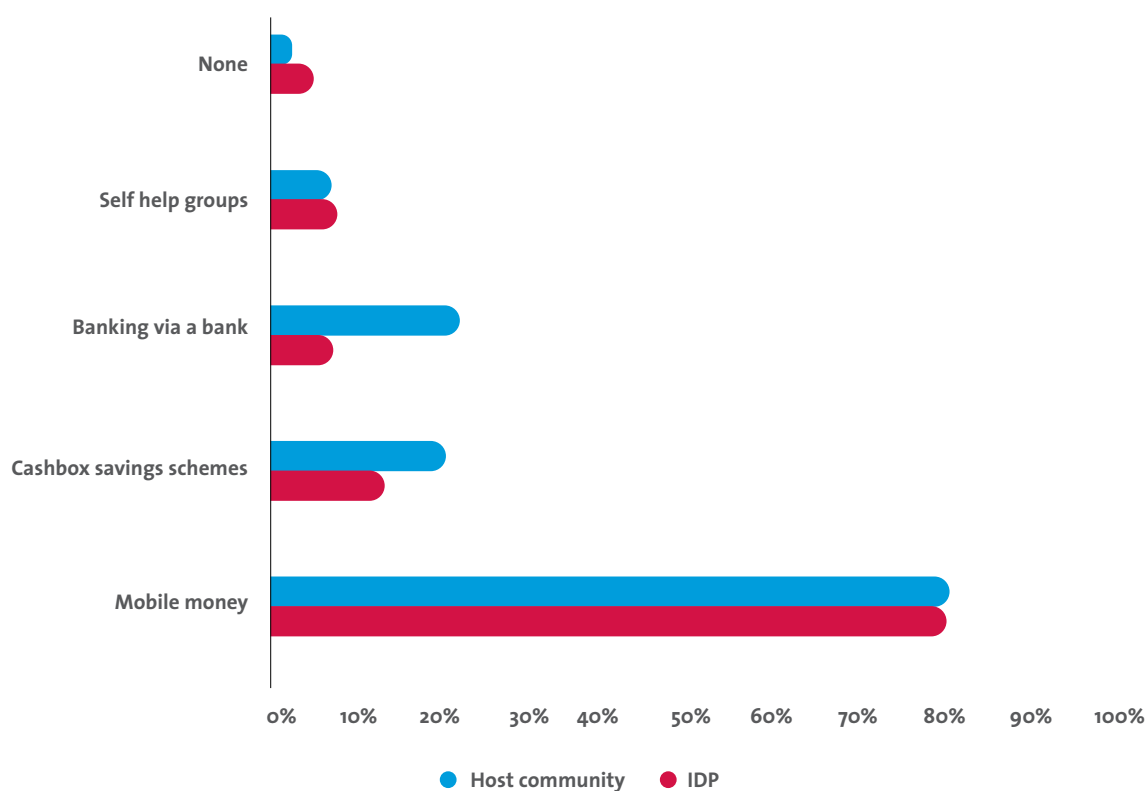
At the same time, the types of financial services that IDP populations preferred to use differed to those of host communities (see figure 11). While use of mobile banking was very prevalent across both communities, host communities more proactively used formal banking and cash box saving schemes,

whereas IDP populations seem to have less access to nonmobile banking services. Only 6% of women who are IDPs use traditional banking.

“Providing loans will be helpful especially to business women who run retail shops and hawkers. Women who are IDPs have much lower incomes than in [the] host community and when running businesses they face more challenges than other business peers. They have less access to normal loans than the wholesalers who are mainly from [the] host community.”

IDP business woman, Dollow

FIGURE 15.
Financial Services used by Respondents in Baidoa, Kismayo and Dollow



3.4.3. Business Support Services

In Baidoa, high numbers of IDP and host community respondents indicated availability of business support services. Ninety-four percent of women who are IDPs and 82% of host community women reported having access to business support services in their community. Some of the business support services were provided through VSLAs funded by local and international NGOs.

In Kismayo, however, business support services – including technical training and access to finance and business skills training – were available but limited for IDP populations. Only 46% of women who are IDPs stated they had access to these services.

In Dollow, business support services, including access to market information, technical training, finance and associations were available but limited for IDP populations. Business support services were mainly provided by humanitarian agencies and VSLA groups. Only 48% of women who are IDPs stated they had access to these business support services compared with 98% of host community women. Therefore, although services in Dollow and Kismayo might be available, a major portion of the IDP community cannot access them owing to a lack of knowledge and ease of access, in contrast to Baidoa.

3.4.4. Cooperative and Market Associations

“They are women business cooperatives formed by different humanitarian organizations after offering business skills training. The women members are now doing small-scale businesses together. Few women who are IDPs are members of cooperatives. Generally, women express more interest to join cooperatives compared to men.”

IDP community woman leader, Baidoa

Cooperatives and market associations are present across all three locations, but the membership of cooperatives and associations is mixed. These cooperatives cater to several different sectors, including farming, fishing, livestock, wholesale and retail trade. In many cases, these cooperative or market associations are supported by NGOs or INGOs. They provide a range of services to members, including market information, training, loans and credit and networking.

In Baidoa, membership was high – over 78% of women who are IDPs and 80% of host community women indicated they were members of an association or cooperatives. In Kismayo, cooperatives were less prevalent; as a result, only 28% of survey respondents indicated they were members of a cooperative/market association. Of these, only 24% were women who are IDPs. Memberships were similarly low in Dollow, with only 42% of women who are IDPs and 38% of host community women indicating they were members.

3.4.5. Stakeholders Supporting IDP Populations

In addition to the state governments of Jubaland and South West State and the district administrations of Baidoa, Kismayo and Dollow, which provide support to IDP populations across the three locations, there is a diverse set of NGOs and civil society organizations (CSOs) operating in Baidoa, Kismayo and Dollow, working to improve or scale-up existing livelihood interventions or identify durable solutions for IDP populations.

In the Baidoa district, there is a large IDP population, which means that many humanitarian agencies are present, including World Vision, World Food Programme (WFP), United Nations Children’s Fund (UNICEF), Danish Refugee Council (DRC), Agency for Technical Cooperation and Development (ACTED), Concern Worldwide, Mercy Corps, Norwegian Refugee Council (NRC), International Organization for Migration (IOM), UNHCR and local CSOs. They provide support to IDPs in the form of health, shelter, education, livelihood, and protection. All these organizations coordinate with local government and among cluster levels to identify priorities and pool resources to avoid duplication of support.

In Kismayo, there are several NGOs, INGOs and CSOs that support IDP communities. These include Adventist Development and Relief Agency (ADRA), Alight, NRC, Wamo Relief and Rehabilitation Services, SODSA, Multi-Partner Somalia Infrastructure Fund (SIF), Care International, UNHCR, Wasda, Social-life and Agricultural Development Organization (SADO), IOM, ACTED and Save the Children. They provide support to IDPs in the form of health, shelter, education, and protection. Livelihood interventions are based on skills training and cash for work activities that target both women and men in the IDP community.

Dollow is considered the humanitarian hub for Gedo and the south-central region. Therefore, there are many INGOs and NGOs working in the district to support IDPs and the host community: DRC, World Vision International, UNHCR, WFP, Cooperazione Internazionale (COOPI), NRC, IOM and local organizations like Community Empowerment and Development Action, SADO, SHARA, and SEDHURA. They provide support to IDPs for health, shelter, education and protection, and livelihood interventions are based on skills training and cash/voucher for work activities that target IDP and host communities, including women.

There is an opportunity to share knowledge and resources amongst the diverse organizations doing humanitarian and livelihood activities in the three districts.

3.4.6. Access to Natural and Physical Capital

“Land dispute cases are high in Kismayo, I am not sure if the population increased or land value increased, but this dispute is rampant in Kismayo. Deforestation and desertification through charcoal burning are other challenges here in Kismayo and its nearby villages despite charcoal export being banned nationwide, but again domestic use is too high, and this is a source of livelihood for some people.”

Director of Chamber of Commerce, Kismayo

In general, IDP communities in the three districts have limited access to roads and important infrastructure to support their livelihoods. The main roads and feeder roads leading to IDP settlements are in poor condition, which makes it difficult to link IDP businesses to the host community and regional markets. Some of the IDP community leaders and businesspeople reported that road infrastructure was difficult to navigate during the rainy season, impacting their market access.

In Baidoa, people receive goods from the port in Mogadishu, which contributes to the high costs associated with importing goods. The Kismayo district relies on the seaport and airport to transport goods and people and supports most businesses in the district. Road infrastructure (main and feeder roads) is poor, however, with the main road from Mogadishu to Kismayo being used by farmers to transport their produce, though it is usually hard to use during the rainy season. As a border town with connections to Ethiopia and Kenya, road infrastructure is vital for the livelihood of Dollow. However, most of the roads connecting the city to other Somali regions and the bridge to Dollow Ado in Ethiopia are all in poor condition, which leads to higher transportation costs that affect all businesses, especially small microbusinesses that cannot afford to absorb these extra expenses.

“People of Baidoa depend on shallow wells, borehole and spring ‘isha’ water, so however there is doubt on their purity but there is no scarcity of water in this town. People use their shallow wells and spring for planting alongside with rainwater. Land dispute is always there in the town while in the rural [areas] there [are] always clashes over water points reported. Forestry is facing [the] challenge of deforestation as people are using trees are their sources of livelihoods by burning charcoal and cutting wood. This needs national plan and policy to reduce and mitigate it.”

Ministry of Commerce, Baidoa

Electricity infrastructure is available in all three locations. However, both host and IDP respondents reported that electricity was very expensive.

Across all three locations there were high rates of ownership or accessibility to mobile phones (over 90% in all locations). These were frequently used to engage in income-generating activities and were a frequent source of market information. Access to mobile phones was the same across IDP and host community populations, men and women. Telecommunication infrastructure and services were reported to be available in all the areas surveyed with connectivity.

Access to natural capital was found to be limited in the three districts. For women who are IDPs involved in the agriculture and livestock sectors, natural capital, including land and water sources, has limited availability in the settlement areas. IDPs do not have access to their own land currently, and although the Baidoa government has made some efforts to allocate some plots of land to them, this process is still in the initial phase. Access to boreholes and wells is limited in Baidoa, a town that is serving one of the largest IDP populations in Somalia.

In Kismayo, water and land are the main natural resources used to support business growth. Deforestation and desertification are some of the primary threats to natural resources, but there has been increasing pressure on land and livelihoods as a result. Kismayo is starting to see similar pressure for land availability as Baidoa, with land prices

rising and an increasing number of IDP eviction cases in recent years.

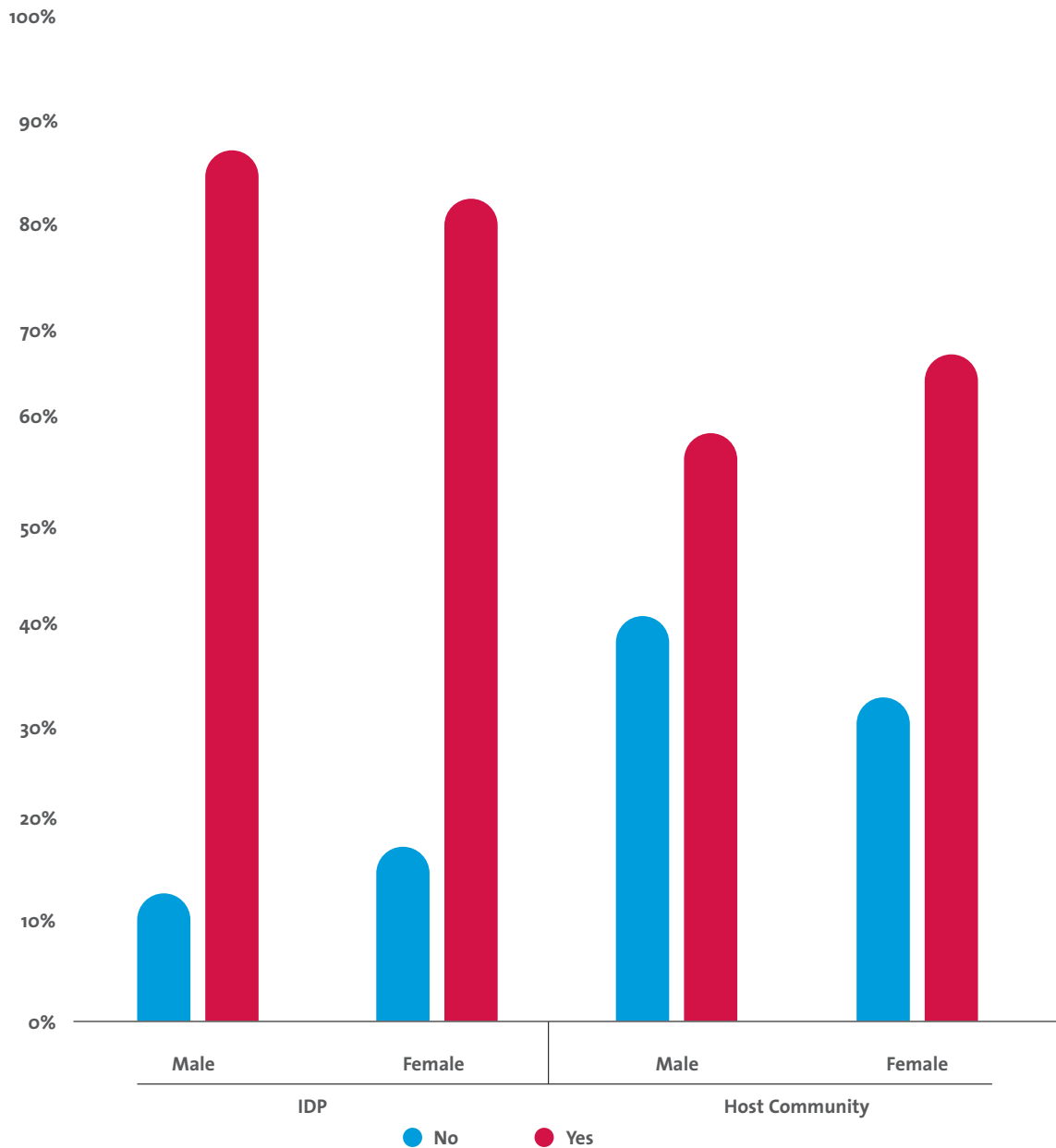
Dollow has access to fertile farmland and two rivers, Dawa and Juba, which makes it ideal for agriculture-based livelihood interventions. However, it is worth noting that IDPs do not have access to farmland. The majority of the IDPs interviewed reported they would like to engage in farming but could not afford the cost of farmland. Organizations could advocate for IDPs to receive access to land, but that could take a long time and lead to more conflicts over land ownership between the host community and IDPs. Supporting joint IDP/host community agricultural activities is the most viable option until a more sustainable solution can be achieved.

3.4.7. Vulnerability to Shocks and Stresses

Assessing community exposure to shocks and stresses (economic, social, political or environmental) and their ability to respond to these shocks provides a key indication of how resilient population groups are. Data from across all three locations indicates IDP population members have suffered more financially destructive crises in recent time, affecting them or their family (see figure 16). The extent to which respondents had experienced financial shock were similar across the three locations.



FIGURE 16.
Have You and Your Family Recently Been Involved in a Crisis That Affected You and Your Family Financially? By Type of Respondent



The most common types of shocks mentioned across the three locations included the loss of the main income earner or family member, climatic factors (drought or flooding), conflict or violence and, in the case of Baidoa, land eviction or loss of land (see figure 17). Drought or irregular rains was a common shock for IDP populations, perhaps not surprisingly as many come from an agricultural background. For host communities, loss of employment was a common crisis – not surprisingly, given they typically have greater access to formal employment opportunities than IDPs (see following section).

FIGURE 17.
Types of Shocks Experienced by Respondents in Recent Years



Of interest is the fact that most interviewed host and IDP communities reported that these shocks did not directly impact their income-generating activities, possibly because this is a priority area to protect in a time of crisis. Instead, communities adopted several coping strategies. These varied quite significantly across both groups, with host communities more likely to take a loan, sell physical assets or borrow from family or friends. IDP populations were less likely to take a loan, perhaps because of their challenges in accessing finance, and were more likely instead to rely on borrowing from family and friends (figure 18). IDP populations were also more likely to do nothing at all, which was the most common response among women who are IDPs, who reportedly lacked the capital or social networks to draw on in times of crisis.

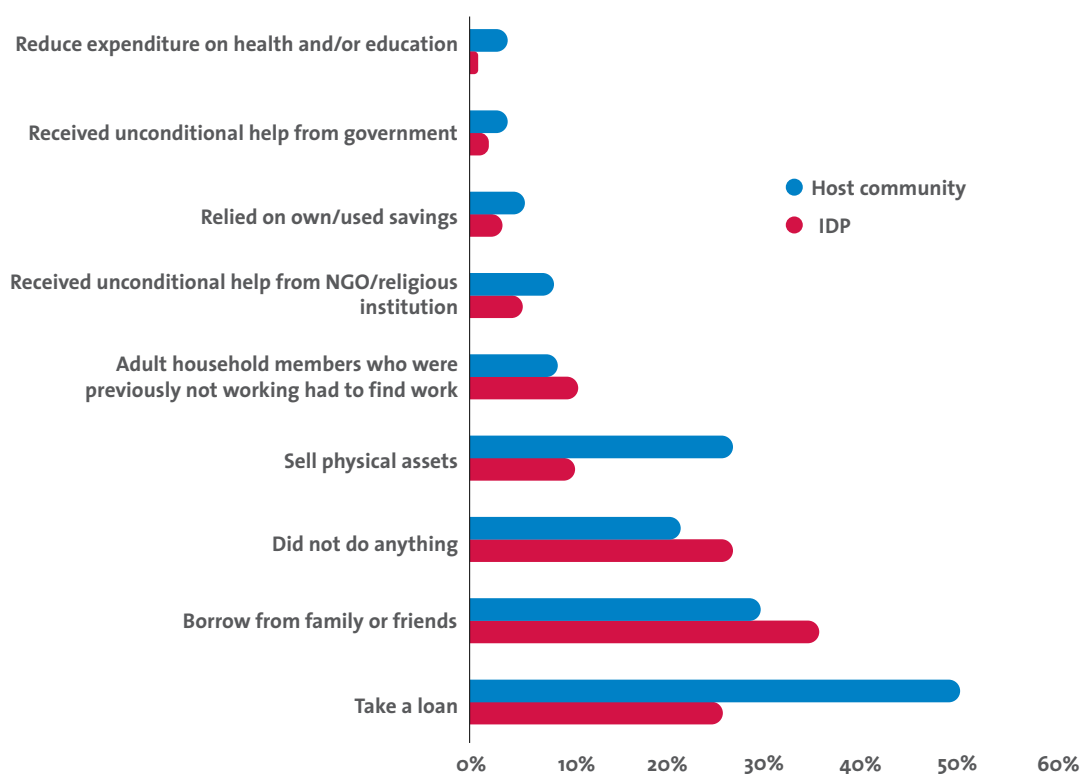
This has interesting implications when thinking about how to support livelihood opportunities for IDP populations and particularly for women.

Embarking on a new livelihood opportunity or growing an existing one requires a certain level of risk for those engaged. For example, if capital is accessed and a livelihood activity fails then respondents need to draw on something to repay the finance. Any livelihood programming would need to explore relatively low-risk ways, such as grant-based schemes, to support women who are IDPs grow existing microbusiness opportunities or expand into new ones.

“VLSAs give us easy access to credit or free interest loans while before we used to sell our animals or valuable belongings as we had limited diverse sources of income. Sometimes I will ask my neighborhood to lend me money which often they will not be in a position to help me but now we borrow loans to cover any emergency expenses.”

IDP Woman VSLA member, Kismayo

FIGURE 18.
Types of Coping Strategies Identified by Type of Respondent



3.5. PREVALENCE OF VSLAS IN TARGET LOCATIONS



KEY TAKEAWAYS

- Both informal (ayuto) and formal VSLAs exist in Baidoa, Kismayo and Dollow. Most of these are involved in savings and borrowing mechanisms.
- Formal VSLAs across the three locations are mainly established and supported by international and local NGOs.
- More host community members reported belonging in VSLAs compared to IDPs in all the locations.
- Existing VSLA members indicated the need to receive further business training and financial support to reinject into their businesses.

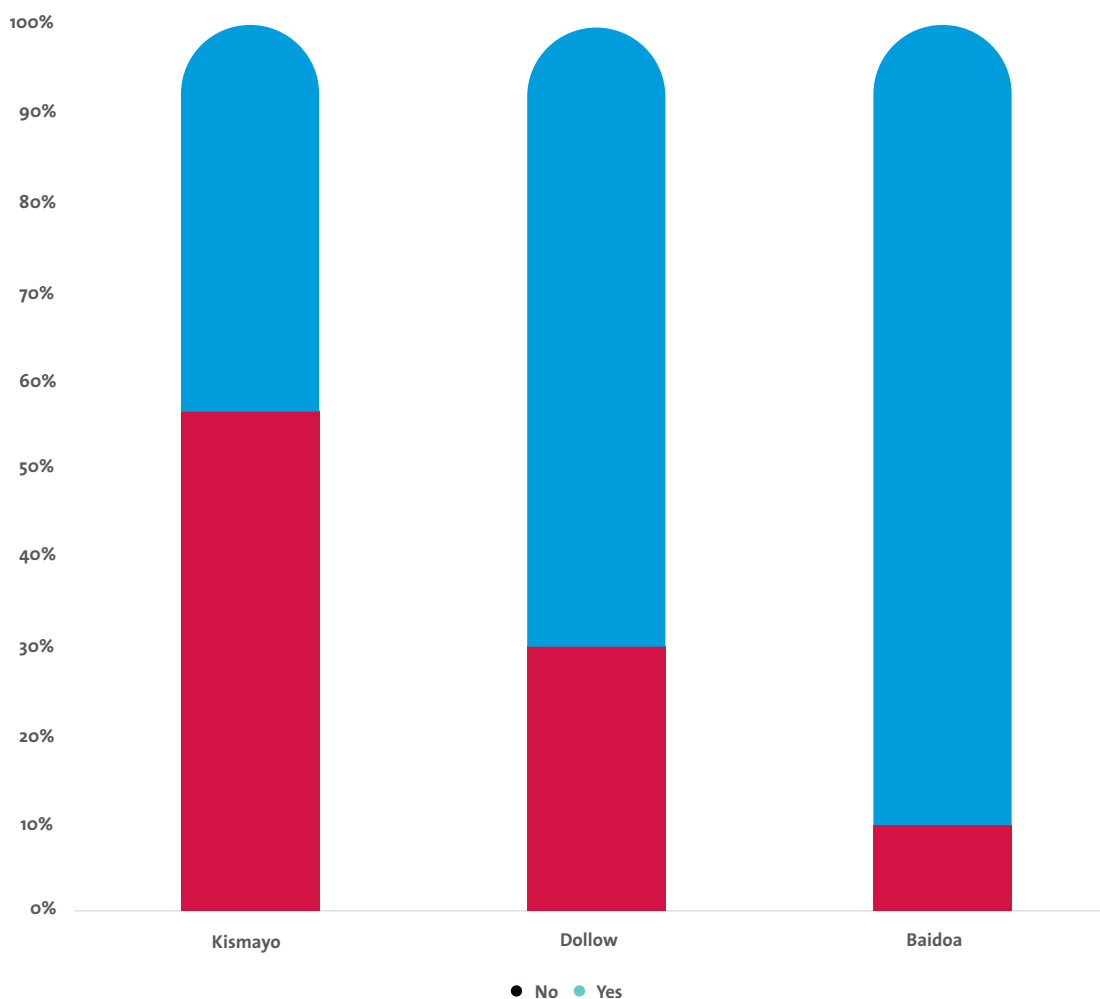
3.5.1. Presence of VSLAs and Membership within Communities

Both informal and formal VSLAs are present in Baidoa, Kismayo and Dollow. Most of these VSLAs are supported by INGOs and are project based. For confidentiality reasons, these organizations refused to share the full list of VSLAs supported and membership with the Altai research team. This, coupled with the fact that many informal VSLA mechanisms (ayutos) exist in local communities, made it hard for the research team to capture an accurate mapping of the VSLA sector in Baidoa, Kismayo and Dollow.

However, it is possible to get a sense of the community prevalence of VSLAs. For example, 85% of respondents reported that VSLAs were present in their locality, which suggests a high level of prevalence of both formal and informal VSLAs. However, at the same time, VSLA membership was mixed across locations. Membership in Kismayo was relatively low compared to Baidoa and Dollow, for example, where membership was very high (see figure 19). This would suggest that there is a higher prevalence of VSLAs in Baidoa compared to Kismayo. Given that NGOs support many VSLAs (though not all) and the NGO sector is higher in both Dollow and Baidoa compared to Kismayo, this conclusion makes sense.



FIGURE 19.
Respondent VSLA Membership by Location



Baidoa has both informal (ayuto) and formal VSLAs. Most of these groups are involved in savings and borrowing mechanisms and their members are women and men from IDP and host communities. Close to 94% of women who are IDPs and host community women interviewed for this study reported belonging to a formal or informal VSLA. Formal VSLAs are supported by INGOs like World Vision, DRC, NRC, Mercy Corps, ACTED, COOPI and Islamic Relief. Baidoa has a new microfinance institution called Midnimo Microfinance Institution Company that was established in 2020. So far, the institution has registered and provided loans to 50 VSLA groups trained by INGOs like the DRC/NRC.

In Kismayo, INGOs/NGOs as well as private microfinance institutions support both formal and

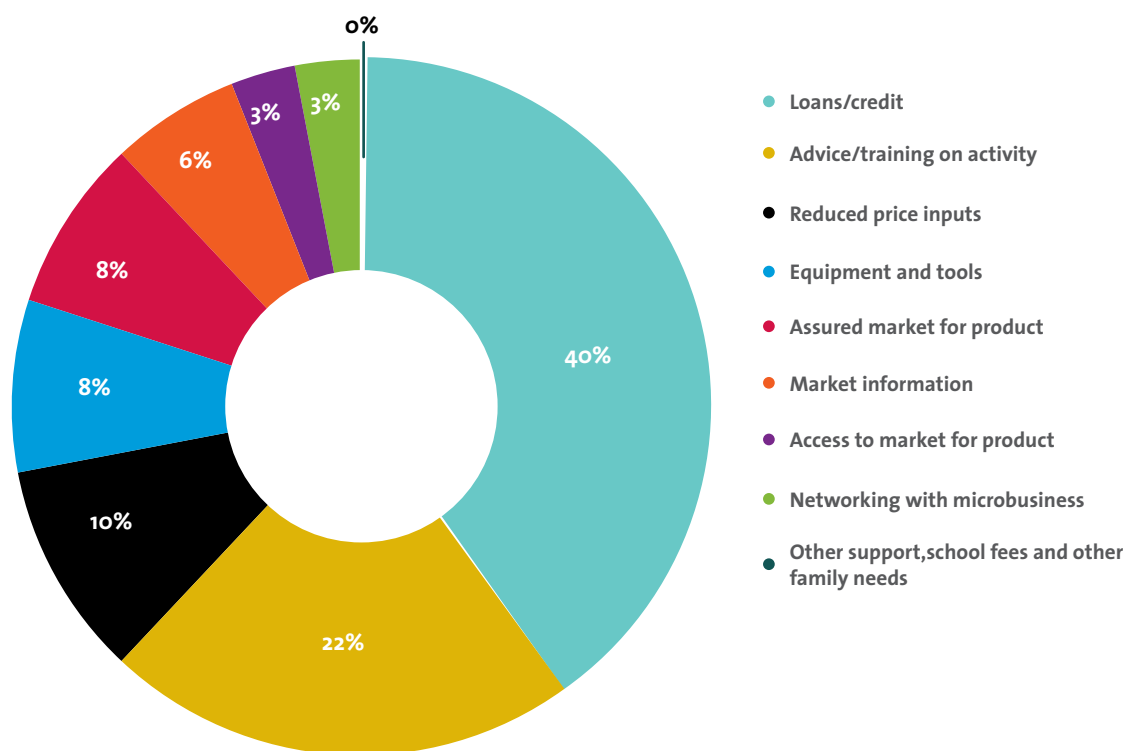
informal VSLAs. However, only 29% of IDPs and 58% of host members interviewed indicated they were members of a VSLA. Formal VSLAs in Kismayo are supported by international and local NGOs like NRC, CARE, American Refugee Council (ARC), SIF, SADO, ACTED, African Relief Development Initiative and Save the Children. Members of formal VSLAs received access to microfinance and grants, market information, business and financial management skills training, coaching or mentoring and equipment and tools. The Kaah Microfinance Institution in Kismayo reported it has 20 VSLAs registered with it. According to Kaah, there has been an increase in its VSLA membership because several humanitarian organizations have incorporated the VSLA approach into their livelihood support projects.

In Dollow, there are formal and informal VSLAs as well as savings groups present, but it is difficult to know their numbers because most are not registered with INGOs. However, 47% of IDPs and 87% of host community women reported that they are currently members of formal or informal VSLAs. Members of formal VSLAs receive access to microfinance and grants, market information, business, and financial management skills training, coaching or mentoring and equipment and tools. According to DRC staff, DRC has established and supported at least 50 VSLAs in Dollow. In addition, there are 24 VSLAs registered with local Nawal Microfinance Institution.

VSLA members across Baidoa, Kismayo and Dollow reported that being part of these groups has had a positive impact on their businesses and lives overall. The most important benefit that group

members attributed to their VSLA memberships was learning the culture and importance of saving money. Some of the respondents reported that prior to joining VSLAs, they did not save any money and did not see its importance. Another benefit was the ability to access credit and loans without undergoing the typically challenging process of accessing finance from formal financial institutions with barriers such as high interest rates and difficult lending criteria. Members interviewed in the three locations reported their VSLA groups act as an avenue for interborrowing, where members can borrow from within the group in times of emergency. According to interviews with VLSA members, groups became family and relied on one another during hard times to give moral support, encouragement and financial support (see figure 20).

FIGURE 20.
Type of Support VSLAs Provided to Members



Existing VSLA members in Baidoa, Kismayo and Dollow all indicated they needed further business development training, vocational skills, financial management and access to grants to start or expand their existing businesses. Gaining access

to more finance was the primary concern for both IDP and host community VSLA members. This finding aligns with the overall lack of access to financial capital that was noticed across the board for women in the three locations.



3.6. Access to Skills Training



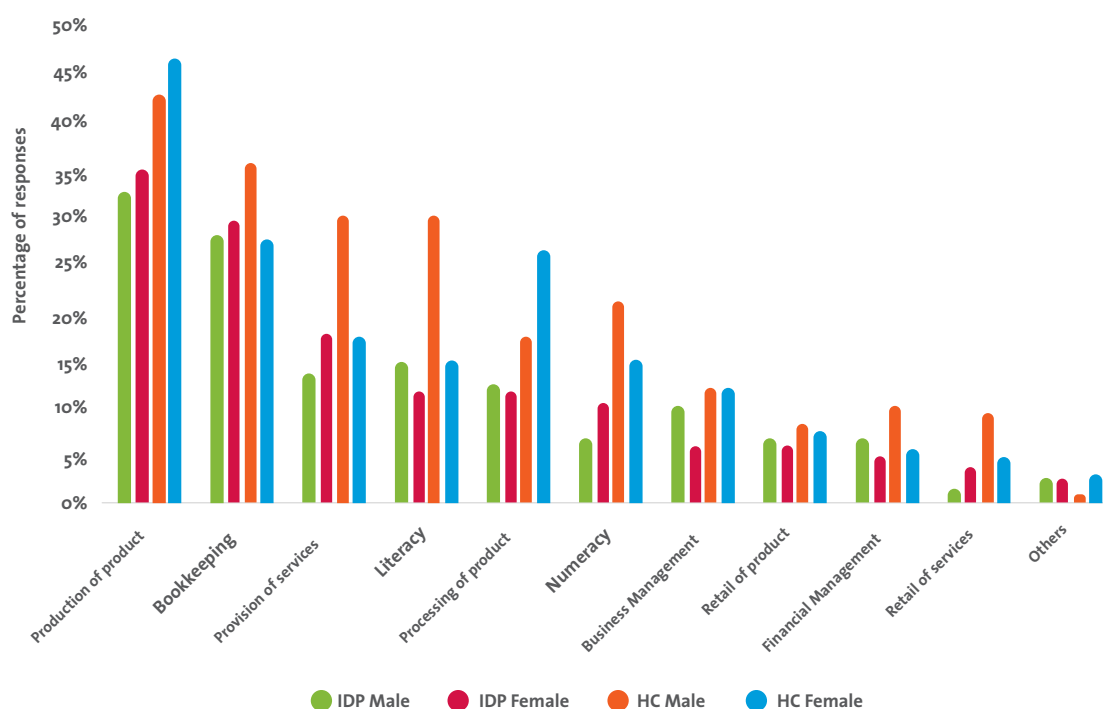
KEY TAKEAWAYS

- Access to vocational training varies across the target locations, with Baidoa respondents reporting high levels of access to skills training and Kismayo and Dollow respondents reporting a slightly lower level of access.
- Training appears very gender-oriented, with sewing, beauty/salon for women and electricity and carpentry for men, demonstrating that they are not as focused on market demand.

3.6.1. Access to Skills Training

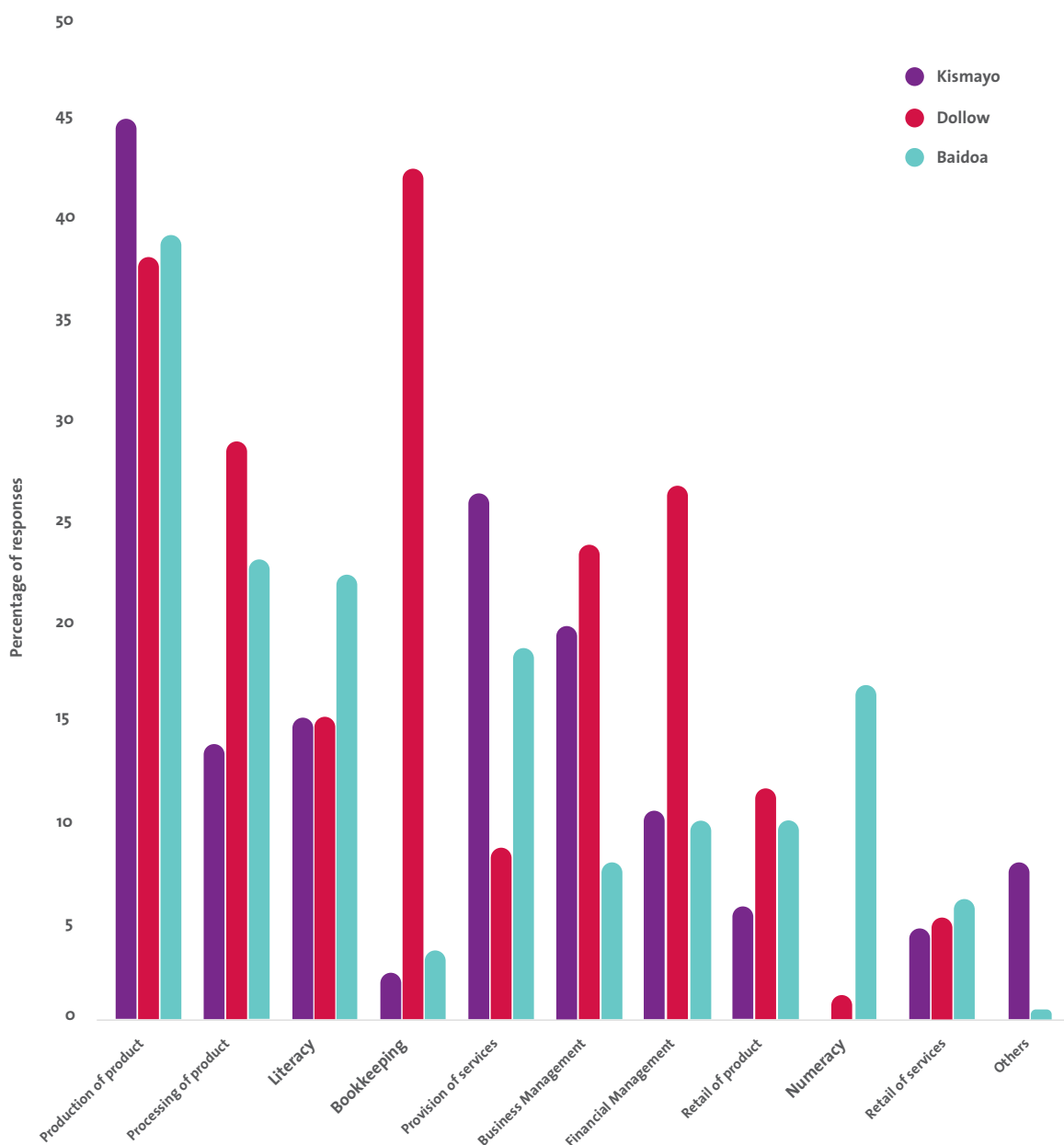
Access to skills training to support income generation varied across the three locations, with respondents from Dollow having the highest access to training in the past year (70%), followed by Baidoa (65%) and Kismayo (43.5%). The IDP population received less training last year, but particularly women who are IDPs, with only 57% having received skills training in the past year.

FIGURE 21.
Type of Training Received by Type of Respondent



Most of this training was in production and processing of products, as well literacy, numeracy, and financial management (see figure 21)¹⁴

FIGURE 22.
Type of Training Received by Type of Respondent

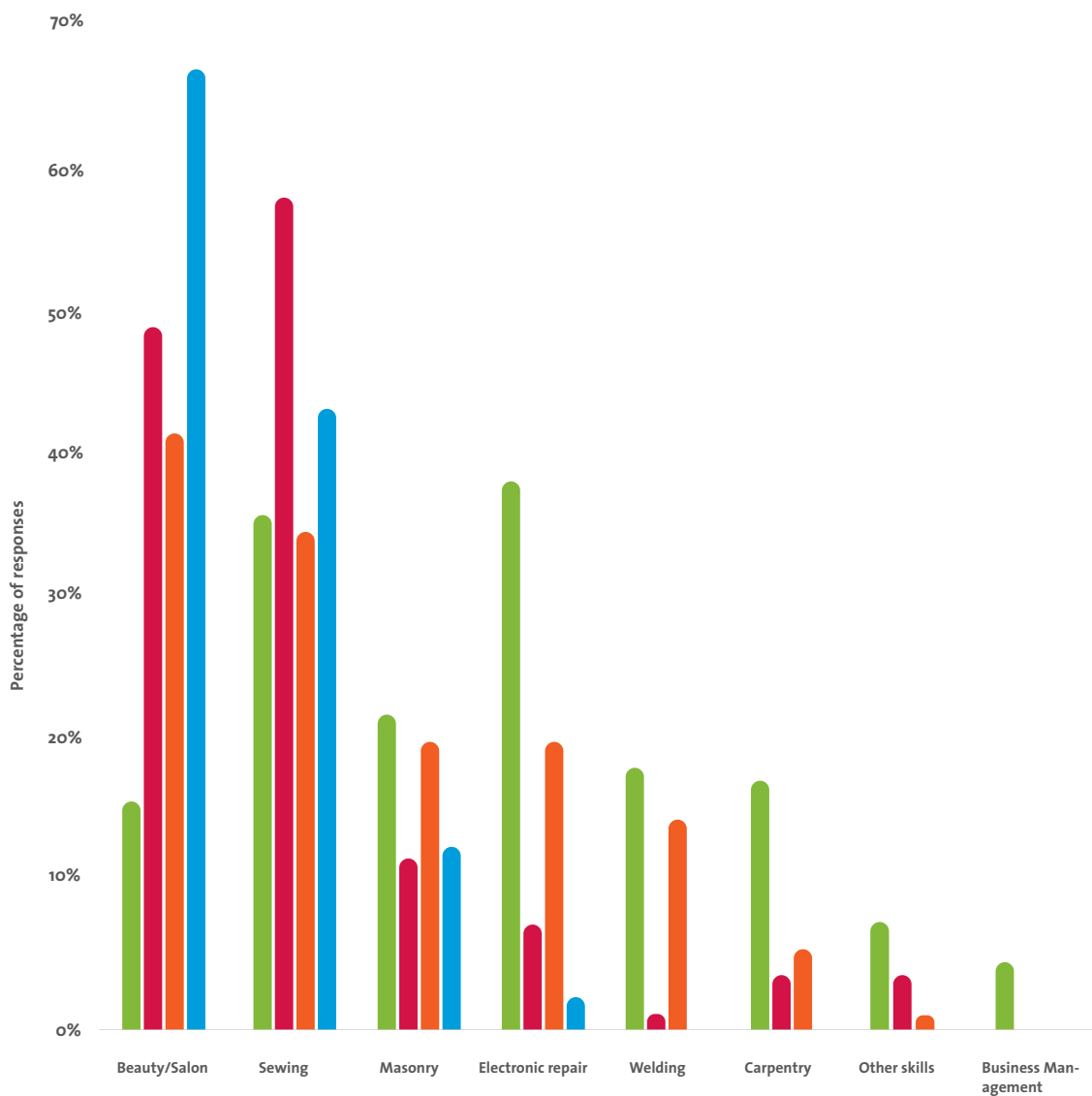


14 'Others' referenced in figures 21 and 22 included construction, cooking, beauty/salon, fishing, sewing clothes, fish preparation/cooking, conflict resolution and leadership.

The most prominent training subject matters were beauty/salon and sewing. Less common were training in topics such as fishing, agriculture and cooking. Subjects appeared to be very gendered, with women more likely to do beauty and sewing courses, whereas men

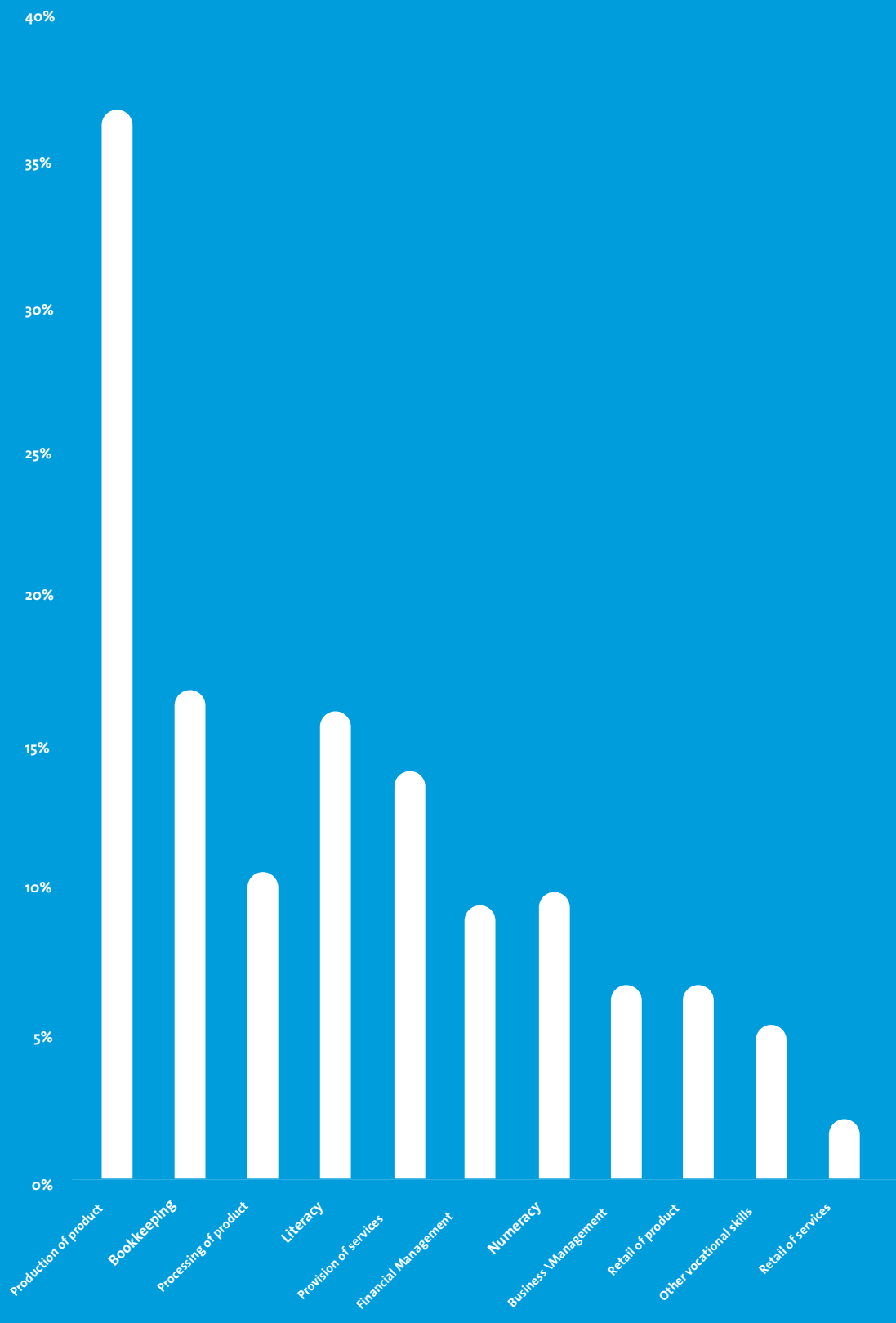
typically did masonry, electronic repair and carpentry. With that said, the data does show that some women were engaged in several traditionally “male” sectors such as masonry and electronic repair and that a number of men were trained in sewing, for example (see figure 23).

FIGURE 23.
Skills Acquired by Respondents who Received Training by Type of Respondent



Of interest is that despite having mostly accessed training on production and processing, women who are IDPs still saw this as a priority for future training needs, followed by bookkeeping and literacy. The main topics of interest for women who are IDPs were sewing, beauty/salon, cloth dying and tailoring.

FIGURE 24.
Skills Acquired by Respondents Who Received Training by Type of Respondent



3.6.2. TVET Facilities

Several TVET facilities are present in Baidoa, Kismayo and Dollow. The majority of these facilities are established and funded by different INGOs/ NGOs and are tied to specific livelihood projects. There are a number of government or privately owned TVET facilities across the three locations, but some were reported to be nonfunctional. In the case of the private centers, both IDP and host community populations reported that these were often too expensive to attend. There was a high level of awareness of these facilities among IDP and host community respondents across the three locations (80%). These centers are perceived to be equally accessible to both host and IDP populations.

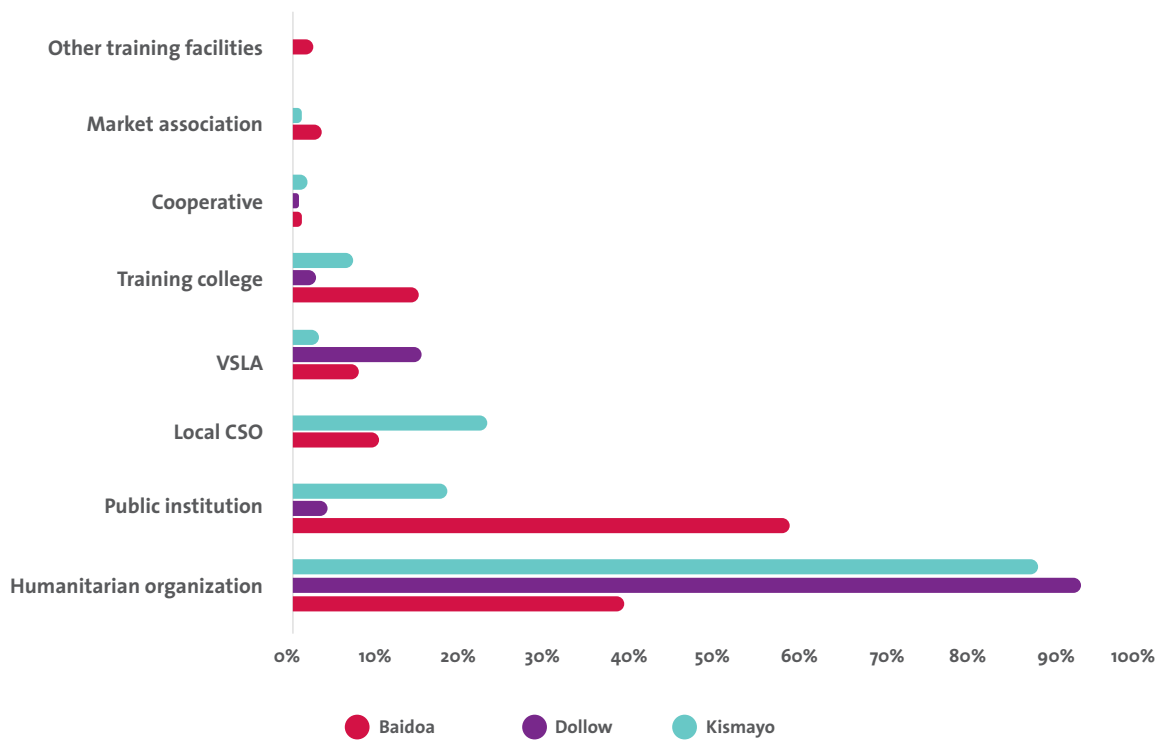
In Baidoa, although many TVET facilities were reported to exist, the main TVET facilities that are currently operational are established and funded by DRC, World Vision, Gredo and WFP. Eighty-two

percent of women IDP respondents indicated they have received vocational skills training. The training was reported to have been provided by NRC, DRC, World Vision and Gredo.

“Yes, there some functional vocational centers in this district run by organizations such as Norwegian Refugee Council with Gredo local NGO has a center called YEP here in Baidoa which provides different sectors of the community with different courses such as tailoring, salons, electrical course, mobile repairing, cooking, plumbing etc., but there are no vocational centers in the IDP camps.”

IDP Commissioner, Baidoa

FIGURE 25.
Where Respondents Accessed Training by Location



In Kismayo, there are four TVET centers. These are mostly provided by vocational centers run by humanitarian organizations, including NRC, Save the Children, CARE and GIZ. Overall, 82% of IDP and host community members indicated that the vocational centers in the district were accessible to them. Skills-based training available for women in the district included tailoring, hairdressing and beauty, tie-dye, salon, computer and secretarial courses. More women from host communities reported receiving training in the last year to support income-generating activities compared to women who are IDPs. Of interest is that 59% of respondents indicated they received the training from public institutions and only 39% from humanitarian organizations. Findings indicate that although available, opportunities for skills-based training in the district are limited and centers providing this training are not always operational. Women from IDP/host communities in the FGD expressed interest in receiving more business development training, literacy and numeracy skills.

In Dollow, TVET centers are funded by DRC, WVI and WFP, and over 80% of IDPs and host community respondents indicated they were accessible. However, there were major differences in the number of people who received training. Only 52% of women who are IDPs reported receiving vocational training in the last year compared to 84% of host community women. Therefore, although these facilities are available, it seems like more host community members are benefiting than IDPs.

Some of the skills they learned include sewing, beauty/salon, carpentry, masonry, electronic repair, welding and business management. Respondents in both the household surveys and FGDs indicated they wanted to receive more training based on production of products/services, retail, business management, financial management and literacy and numeracy skills. In Dollow, only one operational TVET facility (that many organizations use) was identified during the research and interviews with key informants.

TABLE 5.
TVET Facilities in Baidoa, Kismayo and Dollow

Location	Organization Name	Type of Trainings Offered
Baidoa	1. Gredo TVET	<ul style="list-style-type: none"> • SMEs/business development training • Literacy/numeracy • Tie-dye • Tailoring • Cooking • Beauty/salon • Electricity • Plumbing • Carpentry • Mechanical • Computers
	2. Mercy Corps/DRC/NRC/World Vision	
	3. Tawakal TVET	
	4. Keydo TVET	
	5. Bay Women's Centre	
	6. Southwest TVET Centre	
	7. Iftin TVET centre	
	8. Wardo TVET centre	
Kismayo	1. NRC	<ul style="list-style-type: none"> • SMEs/business development training • Literacy/numeracy • Tie-dye • Sewing • Beauty/salon • Electricity • Plumbing • Carpentry • Vehicle repair and mechanical
	2. CARE	
	3. GIZ	
	4. Save the Children	

Location	Organization Name	Type of Trainings Offered
Dollow	<ol style="list-style-type: none"> 1. DRC 2. World Vision 	<ul style="list-style-type: none"> • SMEs/business development training • Literacy/numeracy • Tie-dye • Sewing • Beauty/salon • Electricity • Plumbing • Carpentry • Vehicle repair and mechanical

3.7. Security and Conflict



KEY TAKEAWAYS

- The overall security situation in the three districts is stable; the IDP and host communities feel safe and are able to move around freely.
- Access to land, water points and grazing lands were the most widely reported conflicts between the two communities across the three locations. IDPs in Baidoa face many issues related to forceful evictions, which pose challenges for long-term livelihood interventions.

In this assessment, security was examined based on whether both IDP settlement and host community environments were suitable for long-term livelihood interventions. As a result, the study focused on two areas: (1) the perceptions of safety and security among IDP camps and host community populations and (2) the prevalence of violent and nonviolent conflict in and around the camps/settlements in the past 5 years and the sources of these conflicts. It should be noted that this study is not a comprehensive conflict analysis assessment of the selected locations but rather a light touch assessment on the security situation on the ground to guide thinking around livelihood support.

3.7.1. Perceptions of Security

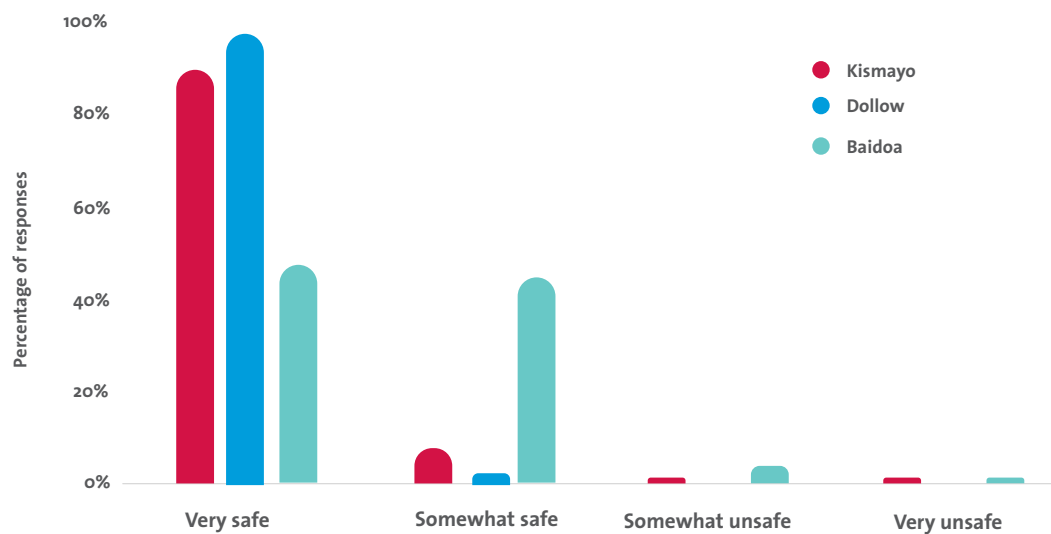
In all three locations, the security situation is stable, but all three areas are surrounded by highly insecure areas, some under the control of Al Shabaab. Pronounced insecurity in rural areas surrounding these locations has led to rapid urbanization in all three centers, but particularly Baidoa and Kismayo. This has resulted in several

issues with accessing the assets needed for livelihood generation. For example, frequent influxes of IDPs have led to increased competition over natural resources (land, water and grazing land, for example) as well as higher competition for the few jobs or casual labor opportunities that are currently available to IDP families. At the same time, these urban centers are typically unable to respond to these large influxes, so basic services and infrastructure, such as adequate shelter, sanitation, water and electricity, become limited.

Within Kismayo and Dollow, community perceptions of security were generally positive. This was much less pronounced in Baidoa, where far fewer respondents reported the security situation as very safe. The data indicates that perceptions of security were largely similar between IDP and host community populations, although IDP populations felt slightly safer than host community members. Overall, women from both IDP and host communities felt marginally less secure than men, but the difference in perspectives between genders was relatively small.

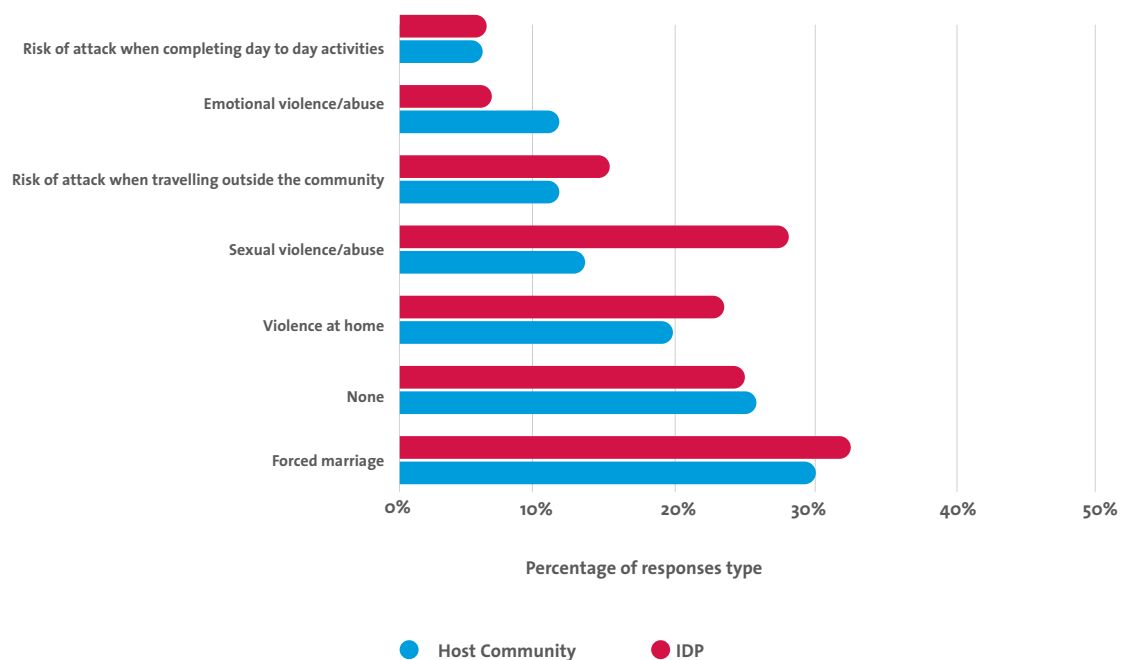


FIGURE 26.
Perceptions of Security Status among Respondents by Location



Security concerns for women and girls were fairly similar across locations. The second most common response was that there were no specific security concerns that affect women and girls, but beyond that forced marriage and violence at home were the most common sources of security risk for women and girls. There was also a high rate of concern for sexual violence and abuse seen among host community respondents (see figure 27).

FIGURE 27.
Security Concerns for Women and Girls by Type of Respondent



3.7.2. Sources of Communal Conflict

“In 2017, there were 152 campsites, but they have reduced to 146 sites, where 94 are on privately owned land and 52 are on government-owned land. Once a camp is forced to vacate a piece of land, IDPs move to another site, which is usually already overcrowded, rather than returning to their former homes.”

Director of IDP Commission, Kismayo

Across all three locations, communal conflict was described as present but limited to minor incidents. However, it does occur in all three locations, including between host and IDP communities.

The most common source of communal conflict raised by informants was over access to land. This was particularly pronounced in Baidoa, where IDPs tend to settle informally on privately owned land or at the temporary agreement of a landlord and where forced evictions are increasingly common. A study conducted by NRC in 2021 reported there were 147 forced evictions in Baidoa between 2017 and 2021. These leave IDP communities very vulnerable. Local government is working with landowners to resolve these issues and find alternative settlement areas for IDPs. Recently, Baidoa authorities gave land totaling 15 km² to 3,009 IDP households to build permanent plots and is currently working to provide them with title deeds. This assessment also found similar land access issues in Kismayo, which is experiencing land price increases and higher demand for land availability. The director of the IDP commission also described the diminishing space available for formal IDP settlements, which is leading to camp overcrowding in and around the city.

In both Kismayo and Dollow, communal conflicts are sparked by access to other natural resources. In Kismayo there were recent conflicts over access to firewood and grazing land. Large-scale deforestation around Kismayo to supplement the charcoal trade has increased pressure around access to wood. Similarly, in Dollow there have been outbreaks of communal conflict over access

to grazing land and water points. In addition, interclan conflict has been reported around Dollow. For example, in July 2021, the displacement of residents and deaths caused a series of communal clashes in Gedweyne. However, these clashes were resolved by traditional elders and the district authorities.

“There was a resource-based conflict that recently happened over grazing land where IDPs were cutting trees and collecting firewood. The refugee committee and host community elders had a meeting on the issue and temporarily resolved the prevailing issue at hand through negotiations. However, the condition is still volatile and may break out anytime due to the inherent resource scarcity in the area.”

Host community member, Kismayo

Across all three communities, conflict is typically resolved using traditional mechanisms and through community elders, although there was also reference to the increasing use of more formal mechanisms like the courts and police.

These local-level communal conflicts over land and natural resources can have multiple implications for IDP livelihoods. These implications include the risk of further displacement, hampering efforts to sustain income-generating activities; the disruption of value chain supplies and actors adding risk to livelihood activities that IDPs are ill-equipped to cope with; and the increased costs of goods and services that IDPs are unable to absorb into their expenses. Larger-scale conflicts can also result in decreased NGO and INGO engagement and presence, which can have a knock-on effect on IDPs' access to humanitarian assistance as well as to business support activities such as skills training, start-up grants and market information.

Baidoa authorities gave
land totaling 15 km² to

3,009 IDP

households to build
permanent plots and
is currently working to
provide them with title
deeds



3.8. Impact of COVID-19



KEY TAKEAWAYS

- COVID-19 impacted both IDP and host community livelihoods across Kismayo, Baidoa and Dollow. Initial restrictions of movement, reduction in humanitarian aid and remittances and high cost of goods imported were the biggest impacts to the communities' livelihoods.
- For Dollow, export of agricultural products was also halted after the bridge connecting to Ethiopia was closed, disrupting a major lifeline to both IDP and host communities.
- IDP and host women were the most affected groups because they tend to be the breadwinners of the family, have lower socioeconomic status, rely on humanitarian assistance and have fewer coping mechanisms to shocks compared to men.

COVID-19 impacted both IDP and host women's livelihoods in Baidoa, Kismayo and Dollow. Across the three locations, COVID-19 had a huge impact on the economy and the lives of the people. It impacted all kinds of businesses across the three studied locations, but the most affected seemed to be smaller and microbusinesses alongside those importing or retailing goods such as food, clothes, shoes, household items and building materials. Movement restrictions imposed during the pandemic saw a reduction of imported goods for resale and a huge inflation in price. As IDPs are typically involved in small-scale businesses trading a range of goods, some imported, they were hit particularly hard by rising prices that they couldn't incorporate into profit margins and which local customers couldn't afford. This led to a drop in market demand over the pandemic period.

In Dollow, the export of agricultural products was halted after the bridge between Dollow and Ethiopia was closed, disrupting a major lifeline to both IDP and host communities. In addition, movement of imported goods from Ethiopia/Kenya and tourists also decreased, which affected many businesses in the trade and hospitality industries.

“COVID-19 has affected all business including my small business. The effect is being felt by both IDPs and hosts, though IDPs were mostly affected since they did not have savings or other stable sources [of] income except their daily casual jobs which have been affected by COVID-19. Currently, my business has gotten worse and is almost going down.”

Host community member, Kismayo

COVID-19 had a huge impact on the economy and the lives of both IDP and host communities in the Kismayo district. It reduced the business productivity in the district because the purchasing power of IDPs and host communities was been reduced. It impacted all kinds of businesses that depended on importation and exportation of goods. According to interviews with the Chamber of Commerce, the price of 1 kg of beans was around \$3 before the pandemic, but now it's almost \$5. Generally, it affected everyone, but vulnerable people and casual laborers were hit the hardest.

COVID-19 negatively affected the livelihoods and food security of the local communities in Baidoa due to the restrictions, limited movement and reduced supplies of goods from Mogadishu to Baidoa. These impacts contributed to a loss of livelihoods and increased the breakdown of households. Women who are IDPs and men who depended on casual daily labor were most affected. Women who are IDPs who normally worked as domestic help for host communities lost their jobs due to the initial COVID-19 protocols that restricted their movement. Similarly, IDP men who did manual work in the construction sector in the town lost their jobs because of reduced economic activities. As a result, according to some of the key informants working for INGOs/NGOs, there were high levels of domestic violence reported within the IDP communities.

Finally, IDP communities observed that during the height of the pandemic it became increasingly hard to access humanitarian aid. Remittances were also reported to have reduced as those abroad struggled to cope financially with the pandemic.

“It has been affected and impacted us financially and even socially such as social distancing in which most of the people cannot do because this is [a] congested place. There are some businesses in this camp that were being closed during COVID-19. Even during COVID-19 humanitarian services diminished but now things are improving and turning back to normal.”

IDP woman kiosk owner, Dollow

In addition, as shown in the section in target demographics, IDPs typically have limited options to respond to shocks – they don’t have savings or access to finance to be able to cover lean periods in their business or the loss of their casual labor job. As such, they often resort to selling physical assets, which leaves them even more vulnerable.

It was observed that women were more affected because they make up the majority of the IDPs who rely on humanitarian assistance as a source of income and they tend to be sole heads of households. Additionally, the two main sources of livelihoods for women who are IDPs – microbusinesses and casual labor – were the most impacted due to the increased cost of goods and initial lockdowns. Some of the IDP businesswomen interviewed reported they had to close their small businesses because they did not have sufficient capital to offset the increased cost of wholesale products.

3.9. Opportunities, Challenges and Barriers that exist for Women who are IDPs to Access Market Opportunities



KEY TAKEAWAYS

- Existing positive social and economic connections between host and IDP communities; availability of local, regional and international markets; and aspirations of the women who want to engage or expand their income-generating activities in microbusinesses are just some of the identified opportunities for IDP and host community women to engage in across the three districts.
- Although financial institutions are available in all three districts, access to finance remains very challenging for IDPs who often do not meet the criteria to obtain loans. Both IDP and host women regularly used other means like VSLAs and remittances as a source of capital, but this isn't always sufficient to support the needs of IDP businesses.
- Access to physical capital like road infrastructure is available but often in very poor condition. Access to electricity is available but too expensive. Access to natural capital like land, forestry and water is also limited due to environmental degradation and demand.

In this section we reflect on the findings in the previous sections and determine the main opportunities, challenges and barriers that exist for women who are IDPs in accessing market opportunities.

3.9.1. Opportunities

There are number of opportunities that facilitate women who are IDPs' entrance and access to markets across the Baidoa, Kismayo and Dollow districts.

First, large numbers of the IDP and host women interviewed in Baidoa, Kismayo and Dollow reported that they were either already involved in income-generating activities or that they wanted to expand those activities. Additionally, many of those women have received some form of vocational training – over 82% of women who are IDPs in Baidoa, 59% in Kismayo and 52% in Dollow have acquired a skill set.

Across Baidoa, Kismayo and Dollow, positive social and economic relationships exist between IDPs and

the host community, with groups sharing the same language, culture, clan and business exchanges. Many of the IDP and host communities interviewed characterized the relationship between the two groups as positive and often engaged in business. This type of positive socioeconomic relationship creates the stability as well as the economic and market linkages needed to grow livelihoods. However, it is worth noting that there are obvious power dynamics, with the host communities wielding more power compared to their IDP brethren. Host members are often owners of the wholesale and large industries that IDPs depend on both as retailers and for sources of employment.

I am very optimistic in the near future my business will come back to stable and I can understand all this decline is caused by COVID-19. I have good aspiration to grow my business, open other branches and reach more customers.”

IDP businesswoman, Kismayo

At the same time, with the exception of the recent COVID-19 pandemic, which has had a detrimental impact on livelihoods across the board, there is a broadly supportive and enabling environment for women who are IDPs to engage in a range of livelihood activities. Regulatory frameworks and district-level planning are supportive of finding durable solutions for IDP populations, including in Baidoa, Kismayo and Dollow. This is backed up by business support from a range of NGOs, INGOs and humanitarian agencies that has allowed many IDPs, including women, to access training opportunities, market information, market coordination functions such as cooperatives and VSLAs and grants and soft loans.

While most women who are IDPs are engaged in casual labor, some are already engaged in small business – in small-scale retail and petty trading. There are clearly opportunities to work directly with those women who already own microbusinesses to improve their ability to manage these businesses and potentially expand the income they generate through improved access to literacy, numeracy and business management skills.

For the three districts, opportunities to access regional and international markets are available for the agriculture, livestock and fishing sectors. Despite the recent setbacks to agriculture and livestock sectors due to climate change, they are still viable sectors for the region and beyond. Baidoa district is considered part of the “breadbasket” of Somalia, exporting sorghum and maize for both national and international markets. Where IDPs are engaged in livestock and agricultural activities, they are predominantly engaged in the production stages or the last mile retail. They may work on very small landholdings that are not sufficient for generating a sustainable income or they don’t have access to land and thus work as casual laborers for larger-scale landowners. Nevertheless, there is the potential to support these women with climate-smart agriculture techniques and high-value crops that could expand the income they do make off the limited land they are able to access. Alternatively, UN Women could work with both host community landowners and women who are IDPs to improve productivity using

climate-smart agriculture techniques, to address a struggling market sector but also to provide skill sets to women that make them more competitive in the agriculture sector as well as providing them with skills they can use if they ever return to their area of origin.

“Generally, the relationship and interactions between the host community and IDPs are normal. However, sometimes there are conflicts because of the scarcity of resources. The main connectors are business knowledge transfer between the host community and IDPs and vice versa.”

Host community member, Kismayo

Access to seaport and regional markets is helping Kismayo’s fishing sector. According to key informants, the improved security and accessibility contributed to an improvement in the fishing industry, leading to a rise in the export of fish to other Somali regions and even across the border to Kenya. The fishing industry is diverse, and the research team has seen instances of women involved in various aspects of the fishing chain but particularly in the retail of fish. As a growing sector, this could provide a potential avenue to absorb parts of the IDP populations if they receive the necessary training and equipment to engage in a fishing livelihood.

Dollow shares borders with both Kenya and Ethiopia, enjoying more diverse trade opportunities with the Somali population living across those borderlines. The district exports vegetables and fruits – including lemons, limes, onions and bananas – to Kenya/Ethiopia border towns. In return, manufactured goods, fuel, construction materials, foodstuff and labor come into Dollow from the two countries. As a result, opportunities in the agriculture and trade industries seem like a viable avenue for IDPs participation in Dollow.

Across all three locations, the cost of electricity is prohibitively high. This was reported as a key challenge for running profitable businesses, both for host and IDP communities.

However, this gap could potentially be filled. By exploring the potential for women who are IDPs to engage in the renewable energy sector, perhaps as small-scale vendors of solar home systems or cooking stoves – whereas some women who are IDPs already sell charcoal – women could be organized into the production of renewable home cooking solutions, such as briquettes, to create a new market sector to replace more unsustainable energy solutions.

3.9.2. Challenges

Although there are a number of opportunities for women who are IDPs to capitalize on growing their livelihood activities, there are also numerous challenges and barriers.



Perhaps the biggest issue is **access to finance** and sufficient capital, the lack of which is preventing women who are IDPs from engaging in new business opportunities or expanding existing businesses. The key challenges in accessing finance include

- **short repayment times,**
- **lack of guarantor and collateral and**
- **high interest rates.**

Many women who are IDPs, particularly in Baidoa and Dollow, are members of VSLAs and can access soft loans through them. Others draw on remittances to supplement their income. However, when the data was reviewed, it was found that for the majority of these loans, women who are IDPs use them to address family issues first before feeding them back into sustaining or growing income-generating activities. This shows just how little women who are IDPs have to draw on in times of crisis and the role that vulnerability to economic, political, social and natural shocks and stresses plays in growth of livelihood opportunities.

This challenge could be mitigated by providing livelihood-specific grants, loans or the provision of physical equipment (such as start-up kits) to women IDPs seeking to engage in new or existing livelihood activities.



Another challenge is the **high levels of illiteracy** among women who are IDPs, which is much higher than other groups reviewed. This has a detrimental effect on the abilities of women who are IDPs as they lack the literacy and numeracy skills to fully expand and formalize their businesses. An example of where this can be detrimental to a woman's microbusinesses is in the recent inflation relating to currency exchanges seen in both host and IDP communities in Dollow. Being a border town, Somali, Ethiopian and US currencies are used, which contributes to fluctuations and loss during exchanges. This issue affected most of the businesses that relied on export or imported goods, but women who could not read or count were impacted the most as they could not calculate the price point fluctuations and relied on others to help them adjust to the rapidly changing context. Literacy and numeracy training could provide a huge benefit for women who are IDPs involved in microbusinesses in all three locations.



Although good relationships exist between IDP and host community populations, women who are IDPs are still reported to face challenges in entering livelihood opportunities or expanding on existing ones because they lack the established social networks, particularly with the host communities who hold the economic power in all three locations.



Access to natural resources, particularly land for agriculture, water and grazing are under increasing pressure as the population rises. IDPs, including women, are on the tail end of this as they have fewer rights to access and face constant threat of eviction, particularly in Baidoa and Kismayo.

Physical capital is also under pressure, with prohibitively expensive electricity, the high cost of processing equipment and poor road infrastructure within the local region, which hampers market linkages. Exploring livelihood opportunities that are less reliant on large areas of land would help mitigate this risk.

“In Dollow we use Ethiopian bir as local currency, they also use Somali shilling and US dollar. Multiple currencies were generally a challenge to running business, especially small business. Availability of the currencies you want to may incur additional cost by exchange and thus can produce loss into the business. The women who do not have financial knowledge will get loss in the exchange.”

Host businessman, Dollow





4

CONCLUSIONS

In Baidoa, Kismayo and Dollow, the main business sectors include the agriculture sector (production of cash crops, marketing of crops), livestock (marketing and selling of animal products, exporting to regional and international markets), construction, telecommunication, hospitality and money transfer institutions.

In Baidoa, Kismayo and Dollow, the main business sectors include the agriculture sector (production of cash crops, marketing of crops), livestock (marketing and selling of animal products, exporting to regional and international markets), construction, telecommunication, hospitality and money transfer institutions. In Kismayo, the fishing sector is on the rise as the consumption of fish among the general population increases.

Across all three locations, the agriculture sector is struggling the most, with frequent droughts and lack of access to water reducing productivity and downplaying the market as a result. This was a key reason for displacement among many IDPs – those interviewed had predominantly been engaged in the agriculture or livestock sectors before they were displaced and many (for example, in Dollow) are still involved in the agriculture sector, though often as casual laborers. The data indicates that this applies to both men and women who are IDPs. If sufficient land can be acquired for IDP populations, supporting women who are IDPs with climate-smart agriculture skills is one way to support livelihoods in a struggling sector.

Besides basic laws on business registration and taxation, there is an absence of heavy regulation of the different market sectors as most is still in the policy or drafting stage at either federal or state level. There are also no regulations prohibiting IDP populations from working or running a business. This provides relative flexibility for IDP populations, including women, to engage in a range of livelihood activities.

The IDP population is currently engaged across most of the main market sectors in each location but are particularly engaged in the livestock and agriculture sectors. However, how they are engaged is different from that of host community populations. More IDP respondents interviewed were engaged as casual laborers than host community members, and more host community members owned businesses across these market sectors compared to IDPs. The data shows that this applies to both women and men IDPs. What is clear is that across locations and market sectors, IDP populations are not the dominant economic players, with most of the value add across value chains accrued to host community members. IDPs, including women, tend to engage either as consumers, producers or petty traders within the major value chains.

Where IDPs are engaged in business, they run micro retail businesses that include selling vegetables and fruits, selling milk, teashops, kiosks/shops, and selling charcoal. Women who are IDPs are typically involved in kiosks/shops selling milk, vegetables and fruits, meat products and foodstuffs.

The IDP small/microbusiness owners we interviewed reported a lack of upward mobility when it came to their businesses, which barely covered their daily expenses. They attributed this to lack of access to finance that could enable them to expand and diversify their businesses.



In Baidoa, Kismayo and Dollow, the main business sectors include the **agriculture sector** (production of cash crops, marketing of crops), **livestock** (marketing and selling of animal products, exporting to regional and international markets), **construction**, **telecommunication**, **hospitality** and **money transfer institutions**.

Other key challenges of specific impact to IDPs include low literacy and numeracy levels across IDP populations, as well as the lack of legal access to land, which leaves them particularly vulnerable to forced evictions, particularly in Baidoa and Kismayo. Informants in the study explained that although men IDPs face a number of challenges in engaging in microbusiness opportunities, it is women who are IDPs who face the most significant challenges.

At the same time, there are several barriers to business expansion that impact both host and IDP communities. These include the prohibitively high cost of electricity across all three locations as well as the poor local infrastructure and the nearby presence of Al Shabaab in some locations, which hampers local market linkages.

In all three locations, the government seems committed to identifying durable solutions that will better integrate IDPs at the local level, some of which are being delivered in partnership with various NGO and INGO stakeholders. In Baidoa and

Dollow, the heavy presence of INGOs and NGOs was reflected in the quantitative and qualitative findings of the study, where respondents referred to the business support they had received in the form of grants and loans, the sharing of market information, the establishment of supportive market mechanisms such as cooperatives, market associations and VSLAs, and access to a range of TVET and skills-building activities.

This support seems to have particularly translated into access to TVET, which was prevalent across all three locations but especially in Baidoa and Dollow. TVET supported by a range of humanitarian organizations was particularly accessible for IDP populations. Training focused on the production and processing of products, with a focus on sewing and hair/beauty salons for women who are IDPs. Very few IDPs and host community respondents had received training in agriculture or climate-smart agriculture in the past year, representing a possible gap in service delivery.



5

RECOMMENDATIONS

Based on the findings of the assessment, the conclusions generated by the research team propose several program interventions and market opportunities that could facilitate greater livelihood opportunities for women in Baidoa and Kismayo.

Based on the findings of the assessment, the conclusions generated by the research team propose several program interventions and market opportunities that could facilitate greater livelihood opportunities for women in Baidoa and Kismayo.

The findings indicate there are several market segments in which women who are IDPs could be supported to either access or expand their existing livelihoods. Given the extensive support already provided in more gendered livelihoods, such as beauty/salon and sewing, it would seem less viable to provide support in those areas as the market is already probably quite saturated.

Across both Baidoa and Kismayo, there is the potential to support women who are IDPs who already own microbusinesses and provide them with the skills they need to scale their existing businesses.

A key opportunity in Kismayo is in the growing fishing sector. Women who are IDPs have the potential to be involved in numerous ways, but particularly in the retail of fish. This is an area where host community women are increasingly engaged and where other NGOs/INGOs have formed cooperatives. The LEAP project could work with women who are IDPs to further engage with these cooperatives and work more closely with their host community counterparts.

In Baidoa, the agriculture and livestock sectors continue to do well; however, land is a key source of conflict. It is not clear from the data collected in this study whether agricultural production is a viable livelihood activity for urban- or peri-urban-based IDPs in Kismayo and Baidoa. The key barrier is the lack of access to and competition over land, to which IDPs are on the losing end owing to their lack of legal rights in the districts in which they have relocated. Those involved in agriculture are typically casual laborers rather than smallholders in this context. As such, UN Women could explore ways to involve more women in the storage, processing or wholesale retail of agricultural products or livestock products (i.e., oil seed processing, dairy, leather, meat sales) rather than in the production stage of the agriculture or livestock sector. Alternatively, there is a gap in the support for training in climate-smart agriculture

across all three locations, which holds the interest of UN Women. UN Women could explore working with host community landowners and IDP casual laborers to jointly build skills in climate-smart agriculture that can benefit the productivity of farms whilst also building the knowledge and skill set of IDPs who, if they plan to return to their area of origin in the future, can take this skill set with them.

Another potential area of focus is renewable energy. Electricity costs are prohibitively high, but there is potential to fill this gap by exploring opportunities for women who are IDPs to engage in the renewable energy sector, perhaps as small-scale vendors of solar home systems or cooking stoves. Some women who are IDPs are already engaged in selling charcoal. Women could be organized into the production of renewable home cooking solutions, such as briquettes, to create a new market sector to replace more unsustainable energy solutions.

There are a number of areas in which UN Women's LEAP project could provide critical technical support to women who are IDPs. These include the provision of adult literacy and numeracy training. Literacy and numeracy skills are very low in women who are IDPs, but it is also a skills training area that seems relatively undersupported in Baidoa and Kismayo by various other stakeholders.

The provision of business management/financial management skills training, particularly to new or existing women IDP-owned microbusinesses, could help them more effectively manage their business and generate a more significant revenue stream – even smaller businesses could be a potential area of support.

The project can also consider supporting access to finances for women who are IDPs in the form of start-up grants for business activities or small business loans with manageable repayment rates either through a partnership with an established microfinance institution, such as KAAH or Midnimo Microfinance Institution Company in Baidoa and Kismayo, or through a more informal mechanism such as a VSLA.

Given the high membership levels of VSLAs and the familiarity of VSLA structures among IDP populations, VSLAs would seem to be a valid mechanism by which to provide support. Given that there are already several formal and informal associations established, it would make sense to work with preexisting associations, possibly partnering with a local microfinance institute such as KAAH or Midnimo. The project could also look to establish or engage with existing cooperatives, for example, by engaging in the fishing sector in Kismayo or establishing the production of clean cooking solutions.

The district administration and state governments in both Baidoa and Kismayo are already identifying solutions to support durable solutions for IDPs. At the same time, there are several agencies, INGOs and NGOs providing support. Several stakeholder clusters exist, including a specific cluster for Baidoa and a separate one for Kismayo. To support synergies, maximize efficiencies and prevent duplication, it would make sense for UN Women to explore ways to engage or collaborate with both the government as well as other agencies, INGOs and NGOs working on durable solutions for IDPs.



6

ANNEXES

Annex A: Analytical Framework

Theme	AIMS Methodology Component	Q.	Research Questions
R1: Map the different types of currently available businesses in Kismayo, Dollow and Baidoa	Demand	1	What are the main business sectors in Kismayo, Dollow and Baidoa? Within these different sectors, what subsectors exist?
		2	What is the market demand for these different sectors? Is this growing or declining? Why?
		3	How are IDP communities engaged in these sectors? If so, in what ways (as consumers, business partners, sourcing)? If host community members are the key actors, how do they engage with IDP communities? What, if any, are the main barriers to engagement?
		4	Do IDP women engage in these sectors? If so, what aspects of the value chain are they most frequently engaged in? If no, what other income-generating activities are they engaged in? If they don't earn an income, what are the main barriers to doing so?
R2: Assessment of target group demographics and skill set	Supply	5	What are the IDP population's profile in terms of age? Gender? Ethnicity? How does this compare to the host community?
		6	What are the approximate literacy and numeracy levels among women IDPs and the IDP population more broadly?
		7	What is the level of primary, secondary and tertiary education among women IDPs? How does this compare to the host community?
		8	What vocational skills and qualifications do IDP women have?
		9	What were women IDPs main source of income in their home locations? If they earned income, what type of work did they do?
		10	What are women IDP aspirations for income generation? Do they see themselves growing a livelihood in their current settlements or returning home in the near future?
R3: Rules and regulations that govern the main business sectors in Kismayo, Dollow and Baidoa.	Labor laws	11	What legal frameworks exist that acknowledge the right for IDPs in these locations to work/earn an income?
		12	Are these frameworks active at the local level? Is local government willing and capable of implementing plans for IDP inclusion in local economies? Do IDPs face any challenges in accessing their right to earn an income?
	Gender norms	13	What social norms, gender norms or informal rules exist that determine women's participation or nonparticipation in certain business sectors or subsectors? What about women IDPs specifically?

	Skills recognition and standards	14	What rules and regulations exist (at both district and regional level) to control the main market sectors in Dollow, Baidoa and Kismayo? To what extent are these applied?
R4: The opportunities, challenges and barriers that exist for crisis-affected women and host communities to access market opportunities.	Information	15	What market information on relevant livelihood activities have women IDPs been able to access (for example, on possible income-generating activities, what to produce and sell to generate an income, where to obtain necessary services such as finance, training, literacy/numeracy classes etc.)?
		19	Who has provided this information? Public institutions, friends, family, community, humanitarian organizations?
		20	Do IDP and host communities have access to mobile phones? What about women IDPs? If they are engaged in income-generating activities, how do they use their mobile phones to conduct their business?
	Training	21	Have women IDPs received any skills training? If so, what kind of training did they receive and from which institution/organization? If not, what difficulties did they face in accessing relevant skills training?
		22	What skills training do women IDPs need to support their income-generating activities?
	Support, mentoring and coaching	23	What type of business support services/coaching are available to IDPs? Have women IDPs been able to access these? Do IDP women feel they need these support services?
	Coordination	24	Are there market/cooperative associations in settlement/host community? What livelihoods do they support? Are women IDPs members of these?
		25	Are there any informal social networks (associations, savings clubs, friends or family, etc.) that support women IDPs in generating an income? If so, what are these?
	Finance	26	Do IDPs have access to finance (both formal and informal)? If yes, where do they source finance from. If not, why? What about women IDPs specifically?
		27	Do IDPs have access to remittances? How frequently do IDPs receive remittances?
	Social dynamics	28	Are the IDPs in the three locations typically in a protracted setting (i.e., how long have they been in this location and are they likely to remain in this location for a sustained period of time)?
		29	Have there been any influxes of IDPs in the last 5 years? If yes, when were these and how many new IDPs came to the three locations as a result?
		30	What coping mechanisms do women IDPs use to respond to times of crisis? How does this impact their income-generation activities?

		31	Are there social, ethnic and/or cultural links between the host and refugee communities? What are these? How strong are they? How do these impact IDP access to local markets and business sectors? How does it impact IDP women specifically?
	Access to physical capital	32	What physical capitals do the main business sectors in Kismayo, Dollow and Baidoa rely on (i.e., electricity, roads, machinery)? Is there sufficient access to these physical capitals to support growth in these sectors? If no, why?
		33	What physical capitals do women IDPs need to generate their livelihood (electricity, roads, machinery)? Is there sufficient access to these capitals in/around the settlements?
	Access to natural capital	34	What natural capitals do the main business sectors in Kismayo, Dollow and Baidoa rely on (i.e., water, land, energy, forestry, agricultural land, land for livestock rearing)? Is there sufficient access to these natural capitals to support growth in these sectors? If no, why?
		35	What natural capitals do women IDPs need to generate their livelihood? Is there sufficient access to these capitals in/around the settlements?
R5. The impact of COVID-19 on women's livelihoods (both IDP and host communities).	NA	36	To what extent has COVID-19 impacted women's access to market opportunities in the three locations? How does this differ between men and women?
R6. The prevalence of VSLA groups in Baidoa, Kismayo and Dollow and the potential opportunities that these could play in supporting microbusiness opportunities for women.	Coordination	37	What VSLAs exist in the selected locations?
		38	Who are the main actors currently supporting VSLAs in the three locations?
		39	What support services are VSLAs currently providing members? (Access to finance, skills training, coaching or mentoring, access to information?)
		40	What support do existing VSLAs require?
R7. Supporting functions that exist in the main business sectors in Baidoa, Kismayo and Dollow	Coordination	41	Which agencies/NGOs/CSOs are operating in the settlement/area?
		42	What type of support are they providing? What support are they providing on livelihoods generation specifically? Does any of this support target women IDPs specifically?
		43	What are the gaps in aid/development support? Is there any duplication of support?

R8: Conflict sensitivity and do no harm.	NA	44	What incidents of conflict have taken place in the locations of interest in recent years? What has been the cause of these conflicts? What conflict mechanisms exist to resolve conflict?
		45	What have been the main impacts of any insecurity for IDP and host communities?
		46	Do members of the community, including women and girls, feel safe completing day-to-day tasks?
		47	Are IDP populations considered a security risk by the host country government (local and national)?

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