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# SOMALIA GROWTH, ENTERPRISE, EMPLOYMENT And LIVELIHOODS (GEEL)

# GENDER iNTEGRATION STRATEGY

# SOMALIA GROWTH, ENTERPRISE, EMPLOYMENT And LIVELIHOODS (GEEL)

# GENDER iNTEGRATION STRATEGY

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# SOMALIA GROWTH, ENTERPRISE, EMPLOYMENT And LIVELIHOODS (GEEL)

# GENDER iNTEGRATION STRATEGY

Contract No.: AOD-623-I-15-00001

Prime Contractor: Resource Triangle Institute (RTI) International

Contract No.: AOD-623-I-15-00001

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**Submitted to: Charlee Doom**

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**USAID Somalia**

DISCLAIMER

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# Acronyms

**ADESO** African Development Solutions

**APS** Annual Program Statement

**BDS** Business Development Services

**BDSP** Business Development Service Providers

**BOCAT** Business Organizational Capacity Assessment Tool

**CERID** Center for Research and Integrated Development

**CIPE** Center for International Private Enterprise

**DCOP** Deputy Chief of Party

**FAO** Food and Agriculture Organization

**GBV** Gender-Based Violence

**GEEL** Growth, Enterprise, Employment and Livelihoods

**GEFE** Gender Equality and Female Empowerment

**ICT** Information and Communications Technology

**ILO** International Labour Organization

**INGO**  International Non-Governmental Organization

**IR** Intermediate Result

**KIMS** Kaah Islamic Microfinance Services

**M&E** Monitoring and Evaluation

**NGO** Non-Governmental Organization

**RFA** Request for Application

**RTI** Research Triangle Institute

**SATG** Somali Agriculture Technical Group

**SIDO** Somali Innovation and Development Organization

**SIDRA** Somali Institute for Development Research and Analysis

**SYEF** Somali Youth Enterprise Fund

**USAID** United States Agency for International Development

# Introduction

## Project Summary

The Growth, Enterprise, Employment and Livelihoods (GEEL) project is a five-year (2015—2020), $74 million project funded by the United States Agency for International Development (USAID). Implemented by Research Triangle Institute (RTI) International in partnership with Banyan Global and SSG Advisors, GEEL aims to promote inclusive economic growth throughout Somalia, Somaliland and Puntland. The project focuses on six targeted sectors/value chains: banana, dairy, fisheries, sesame, dried lemons and renewable energy.

GEEL is organized around the following Intermediate Results (IRs) as follows:

* **IR 1:** Business enabling environment strengthened through access to finance and support to policy and regulation
* **IR 2:** Enterprise development promoted through business development services
* **IR 3**: Improved production, employment and incomes in select value chains (agriculture, fisheries and renewable energy)
* **IR 4**: Greater participation by women and youth in the economy as entrepreneurs, employers and employees

## Purpose of the STRATEGY

GEEL’s goal for inclusiveness is to ensure that Somali women and youth have equitable and meaningful opportunities to participate in, contribute to, and benefit from the nation’s economy through project activities. This is aligned with USAID’s *Gender Equality and Female Empowerment Policy (GEFE)[[1]](#footnote-1)* which is intended to reduce gender disparities in benefit from resources, and USAID’s *Youth in Development Policy*[[2]](#footnote-2) whose goal is to improve the capacities and enable the aspirations of youth so that they can contribute to and benefit from more stable, democratic, and prosperous communities and nations. The purpose of this Gender Integration Strategy is to provide practical and actionable activities to increase gender integration across GEEL activities and value chains, and to promote women’s economic empowerment throughout GEEL programming.

As a preface to this strategy, observations from the *USAID/Somalia Gender Assessment (2014)* relative to program design in general and for women’s economic participation in particular should be considered:[[3]](#footnote-3)

* Because men and women have different information seeking and social networking behavior, implementing partners need to employ communication approaches that consider these differences to reach both women and men. Such communications include announcements for hiring project staff; opportunities for procurements and grants; identifying training participants; and identifying high-level political leaders and activists and others who participate in and benefit from USAID resources.
* While some USAID activities in Somalia strive for 30-40 percent female participation, doing so reinforces the imbalance in power relations and status of men and women, leaving the impression that men (in power) are doing something for women (who are powerless). Yet any percentage of female participation that is less than equal to that of men’s participation entrenches the power disparity and reinforces the notion that something is being “done for” women, allowed and bestowed by men.[[4]](#footnote-4)

“The donor approach is to ‘add gender and stir’ after a program is designed, at best resulting in simply counting men and women participants. It is disrespectful and ineffective. The term ‘gender’ has been introduced badly in Somalia.”

*- Anonymous Interviewee in Somalia*

Further, a UNDP report entitled *The Role of Somali Women in the Private Sector* (2014) offers the following recommendations to substantively enhance women’s economic empowerment:[[5]](#footnote-5)

* Shift economic empowerment activities away from the micro enterprises to the ‘educated risk takers’ and provide comprehensive business development support services to women representing the small and medium size industries.
* Commit to long-term support to individual female entrepreneurs, women cooperatives and business associations/networks that promote women in the private sector.
* Sponsor and support workshops, discussion groups and forums to bring together financial and institutional supporters of entrepreneurs, while pushing for gender sensitive private sector policies.

Clearly, the challenges to gender integration are complex and interwoven, with deep roots in Somali culture, and permeating all aspects of GEEL design, implementation and management. These challenges are well-documented in the reports referenced above; rather than providing lengthy reiterations of these known challenges, the Gender Integration Strategy references the challenges to illustrate how they manifest in GEEL project implementation, and to explain the actions proposed in this strategy.

## Methodology

The methodology for the Gender Integration Strategy included a desk review of GEEL project documents and Somalia Gender reports (*USAID/Somalia Gender Assessment,* *GEEL Gender Analysis,* and UNDP *Somali Women in Private Sector*), and internet searches for information on women’s participation in Somalia in the value chains in which GEEL works.[[6]](#footnote-6) Consultations were conducted with two GEEL staff and one partner at the diaspora event in Minneapolis (September 23—24, 2017), and with individual GEEL staff in Mogadishu (September 26—October 2, 2017). See Annex I for a full list of all consultations. A final two-hour session was conducted with a group of five staff on October 2, 2017 to validate gender strategy findings and gain buy-in. See Annex II for the PowerPoint presentation that was used to guide this meeting.

## Approach

Best practices in gender integration point to a focus on *how* activities are designed and conducted rather thancreating mechanisms and activities, the *what* of a project. The process of integrating gender considerations into GEEL will require building the capacity of staff and partners to recognize the structural gender disparities that limit women’s participation and empowerment, so that they understand how to integrate gender considerations into activity design, implementation and management. This includes recognizing that men and women have different networks for doing business and communicating, as well as differing levels of knowledge and exposure to formal business structures that require different types of learning environments. Developing this understanding among staff will require long-term gender advisory support. GEEL’s Deputy Chief of Party (DCOP) will have ultimate oversight of the Strategy.

This Gender Integration Strategy is aligned with the project’s overall strategy, undertaking deliberate measures to improve the gender balance of agribusinesses that participate as “lead firms” in value chains, and engaging in activities that mitigate the legacy of gender disparities. These deliberate measures will remove barriers and improve opportunities for Somali women who are disadvantaged in the private sector due to cultural discrimination. By increasing women-owned lead firms that offer entry points in the middle of the value chain, a push/pull dynamic amplifies assistance to women both up-market and down-market.

# Challenges and Opportunities

Given the deeply entrenched structural gender disparities in Somalia, programming that is gender-blind will not have equitable participation of and benefit to women, and in fact, will serve to widen the gap of gender disparity. Unless staff and partners understand and invest in recognizing and taking steps to overcome gender disparities that limit women’s meaningful participation, gender bias will be inherent in programming. For example, the notion that making business financing more available to everyone will benefit women and men equally illustrates the concept of *gender blind*. Even if financing is made more available to both men and women, Somali culture is structured so that men will benefit more, as banks require women to have a male guarantor, and women have less ownership of land and real property that are required as collateral; if credit were made more accessible “to all,” the structural disparities would remain, thus contributing to increased gender inequality.

“Gender-blind strategies, whether they be evaluations or policies, do not consider the effect of gender, gender norms, differential power, or unequal access to resources on participants or, importantly, on potential program outcomes. Such strategies also do not account for how program activities or outcomes can affect, positively or negatively, gender dynamics and conditions.”

*Gender Sensitive Evaluation, USAID, 2014*

As a way of explaining recommendations in the strategy, this report describes how GEEL activities and results are affected by the different roles and status of Somali women and men. Gender disparities and structural constraints are presented through facets of GEEL’s work as follows:

* GEEL Staffing Considerations
* Social Capital and Networking
* Grant-making
* Training and Capacity Development
* Value Chains
* Potential Partnerships

Within each section, actions are recommended for GEEL to increase gender inclusion. Following these challenges and opportunities is an Action Plan that provides realistic, actionable recommendations based on GEEL resources.

## 

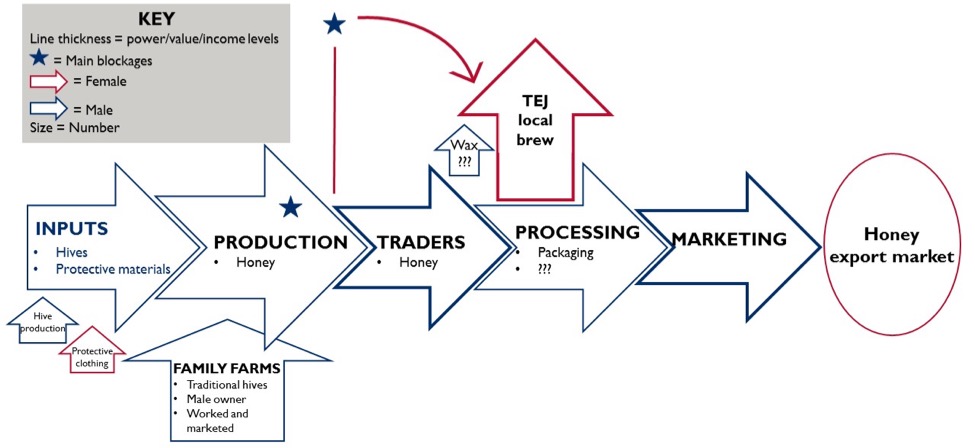
## Value Chains

### Gender Value Chain Mapping

Based on available research, a few Somali women have built large businesses at the higher end of the value chain; the majority of women-led firms operate at a smaller scale than men because of limited access to capital-intensive inputs such as equipment and transportation. Businesses at the higher end of GEEL’s value chains – large farms, processing operations, and export sales – are typically owned by men. In comparison, women’s roles are often in processing and retail activities. The majority of GEEL’s lead firms are male-owned and managed. Women are often impeded from growing their businesses and increasing profitability by lack of access to market information, such as the importance of sorting and grading that garners higher prices. Women also lack access to cold storage, and lose a significant amount of product due to spoilage. A gendered mapping of the value chain would reveal where women are actively engaged, where they may be hidden participants, what functions they are engaged in, their power relative to other value chain actors, what constraints they face, and what benefits they derive. A subsequent step would then be to create a solution tree to identify solutions that accomplish both the project's value chain objectives and improve gender equality. Gender value chain mapping is commonly employed in agriculture development projects throughout Africa. While Somali culture continues to downplay women’s roles in economic development, Somali business women are gradually challenging these practices and increase their participation in the private and public sectors. SIDRA conducted a brief gender value chain analysis of fisheries, livestock and agriculture; however, its brevity is insufficient to guide GEEL action planning.[[7]](#footnote-7)

**Recommendation 1:** Integrate into existing and new value chains, an action-oriented Gender Value Chain mapping and solution analysis that engages GEEL value chain staff, partners, and women business owners.

An example of a gendered value chain map is depicted below:[[8]](#footnote-8)



### Banana Sector

Most banana farms are owned by men, due to traditional gender norms and practices about asset ownership and household decision-making. This is further compounded by challenges in accessing finance for women; Banks require women to have a male guarantor, and women have less ownership of land and real property which is required as collateral for loans. Women work primarily as farm laborers in harvest and post-harvest activities, and as retailers. GEEL banana sector activities are focused on growing, harvest, and post-harvest practices. GEEL is working with Somfresh, a woman-owned banana aggregator who is attempting to secure a bank loan to purchase a farm. GEEL has planned a study tour to Costa Rica for banana farm managers to learn best practices, as well as participation in Gulffood and other events that will consider women involvement. GEEL could collaborate with Somfresh as a lead firm in connecting women in the banana value chain with the study tour and other subsequent initiatives. GEEL will also identify potential women businesses engaged in the banana and fresh fruits in the northern cities of Belet Weyn, Galkayo and other areas for potential support and engagement.



*Mrs. Hersio, owner of Somfresh produce wholesale company, faces gender-based challenges in securing a loan to purchase her own banana farm. Photo credit: GEEL/USAID.*

### 

**Recommendation 2:** Make concerted efforts to include women participants in sector study tours, tradeshows, meetings and other opportunities. And, where applicable, use facilitators who will ensure equal participation of women and men attendees.

**Recommendation 3:** Partner with Somfresh to reach women retailers of fresh fruits by providing training on agriculture production, mentoring, and marketing support.

### Sesame Sector

Women work along thesesame value chain farming small plots, selling in local markets, and working in small-scale milling and production. Men own larger production facilities and aggregate product for export. While women typically use seeds from harvest for the next planting, current varieties do not meet export requirements and consequently command low prices, limiting market reach and profitability for women. Operating at the village-level that is far from markets, women sell to middle-men, often at below-market prices, as they are unaware of buyer requirements such as grading that can command higher prices.

GEEL has contracted two local NGOs, the Center for Research and Integrated Development (CERID) and Somali Innovation and Development Organization (SIDO), to establish demonstration plots so that sesame farmers, including women, can learn about best growing practices. GEEL also intends to work with Filsan, an agriculture services company, to develop higher-value sesame seed strains, and to create an agro-input distribution network inclusive of female sesame farmers in order to establish market linkages for women-led suppliers. As agro-input dealers typically provide technical advice to growers, including women in the network as dealers could go a long way toward making sure that women sesame farmers are served.

**Recommendation 4:** Require that Filsan include women in the agro-input dealers network.

**Recommendation 5:** Conduct training on grading and sorting to increase women’s knowledge of buyer requirements and increase their opportunities to realize higher profits.

### Dairy and Livestock Sector



Somali women are responsible for virtually all retail milk distribution. Photo credit: UNHCR.

The majority of large livestock operations, fodder farms, and processing facilities are owned by men, a situation that persists due to limited capital (see section below on access to finance) and land ownership among women. Women are more active in the dairy sector, comprising approximately 40 percent of milk transporters and consolidators, and virtually all retail milk distribution. As in other sectors, women forfeit significant profit due to spoilage from lack of access to cold storage and poor hygiene. GEEL is also working with Irmaan Dairy (co-owned by woman business), Samira (Cheesemaker) and Somilk on value addition and processing.

While lead-firm farming is out of the reach of most women due to land ownership constraints and capital requirements, improving the dairy cold chain holds significant opportunity to increase women-owned businesses, and to address the value chain issue of spoilage. GEEL has engaged with groups of women in Beladawayn, Afgoe, Kismayo, Mogadishu, Garowe, and Baidoa who are ready to formalize dairy cold chain businesses, but lack sufficient in-kind resources to access GEEL grants of $40,000—$60,000.

**Recommendation 6:** Work with women interested in cold chain businesses to identify the level of contribution they can make for grants to establish cold storage facilities or identify other funding mechanisms available through GEEL such as small infrastructure support.

### Fisheries Sector



Somali women play a significant role in the fisheries sector, yet the lack of cold storage facilities results in considerable waste, as seen here in the Hamarweyne fish market in Mogadishu, Somalia.

Photo credit: Ismail Taxte/ GEEL

Fishing is done almost exclusively by men, however a small number of women own boats. According to SIDRA, women manage their fishing fleets remotely, taking orders for fish from retailers and small-scale buyers, and overseeing delivery. On shore, women buy from fishermen to retail locally or to wholesale to other cities in Somalia. As noted earlier, the lack of access to cold storage facilities often results in considerable waste; as the primary small-scale retailers, women experience these losses. Women also engage in small-scale processing and drying, and work in large processing factories, generally owned by men. GEEL is aware of a few women who own larger businesses in the sector but has not yet engaged with them. FAO has worked with ten communities in Bosasso through a USAID-funded initiative, and has engaged women in the communities in boat building, fishing net production, and improved techniques for processing.[[9]](#footnote-9)

GEEL provided a grant to Pontus Marine Holdings to purchase small ice chests to develop a network of female sales agents. GEEL also hosted a fisheries sector event in October 2017, which was attended by government, sector firms, and sector organizations. A potential opportunity to increase female participation in this sector is to leverage GEEL’s partnership with Kaah Islamic Microfinance (KIMS) Services, which is establishing a fund of $500,000 to increase access to credit for fisheries in Kismayo. In light of financial access challenges faced by women, GEEL will support KIMS to create financing approaches designed to reach potential female borrowers. By developing KIMS’ cadre of female loan officers, the institution will improve its outreach to women in formats and through networks that the latter are more likely to utilize. Through product development in partnership with GEEL, initiatives will specifically target on-shore businesses in the fisheries value chain that are traditionally occupied by women in order to balance lending to those activities that are conventionally male-dominated.

**Recommendation 7:** Expand the fish retailers to a formalized network of female sales agents.

**Recommendation 8:** Consult with FAO to learn from their experience in the sector in order to identify women lead firms. Based on this experience, there may be relevant examples that can help GEEL to increase gender integration in the sector.

**Recommendation 9:** Expand the percentage earmarked by the Kaah Islamic Microfinance fund for 35% of customer to be women lead firms in the sector.

## Grant-Making

Grantsare accessed by co-ops and actors in the middle- to high- end of value chains. Thus far, three grants have been awarded to women-owned businesses (from 27 applications from women), and 30 grants have been awarded to men-owned businesses (from 210 applications from men).

The reasons for the low number of applications from women could be attributed to the design and implementation of the grant program which does not consider gender-based disparities. GEEL’s grant team is all male; grant opportunities are published online and in English, factors that diminish accessibility by women. Another deterrent to women applicants may be the complexity of the application and application process; as more men have had exposure to donor processes and are more likely to know people working in donor organizations (typically men), they have the advantage of being assisted through their networks. GEEL consistently considers women for positions on the grant team as vacancies become available, and actively seeks and identifies female consultants for key assignments. Grant applications in Somali language, and grant conferences in which the process is explained and supported would benefit all, with disproportionate advantage to women.

**Recommendation 10:** Take deliberate steps to increase the number and percentage of grant applications submitted by women lead firms, and support the applications in being successfully awarded:

1. Promote grant opportunities through women’s networks
2. Publish the Annual Program Statement (APS) grant application form in Somali language
3. Conduct grant conferences that deliberately target women business owners to promote opportunities and explain how the application process works
4. Contract local organizations to assist applicants in completing applications
5. Proactively identify women-owned businesses and co-ops that could strengthen the value chain through grant assistance
6. Relax the in-kind contribution requirement for grants to women (when needed) or issue grants specifically for women who lack in-kind resources, yet whose grant activity would substantially strengthen the value chain
7. Use the Business Organizational and Capacity Assessment Tool (BOCAT) that is part of the grant evaluation and qualification process to develop a capacity improvement activity for the grantee, and contract a local organization to provide continued support based on the BOCAT results
8. Collaborate with World Bank’s Somali Business Catalytic Fund (SBCF) that is developing new RFPs targeting women businesses for grants. GEEL can identify potential women businesses and provide tailored support to access SBCF funds.

## Training and Capacity Development

### Training and Workshops

Across value chains, GEEL’s main activities are training, workshops, study tours and exposure visits. Training and workshops are offered to actors at the lower- to middle- end of the value chain, and have the highest gender parity of participation among technical assistance mechanisms. The observation has been made that Somali women, particularly with lower levels of education, tend to participate significantly less than men in mixed gender settings. This is attributed to lower levels of knowledge and education, and hence lower confidence, in the subject matter, and the cultural tendency for men to dominate activities. *USAID/Somalia’s Gender Assessment* (2014) points to three factors contributing to women’s active participation in mixed-sex community-level settings: 1) physical meeting space in the community; 2) repeated interaction with international projects; and 3) female facilitators who solicit women’s active participation.[[10]](#footnote-10)

**Recommendation 11:** Develop a mandatory review process checklist for training and workshops to ensure that their design and implementation consider gender differences. Aspects to be considered include:

1. Differing levels of knowledge, literacy, and sophistication among men and women participants
2. Trainer sensitivity to gender issues and ability to facilitate inclusive participation (that solicits women’s active participation)
3. Times, locations, and duration of training that may affect levels of participation

GEEL has identified a women’s non-governmental organization (NGO) in Hargeisa that is also a milk distributor. The NGO conducts training at its own facility in the community in an environment that is familiar to and convenient for women to attend. With outreach into the community, organizations such as this could potentially be contracted to offer specialized training that are built upon the specific needs of female participants. This would have the additional benefit of strengthening the training capacity of the NGO as a Business Development Service Provider (BDSP).

**Recommendation 12:** Identify and utilize women’s cooperatives and local organizations that have experience working with women in specific value chains.

### Study Tours, Exposure Visits, Trade Shows

The percentage of women’s participation in GEEL’s study tours, exposure visits, and attendance to trade shows is minimal. Reasons cited for this include the absence of women lead firms engaged with the project, lack of direct engagement and effort to tap into women’s networks, and lack of English language skills among women business owners. While women-owned firms may not be as visible as men-owned firms due to women’s lower public profile and separate networks among men and women, GEEL value chain specialists acknowledge that if a deliberate effort were made, women-owned firms could be identified. This sentiment is echoed by Asal Consulting.

While these events may be the first time for both men and women to be in such a forum, women (as a minority) may have less confidence and need additional support to take full advantage of the situation, particularly if the objective is to make business connections. In order to bolster new participants’ confidence and active participation, it may be important to provide an orientation prior to public events. Providing translators for those who are not conversant in English, a common practice followed by U.S. government economic development activities around the world, can also play a key role in successful participation at trade shows.

An interim step for women who have not had exposure outside of Somalia could be regional study tours and exposure visits to nearby countries such as Kenya and Ethiopia where culture and language are similar and where time commitment may be less. Regional study tours and events may circumvent the constraint of English language that is typically needed for international events. Furthermore, cultural familiarity of regional (rather than international) events may bolster women’s confidence. This may be a good preparatory step for women who will subsequently be included in international events; it should not replace women’s participation in international events.

**Recommendation 13:** Utilize Asal Consulting, SIDRA, and/or a staff gender specialist, to identify women-owned businesses to participate in study tours, exposure visits, and trade shows.

**Recommendation 14:** Conduct pre-departure coaching for women participants who are unfamiliar with trade shows and study tours, with coaching by women who understand the dynamics of the event. Provide a translator for participants who do not speak English; hire a female translator to ensure women’s participation is facilitated.

**Recommendation 15:** Conduct regional study tours and exposure visits for women who have not previously participated or had limited participation in these types of value chain activities.

Asal Consulting is planning a Somali Businesswomen’s Summit with the Somali Business and Investment Council in Djbouti in early 2018 for a networking event that will bring mid- to large-sized women-owned businesses together with investors.

**Recommendation 16:** Support women-owned lead firms (or potential lead firms) in each value chain to attend the Somali Businesswomen’s Summit. Financial assistance may be required for some participants, which could be made available through the grant activity.

### Women’s Sector Competitiveness Platforms

Consistent with the lead firm approach that amplifies successful business practices along the value chain, gatherings of women working within a sector can serve as a platform to increase their competitiveness. These gatherings provide an opportunity for women to build their business networks with other women input suppliers, producers, aggregators, processors and marketers within their sector. These one- or two-day events would feature presentations from the most successful business owners in the sector on the importance of production at commercial scale, reliability and on-time delivery, and consistency in production that are required to cultivate long-term buyer relationships to reduce transaction cost (particularly for exporting). The platforms would also offer wraparound services for rising firms such as training in negotiation skills and communications for presenting business ideas to investors.

**Recommendation 17:** Conduct a Women’s Competitiveness Platform event for each sector with the objective of strengthening the value chain through networking women-owned businesses. The event would promote GEEL grants and technical assistance, and financing opportunities through KIMS, Shuraako, and other organizations providing financing.

## Potential Partnerships

### Access to Finance

The majority of women-owned businesses in GEEL value chains are small and medium-sized, requiring loans less than $1 million. Yet, according to GEEL management, Somali commercial lending institutions generally focus on loans of $1 million and more. Commercial lenders are also averse to lending to agribusiness, and often see women’s smaller loan size requests as unprofitable. Banks rarely supply commercial financing to men or women in the agribusiness sector, yet women face additional hurdles, such as less collateral – land, equipment, and financial assets – typically required at 150—-300 percent of the loan amount. Yet despite the general acknowledgement among investors that lending to women is a good investment because female borrowers have a better repayment history, lending institutions nonetheless require guarantors for female borrowers. Additionally, while the Somali clan system supports men with business financing, the clan system rarely supports women in business ventures.[[11]](#footnote-11)

GEEL is working with commercial lenders and private investors to facilitate $18 million in direct investment through activities such as matching businesses and investors, developing investment funds, and obtaining loans starting at $500,000. GEEL’s facilitated pipeline of larger borrowers is mostly men-owned businesses (though some have a minority of female shareholders), while there are more smaller women borrowers. The reasons for the very limited number of larger women-owned businesses in the pipeline include:

1. Most large businesses are owned by men than by women
2. Women owners of larger businesses purposely keep a lower public profile for security purposes
3. Businesses in the pipeline have been identified through male networks
4. Smaller women owned businesses do not meet GEEL objectives to focus on larger (>$500,000) investments

Women’s participation in GEEL’s investment activity will require targeted outreach to women who have high-capital businesses, but may not have public visibility. GEEL has contracted Asal Consulting to identify women-owned businesses that are appropriate for large investment. The objective will be to create a larger pool of qualified businesses who can potentially receive commercial financing.

To overcome structural barriers to women accessing credit, some innovative credit schemes have recently become available. Aligned with GEEL objectives, these credit programs have a stated focus on agribusiness, women and youth. Their lower investment size and willingness to focus on start-up businesses could support GEEL businesses at the lower end of the value chains. Shuraako is a program of One Earth Future[[12]](#footnote-12) that seeks to foster a thriving business sector in Somalia by supporting economic development. Shuraako manages the Somali AgriFood Fund, a capital- matching investment fund that is focused on driving diaspora investments into Somali agriculture and rural businesses. The AgriFood Fund is intended for projects ranging in size from $20,000—$250,000, whereby the AgriFood Fund contributes between $8,000—$100,000 in investment, matching investments from the Somali diaspora and other investors.[[13]](#footnote-13)

**Shuraako’s AgriFood Fund investment structure:**

* 20 percent owner’s contribution
* 40 percent diaspora or other investment (minimum of 20 percent must be from Somali diaspora)
* 40 percent IFAD AgriFood seed capital (does not require repayment)

The Somaliland Youth Enterprise Fund (SYEF) is a $550,000 fund intended for Somaliland entrepreneurs between the ages of 18—35. SYEF is also implemented by Shuraako with support from Silatech and Kaaba Microfinance Institution, and is intended for projects needing a capital infusion of between $1,000—$25,000. These *murabahah[[14]](#footnote-14)* loans are intended for entrepreneurs interested in starting their own businesses or funding existing businesses.[[15]](#footnote-15)

Shuraako is also implementing *Work in Progress!*, a program funded by Oxfam that offers tailored business development services (BDS) to 10 selected small and medium-sized enterprises (SME) that demonstrate strong potential for employing women and youth in Somaliland.[[16]](#footnote-16) The program strengthens the capacity of participating businesses by providing tailored BDS ranging from the teaching of fundamental business principals, concepts and services, to individual enterprise advisory and technical support. The criteria for participation includes:

* Privately owned businesses (at least a year in operation, expanding, or diversifying)
* Located in Somaliland and current or potential employers of between 10—250
* High potential to scale employment for women and youth
* Businesses seeking financing and BDS training

**Recommendation 18:** Develop partnerships with the Somali AgriFood Fund, Somali Business Catalytic Fund (SBCF), SYEF, Kaaba, Work in Progress, and other agribusiness financing programs to facilitate funding for women-owned businesses working in GEEL value chains.

**Recommendation 19:** Hire a female staff member or contract Asal Consulting, SIDRA, or another local organization to specifically identify and facilitate women-owned businesses working in GEEL sectors to access financing and BDS through Shuraako programs.

**Recommendation 20:** Engage Asal Consulting, SIDRA, and/or others providing BDS to women to develop business plans, financial statements and cash flow projections for women-owned value chain businesses that meet the requirements of lending institutions. The position could be recruited through the diaspora networks.

### Access to Information

Improvements in production, harvest and post-harvest are intended to result in higher value products that are more profitable. Women in Somalia have reduced access to formalized sources of information, as well as less time available for socializing and networking than men. Consequently, they have less opportunity to get information on real market prices, production and processing techniques that can increase value. As a result, women forego higher profits.

**Recommendation 21:** Issue a challenge grant for youth to fund start-up business ideas that address the challenges of women’s access to information in GEEL target sectors. The grant could be administered through the SIDRA grant for youth entrepreneurship, be in partnership with Shuraako’s Youth Enterprise Fund, come through the Minbar activity, or other mechanism that includes external investment.

## GEEL Staffing Considerations

### Gender Integration Support

Effectively integrating gender into GEEL requires a deep cultural understanding of gender and business issues in Somalia, the ability to move around the country, access to established networks, respect within business and local communities, and the stature to command respect of staff and partners. Equally important is the ability to communicate effectively in local languages with staff and implementing partners.

One approach to ensuring GEEL staff have adequate gender integration support is to subcontract an organization that is active in gender inclusion, private sector development, and agribusiness. One such organization is Asal Consulting.[[17]](#footnote-17) Founded by Somali diaspora, Asal is in the process of publishing an on-line directory of women business owners, an activity supported through ILO (International Labour Organization), SIDA and CIPE (Center for International Private Enterprise), and is working with a group of young women in Silicon Valley to establish an impact fund for Somali women’s investment. Another organization that could provide gender integration support to GEEL is the Somali Institute for Development and Research Analysis (SIDRA)[[18]](#footnote-18) based in Puntland. SIDRA’s focus is on peace through business, gender and women’s empowerment.

A third option for GEEL may be to hire a dedicated gender resource staff who can work through GEEL internal structures to increase gender inclusion, supported by Asal and SIDRA who have in-depth knowledge of value chains, business structures, and gender dynamics within these areas, and can access women’s networks to maximize women’s participation in GEEL activities.

**Recommendation 22:** Create a roster of firms like Asal Consulting, and/or SIDRA to provide on-going gender integration support to GEEL through the following:

* Working closely with GEEL staff to identify entry points for gender inclusion
* Coaching staff on how to incorporate gender considerations into their work plans
* Supporting gender inclusive implementation of training, grants and study tours
* Identifying women-owned lead firms to participate in *all* GEEL activities

### Staffing

The legacy of low educational attainment of women in Somalia, early marriage, and limited exposure outside home, results in few women who have English language skills, and a population of women with less formal training in the workplace and economic world. This has led to a small pool of female candidates with sufficient experience and education to join GEEL’s staff. According to GEEL management, some female candidates have declined positions at GEEL in favor of higher paid positions elsewhere. As women’s salary history is typically lower than men’s, the USAID Biodata Form 1420 used to determine allowable salary perpetuates wage discrimination, a constraint that INGOs do not have. Given the limited pool of female talent and constraints in elevating women’s salaries to be more on par with men’s, GEEL technical staff remains predominately male, with male perspectives and approaches to achieving objectives. GEEL will continue to identify female candidates and seek higher salary rates commensurate with those identified through market research. Further, GEEL intends to hire female civil works engineers as interns to supervise Small Scale Infrastructure (SSI) initiatives, creating opportunities to train and mentor young women professionals building their competencies both for the benefit of the program team and to develop female candidates to fill positions in priority sectors where there is currently minimal female visibility.

According to GEEL staff, job postings online and in newspapers result in few applications from women; very few of those received meet minimum qualifications. The human resources (HR) manager will pursue contacting women’s organizations and partner organizations to gain wider exposure among female candidates.

With field surveys on the horizon, the M&E Manager is committed to hiring female enumerators for the survey team. The M&E Manager recognizes how gender sensitivity can contribute to different responses among men and women, and intends to conduct gender sensitivity training prior to field work; use male/female teams; and considering environmental factors such as others in the room during interviews, the time of day, and language used by interviewers.

**Recommendation 23:** Identify women’s organizations (such as ADESO [African Development Solutions], Asal, Nagaad, SIDRA), universities (such as Amoud which has an agriculture faculty, or veterinary schools), INGOs in Somalia, and the diaspora to recruit women for GEEL activities.

## Social Capital and Networking

### Networking, Workload, and Disposable Time

Business success in Somalia is heavily dependent upon networking for exchanging information about market pricing, value chains, successful business practices, potential partners, and client demands. Men network informally in public places such as mosques, cafes, government, and private sector offices —: places where women rarely, if ever, congregate. Somali women’s dual responsibilities for income-producing work and managing the household leaves them with extremely limited time for networking and professional enrichment. Networking requires disposable time, something that women have less of than men because of their additional time commitments for children and home. As a result, networking and information sharing among men can be more spontaneous, while for women, it needs to be tactical, efficient, and scheduled around home responsibilities. As such, networking tends to be segregated by sex and age.

As women attempt to balance domestic and business activities (professional development, events, and networking), considering the trade-offs, relevance, extent to which they think they can benefit. When activities are not designed with consideration for gender differences, women may be reluctant to attend. For example, if professional enrichment activities span a duration or times of day that women need for managing household and care responsibilities, they may not attend. Similarly, women may discontinue participation if activities are dominated by male participants, are not tailored to women’s learning needs and knowledge levels, or are otherwise not useful due to gendered differences. In the meantime, event and training organizers may not understand underlying causes that limit women’s participation, and conclude that women are not interested. Lack of time is often cited as a key reason why women are unable to build their businesses.

### Public Visibility

In discussions with GEEL staff on the limited participation of women in project activities, staff typically respond that “there are no women” who express interest or apply to participate in project activities would have large enough businesses, possess sufficient qualifications, or work at high professional levels. Yet with continued discussion, staff acknowledge that there may indeed be women who *could* participate if the effort was made to seek them out. As an example, GEEL’s Energy Team employs two Somali women who have identified and are mentoring female university engineering students over a one-year period to bring them into the workforce. A major effort of this initiative is to create public visibility and to change public perceptions of women in male-dominated roles, thus opening opportunities for women. Two interviewees for the Strategy cited women’s lower public visibility as probable cause for their lower participation in GEEL initiatives.[[19]](#footnote-19)

**Recommendation 24:** (refer to Recommendation 23)

Thus far, GEEL has used male field photographers and journalists to create stories and photos for its web site and publications. Although GEEL has instructed field photographers to show images of men and women equally, photographers typically return with photos only of men, claiming that women do not want to be photographed. GEEL’s communications manager believes that the absence of women in photographs is attributable to Somali men being more comfortable with men, or that women may not be amenable to being photographed by men, but would be agreeable to being photographed by women (although this cannot be verified until attempted). As a result, GEEL visual media is male-centric. A foundational principal of visual communications is to show images of people that the audience can relate to in terms of race, age, socio-economic status, or sex. The absence of women shown as participants of GEEL can reinforce the absence of women engaging with GEEL. While demographic data is not available for GEEL Facebook views, the page shows significantly more engagement through likes by men.[[20]](#footnote-20) The program communications team is working with a communications specialist to develop material and select appropriate timing and media channels for more robust documentation of female engagement.

**Recommendation 25:** Engage female photographers and journalists to reflect female perspectives and show images of women participating in GEEL activities.

GEEL is in the early stages of developing a TV series designed to demonstrate farming and processing techniques and provide information. This medium is expected to have disproportionate reach among women, who spend more time caring for the family at their home. To fully investigate the applicability of this modality, GEEL intends to further research women’s actual level of exposure to television content, and possible alternative tools and spaces for female engagement.

**Recommendation 26:** Ensure that women and men are portrayed in equally important and productive roles and with equal frequency, and that scripts are reviewed for gender sensitivity. If male photographers’ and videographers’ submissions continue to insufficiently include women, and female photographers and videographers cannot be hired, GEEL should hire a woman to accompany the photographer, videographer, or interviewer to encourage equal visibility and perspectives of men and women.

# Gender Integration Action Plan Table

The following table highlights the key activities the GEEL project will pursue to integrate gender considerations into activity design, implementation and management. GEEL’s Activity Monitoring, Evaluation, and Learning Plan (AMELP) also contains gender sensitive indicators used to track progress toward increasing women’s participation in economic activities. Examples are as follow:

* GNDR 2- Proportion of female participants in USG assisted programs designed to increase access to productive economic resources (assets, credit, income, employment).
* Number of microenterprises (Male/Female) supported by USG assistance.
* Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment).
* Proportion of Female Participation in Promotional and Competitiveness Events.
* Number of full-time jobs (Male/Female) disaggregated by sector/value chain.

| **No.** | **Action** | **Desired Outputs** |
| --- | --- | --- |
| **Value Chains** | | |
| **1** | Ensure that women and men are portrayed in equally important and productive roles and with equal frequency, and that scripts are reviewed for gender sensitivity. If male photographers’ and videographers’ submissions continue to insufficiently include women, and female photographers and videographers cannot be hired, GEEL should hire a woman to accompany the photographer, videographer, or interviewer to encourage equal visibility and perspectives of men and women. | 1. Increased understanding among GEEL staff of gender-based hindrances to strengthening value chain 2. Links in value chain that may have been overlooked due to gender roles are addressed |
| ***Banana Sector*** | | |
| **2** | Make concerted efforts to include women participants in sector study tours, tradeshows, meetings and other opportunities. And, where applicable, use facilitators who will ensure equal participation of women and men attendees. | 1. More equitable participation of and benefit to men and women in the banana sector 2. Increased opportunities of women to be competitive in the banana sector |
| **3** | Partner with Somfresh to reach women retailers of fresh fruits by providing training on agriculture production, mentoring, and marketing support. | Women with little visibility at lower end of the value chain are supported in strengthening the value chain |
| **Sesame Sector** | | |
| **4** | Require that Filsan include women in the agro-input dealers network. | More women with technical expertise improves transfer of technical knowledge to women in the sesame sector |
| **5** | Conduct training on grading and sorting to increase women’s knowledge of buyer requirements and increase their opportunities to realize higher profits. | Women learn improved handling and processing techniques to capture higher value for product |
| ***Dairy and Livestock Sector*** | | |
| **6** | Work with women interested in cold chain businesses to identify the level of contribution they can make for grants to establish cold storage facilities, or identify other funding mechanisms available through GEEL such as small infrastructure support. | Cold chain link in dairy value chain strengthened while simultaneously providing equitable opportunity for women’s participation and benefit |
| ***Fisheries Sector*** | | |
| **7** | Expand the fish retailers to a formalized network of female sales agents. | 1. Recapture lost profits in value chain 2. New business supported in value chain |
| **8** | Consult with FAO to learn from their experience in the sector in order to identify women lead firms. Based on this experience, there may be relevant examples that can help GEEL to increase gender integration in the sector. | 1. Opportunities to leverage efforts and continue support that USAID has already begun 2. Identification of women lead firms in sector accelerated |
| **9** | Expand the percentage earmarked by the Kaah Islamic Microfinance fund for 35% of customer to be women lead firms in the sector. | Equitable opportunities provided to women-owned businesses that may otherwise not receive funding due to gender disparities |
| **Grant-Making** | | |
| **10** | Take deliberate steps to increase the number and percentage of grant applications submitted by women lead firms, and support the applications in being successfully awarded: | Value chain strengthened through an increased number of women lead firms who have been supported through grants. |
| ***Activities*** | | |
| **10.1** | Promote grant opportunities through women’s networks | More women-owned businesses and organizations apply for grants |
| **10.2** | Publish the Annual Program Statement (APS) grant application form in Somali language | More women-owned businesses and organizations apply for grants |
| **10.3** | Conduct grant conferences that deliberately target women business owners to promote opportunities and explain how the application process works | More women-owned businesses and organizations apply for grants |
| **10.4** | Contract local organizations to assist applicants in completing applications | Improved likelihood of women-owned businesses and organizations successful in grant process because application is aligned with requirements |
| **10.5** | Proactively identify women-owned businesses and co-ops that could strengthen the value chain through grant assistance | 1. Higher percentage of women-owned businesses receiving grants 2. Value chain strengthened more efficiently through targeted approach 3. Value chain strengthened in ways that may have otherwise been overlooked if women not specifically targeted |
| **10.6** | Relax the in-kind contribution requirement for grants to women (when needed) or issue grants specifically for women who lack in-kind resources, yet whose grant activity would substantially strengthen the value chain. | Value chain strengthened by women-owned businesses whose link in value chain would otherwise not be strengthened |
| **10.7** | Use the Business Organizational and Capacity Assessment Tool (BOCAT) that is part of the grant evaluation and qualification process to develop a capacity improvement plan for the grantee, and contract a local organization to provide continued support based on the BOCAT results | Women-owned businesses continue to build capacity and have sustained growth through support and interventions targeted to their individual needs |
| **10.8** | Collaborate with World Bank’s Somali Business Catalytic Fund (SBCF) that is developing new RFPs targeting women businesses for grants. GEEL can identify potential women businesses and provide tailored support to access SBCF funds. |
| **Training and Capacity Development** | | |
| **11** | Develop a mandatory review process checklist for training and workshops to ensure that their design and implementation consider gender differences. Aspects to be considered include:   1. Differing levels of knowledge, literacy, and sophistication among men and women participants 2. Trainer sensitivity to gender issues and ability to facilitate inclusive participation (that solicits women’s active participation) 3. Times, locations, and duration of training that may affect levels of participation | 1. Gender sensitive review process and checklist developed 2. Training designed and implemented with gender sensitivity improves training outcomes. |
| **12** | Identify and utilize women’s cooperatives and local organizations that have experience working with women in specific value chains. | 1. Expertise adopted, expanded, and sustained through engaging local organizations to deliver training. 2. Skill transfer maximized and environmental distractions minimized |
| **13** | Utilize Asal Consulting, SIDRA, and/or a staff gender specialist, to identify women-owned businesses to participate in study tours, exposure visits, and trade shows. | More gender equitable opportunities for lead firms to be competitive in their sectors |
| **14** | Conduct pre-departure coaching for women participants who are unfamiliar with trade shows and study tours, with coaching by women who understand the dynamics of the event. Provide a translator for participants who do not speak English; hire a female translator to ensure women’s participation is facilitated. | 1. Increased opportunity for women-owned businesses to benefit equally to men owned businesses 2. Increased opportunity for women business owners to maximize benefit from events |
| **15** | Conduct regional study tours and exposure visits for women who have not previously traveled outside Somalia. | 1. Increased opportunity for women business owners to gain exposure and make linkages through an environment that is more familiar to them 2. More accessible regional (vs. international) environment results in more sustained business relationships |
| **16** | Support women-owned lead firms (or potential lead firms) in each value chain to attend the Somali Businesswomen’s Summit. Financial assistance may be required for some participants, which could be made available through the grant activity. | Women increase their business networks, gain visibility with investors, increase their business acumen, and increase likelihood of securing investment for business expansion |
| **17** | Conduct a Women’s Competitiveness Platform event for each sector with the objective of strengthening the value chain through networking women-owned businesses. The event would promote GEEL grants and technical assistance, and financing opportunities through KIMS, Shuraako, and other organizations providing financing. | 1. Women in value chains facilitated to expand networks for business growth 2. Increased awareness among women in value chains of various types of GEEL support |
| **Potential Partnerships** | | |
| **18** | Develop partnerships with the Somali AgriFood Fund, SYEF, Kaaba, Work in Progress!, and other agribusiness financing programs to facilitate funding for women-owned businesses working in GEEL value chains. | Women business owners at lower end of GEEL value chains are connected to financing opportunities |
| **19** | Hire a female staff member or contract Asal Consulting, SIDRA, or another local organization to specifically identify and facilitate women-owned businesses working in GEEL sectors to access financing and BDS through Shuraako programs. | Increased likelihood of women-owned businesses accessing finance for business growth |
| **20** | Engage Asal Consulting, SIDRA, and/or others providing BDS to women to develop business plans, financial statements and cash flow projections for women-owned value chain businesses that meet the requirements of lending institutions. The position could be recruited through the diaspora networks. | Women business owners are assisted in applying for financing and increasing chances of financing being granted |
| **21** | Issue a challenge grant for youth to fund start-up business ideas that address the challenges of women’s access to information in GEEL target sectors. The grant could be administered through the SIDRA grant for youth entrepreneurship, be in partnership with Shuraako’s Youth Enterprise Fund, come through the Minbar activity, or other mechanism that includes external investment. | 1. Youth incentivized to participate in value chain solutions 2. Affirmative action taken to support youth start-up business solving value chain problems |
| **Staffing** | | |
| **22** | Create a roster of firms like Asal Consulting, and/or SIDRA to provide on-going gender integration support to GEEL through the following:   * Working closely with GEEL staff to identify entry points for gender inclusion * Coaching staff on how to incorporate gender considerations into their work plans * Supporting gender inclusive implementation of training, grants and study tours * Identifying women-owned lead firms to participate in *all* GEEL activities | 1. SOWs outlining tasks 2. Consultations with GEEL staff to understand impediments to including women 3. Agreement with staff for roles and responsibilities, and commitment for cooperative work and activities |
| **23** | Identify women’s organizations (such as ADESO [African Development Solutions], Asal, Nagaad, SIDRA), universities (such as Amoud which has an agriculture faculty, or veterinary schools), INGOs in Somalia, and the diaspora to recruit female staff for M&E and technical positions. | 1. Job announcements networked among women through local organizations 2. M&E data more accurate in reflecting situation and responses of both men and women 3. Women working on GEEL staff facilitate more women lead-firms in sector activities |
| **Social Capital and Networking** | | |
| **24** | (Refer to Recommendation 23) |  |
| **25** | Engage female photographers and journalists to reflect female perspectives and show images of women participating in GEEL activities. | GEEL website and outreach materials reflect more images of women, thereby increasing the awareness and perception among staff and the Somali business community that women participate in GEEL value chains, and that GEEL supports women |
| **26** | Ensure that women and men are portrayed in equally important and productive roles and with equal frequency, and that scripts are reviewed for gender sensitivity. If male photographers’ and videographers’ submissions continue to insufficiently include women, and female photographers and videographers cannot be hired, GEEL should hire a woman to accompany the photographer, videographer, or interviewer to encourage equal visibility and perspectives of men and women. | 1. Women are recognized by banks and investors as having legitimate and significant role in value chain 2. Discrimination against women-owned businesses by investors is reduced 3. Increased visibility and awareness of women’s important roles in agribusiness |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
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# Annex I: Consultations Conducted

# Annex II: Geel Staff Validation Session



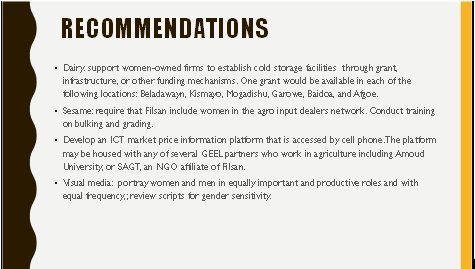
















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6. A full bibliography is contained in [Annex III.](#_Annex_III:_Bibliography) [↑](#footnote-ref-6)
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9. <http://www.fao.org/blogs/blue-growth-blog/promoting-gender-in-fisheries-activities-in-somalia/en/> [↑](#footnote-ref-9)
10. *USAID/Somalia Gender Assessment*, 2014. P. 17 [↑](#footnote-ref-10)
11. *USAID/Somalia Gender Assessment*, 2014. Pp. 28-29. [↑](#footnote-ref-11)
12. Shuraako is a nonprofit, non-governmental organization based in Colorado. [↑](#footnote-ref-12)
13. <http://shuraako.org/funding-projects/somali-agrifood-fund> [↑](#footnote-ref-13)
14. “Murabaha is an Islamic [financing](http://www.investopedia.com/terms/f/financing.asp) structure in which an intermediary [buys](http://www.investopedia.com/terms/b/buy.asp) a property with [free and clear](http://www.investopedia.com/terms/f/freeandclear.asp) title. Murabaha is not an interest-bearing loan, which is considered [riba](http://www.investopedia.com/terms/r/riba.asp) (or excess), and is an acceptable form of credit sale under [Sharia](http://www.investopedia.com/terms/s/shariah.asp) (Islamic religious law). Similar in structure to a [rent-to-own](http://www.investopedia.com/terms/r/rent_to_own.asp) arrangement, the intermediary retains ownership of the property until the loan is paid in full.” <http://www.investopedia.com/terms/m/murabaha.asp#ixzz4wFNScUBW> [↑](#footnote-ref-14)
15. <http://shuraako.org/funding-projects/somali-youth-enterprise-fund> [↑](#footnote-ref-15)
16. <http://shuraako.org/funding-projects/work-in-progress> [↑](#footnote-ref-16)
17. <http://www.asalconsulting.com> [↑](#footnote-ref-17)
18. <http://www.sidrainstitute.org/> [↑](#footnote-ref-18)
19. Mentioned in interviews with Asal Consulting and with Philip Corper, GEEL Sr. Competitiveness Advisor. [↑](#footnote-ref-19)
20. Higher number of “Likes” by men has been determined by names of people. [↑](#footnote-ref-20)