

Understanding livelihood-related urban-rural connections for women from Displacement Affected Communities (DACs) in South-West State of Somalia:

Women DACs' lives, livelihoods, and linkages



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Cover photo: A woman selling shoes counts her profits for the day / Khalid Abdi Ibraahim



A Raagsan researcher interviews a Self-Help Group member / Abdiaziz Abdinur Mohamed

¹ BRCiS is a consortium of international and local non-governmental organizations (NGOs) working at the humanitarian-development nexus. BRCiS is led by the Norwegian Refugee Council (NRC) and also includes international NGOs: Action Against Hunger (ACF), CESVI, Concern World Wide, International Rescue Committee (IRC), and Save the Children and local NGOs: GREDO and KAALO.

² Danwadaag Durable Solutions Consortium is a partnership of organizations working with displaced communities in Somalia. It is led by the International Organization for Migration (IOM), and also includes NRC, Concern, ReDSS, and two local NGOs: GREDO and the Juba Foundation.

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Acronyms

ACF	Action Against Hunger
ACTED	Agency for Technical Cooperation and Development
BRCiS	Building Resilient Communities in Somalia
CESVI	Cooperazione e Sviluppo
CISP	Comitato Internazionale per lo Sviluppo dei Popoli
DAC	Displacement-Affected Communities
FGD	Focus Group Discussion
FSP	Financial Service Provider
GBV	Gender-based violence
GREDO	Gargaara Relief Development Organization
HCD	Human-Centered Design
IDI	In-depth Interview
IDP	Internally Displaced Person
IGA	Income-Generating Activity
IOM	International Organization for Migration
IRC	International Rescue Committee
KAALO	Kenya Alliance for Orphans and Vulnerable Children
KI	Key Informant
KII	Key Informant Interview
NGO	Non-Governmental Organization
NRC	Norwegian Refugee Council
ReDSS	Regional Durable Solutions Secretariat
SCI	Save the Children International
SHG	Self Help Group
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Association

Glossary

<i>Ayuto</i>	Informal savings groups
<i>Bagaash</i>	Imported food items for daily use (pasta, rice, flour, oil, sugar, salt, etc.)
<i>Bajaaj</i>	Rickshaw
<i>Bakhaar</i>	Trade credit
<i>Bush bariis</i>	“Ghost houses,” host community members pretending to be internally displaced persons to receive aid
<i>Caasi</i>	Van
<i>EVC Plus</i>	Hormuud Telecom’s mobile money transfer service
<i>Hoorsi</i>	Traditional approach where someone lends their land to another person for free for a period of time to cultivate. There is no expectation usually to get something in return, but the owner receives the products from the farms as a gift.
<i>Murabaha</i>	Sharia-compliant financing contract wherein financial service providers purchase an asset on behalf of a client, and then sell the asset back to the client on gradual payment terms at an appropriate margin.
<i>Qardu Hassan</i>	An interest-free, short-term financing product provided by financial service providers. This is the only existing loan product in Islamic finance.
<i>Tacab</i>	Seasonal farming

Executive Summary

Developing durable solutions that enable the women and children at the center of the current displacement crisis in Somalia to better support themselves requires a deeper understanding of their lives, livelihoods, and market and rural networks, and preferably includes their involvement. This report shares the findings from exploratory, in-depth, qualitative, and participatory research with women from four NGO-supported displaced women-only Self-Help Groups (SHGs) in urban Baidoa Town, a hotbed of the recent displacement crisis, and the nearby, newly established Barwaqo resettlement site. To the authors' knowledge, this research was part of one of the most extensive community engagement processes conducted in Somalia to date.

Rural origins and displacement experiences. Since it can take time for women to become settled enough to join an SHG, all but one of the study participants are in protracted situations, having been displaced from rural areas by drought and/or conflict. About a third were originally from rural areas in Baidoa District, and most others were from surrounding districts in Bay, Bakool, or Gedo Regions. All moved into sites for internally displaced persons (IDPs) in Baidoa Town upon their arrival, except one who moved into the host community. Since that time, a third have experienced eviction—some multiple times—though the majority have now attained some form of secure land tenure, either in Barwaqo or in IDP sites through land ownership or five-year, documented leases. About half of the women DACs are cultivating kitchen gardens or small home plots for domestic use or keeping livestock at home as investments. Almost all would like to have access to land for cultivation.

Identity. While the four SHGs were identified for inclusion in the study because they consist of women living in IDP sites or Barwaqo, around half do not consider themselves 'IDPs,' instead preferring the term 'resettled' or considering themselves to be members of the host community. Respondents settled in Barwaqo were somewhat less likely to consider themselves as IDPs than those remaining in IDP sites. This highlights an important discrepancy between demographic definitions assigned by NGOs and the personal identities of individuals, which are formed based on the duration of stay in Baidoa, land tenure security, and other considerations.

Personal connections to rural areas. Despite having lived in Baidoa Town for many years, most women in the study maintain links to rural areas, primarily through (extended) family. Of the married women, only a quarter are separated from their husbands, but the majority of participants described strong connections to and feelings of separation from other relatives such as parents, siblings, and cousins. These connections are largely enabled by mobile phones, as only around half visit their rural family. Another strong source of rural connection is land ownership. The majority of women have land or assets in their rural origin. In some cases, this land was abandoned, or left behind, by the women and their families when they were displaced. In other cases, husbands or other family members remain behind, though only some are cultivating the land, presumably because of the drought. When there is excess harvest to sell, these family members often send some to the women DACs to sell in Baidoa Town.

Livelihoods and income. Most of the women's primary livelihoods are trade-based microenterprises (owning shops and kiosks) or petty trade (such as hawking). Engagement in such activities is associated with the NGO-supported SHGs that drove their selection into the study. Despite being drawn from the small minority of women DACs in Baidoa Town who have benefitted from multiple layers of relatively intensive humanitarian, development, and government support, and although a narrative analysis classified almost all participants as resembling the Scaling Solutions project's 'Stable' persona (described in Annex 3), only around half reported earning enough to meet their families' basic needs. The available information suggests that most of the women earn less than the World Bank's international poverty line of US\$2.15 per day.

The traders primarily sell vegetables and/or cereals, which have low barriers to entry, low operating costs, and continuous demand but suffer from poor profit margins. Many diversify by offering a range of goods including imported items such as rice, sugar, chewing gum, cleaning detergents, and clothing, but few have separate secondary income streams. The more vulnerable participants sell firewood, and a few are dependent on family members and aid. As many respondents were originally agro-pastoralists, most have had to transition into new roles—sometimes at different points in their original value chain and sometimes in completely new sectors—and gain new skills since moving to this urban environment. Even though most have rural skills that they are no longer using, many of the women, especially those with more established shops, expressed a preference for additional support to be directed toward the trade-related businesses they have been investing in rather than encouraging them to change course and adopt new endeavors.

Market linkages. Having been producers in their rural origins, the women traders are now in the middle of the supply chain. While a few engage directly with rural producers, brokers, and transporters on the supply side or villagers from rural areas on the demand side, most buy both ‘rural’ and ‘imported’ goods from urban wholesalers and sell to their urban neighbors. The majority have only one supplier for each type of good they sell and rely on *bajaaj* (rickshaws) and motorbike drivers to bring their inventory from both rural areas and the main markets in Baidoa Town to their places of business. Loyalty, trust, and cooperation define all aspects of women’s market linkages, ranging from their relationships with vendors to transporters and from customers to competitors.

Financial inclusion. Lack of access to start-up capital, loans, and other financial services is a major barrier reported by both SHG members and key informants. The three financial services providers (FSPs) interviewed for this study, Midnimo Microfinance Institution, Amal Bank, and Salaam Bank, all had initiatives in place to address these barriers, including *Qardu Hassan* financing, short-term, interest-free lending for vulnerable groups; *Murabaha* financing, a sharia-compliant contract via which FSPs purchase assets on behalf of clients and then sell the assets back to the client at an appropriate margin; microfinance services specifically tailored and targeted to IDP women; programs to reduce or facilitate fulfillment of documentation requirements; and/or programs for working with savings groups. However, while two of the SHGs now keep their savings with Amal Bank, slowly improving the members’ comfort with formal financial providers, the FSPs reported that awareness of these products, which are targeted to IDP women and other vulnerable groups, remains limited.

While access to formal finance was often cited as an issue, many women—like other traders in South West State—actively use *bakhaar*, or informal trade credit, buying inventory on loan from their suppliers which is repaid once the products have been sold. This system allows the women to run their businesses without significant capital investments. While there are typically limits on how much the women can borrow, none of the women reported paying interest on this credit. Several cited that the terms of repayment can become more favorable as they build trust and loyalty over time or through referrals. While they perceive trade credit as being safe, fair, and effective, some reported that reliance on trade credit can limit their access to preferred suppliers.

Savings groups. In addition to promoting savings, local informal savings groups known as *ayutos*, Village Savings and Loan Associations (VSLAs), and SHGs can also offer a form of credit. Two of the SHGs in this study were started by Concern World Wide, which identified members based on established criteria such as being poor/extremely poor and permanently settled. The other two were started at the initiative of the women themselves and later supported by the Agency for Technical Cooperation and Development (ACTED), which identifies existing groups to support rather than forming groups from scratch. In addition to offering training on the SHG model, the NGOs may—but do not always—offer brief business management training, capital grants, or provide connections, for instance to financial service providers. Members from three SHGs in the study received business grants, ranging from \$42.50 to \$350, which significantly impacted their success.

While the structure of the groups is consistent, based on NGOs' guidance, decisions about contribution amounts, meeting frequency, borrowing limits, and prioritization of borrowing requests are left up to the groups to decide jointly. Women reported having withdrawn savings or sought loans from their SHGs for personal and business emergencies as well as for business investments. SHGs offer more structure than borrowing from family and friends, another common practice, and they can enable women to earn enough to help their immediate and extended families, thereby building the resilience of whole communities.

Beyond financial literacy, diligence, empowerment, business management skills, and capital, SHGs encourage members to begin entrepreneurial journeys and offer women the opportunity to network with one another, for instance sharing referrals to suppliers, guaranteeing trade credit, discussing market information, and offering collective mentorship. They also provide social capital and a social support network, as well as a platform via which members can give back to their community, for instance contributing funds to help orphans and the elderly. Being able to join a savings group is, however, a privilege from which only those who can commit to regular savings contributions, in some cases reaching as high as \$10 per month, can benefit.

Digital inclusion. In addition to allowing women to stay in touch with and send money to their rural relatives, mobile phones play a key role in their business operations, enabling them to check prices, place orders, access market information, pay bills, and repay trade credit. All women in the study owned a phone, although barriers such as airtime costs, charging, poor network, and low levels of literacy and numeracy can inhibit their use. Only four of the women asked had smartphones.

Relationships with others. Women's livelihoods and personal relationships are mutually reinforcing. Many women in the study reported being primary income earners for their families without issue from their husbands, but at least one participating SHG has lost members at the request of husbands. Almost all participants reported a strong sense of belonging in their communities although even after several years in Baidoa, few said they had 'many' social connections. As with their market linkages, this suggests a general preference for depth rather than breadth in relationships.

Safety and protection. Although the desk review conducted during inception and the key informant interview (KII) with the Protection Cluster highlighted concerns about some livelihood-related protection risks, the women in the study largely reported feeling safe and secure, with their main concerns being not earning sufficient income to maintain their businesses and support their families. This discrepancy is likely related to the level at which each respondent operates, with the literature and key informants taking a broad view of all women IDPs in the town and the women in the study reporting on their own, individual experiences, most of which involve stable land tenure. Aside from livelihood-related concerns, some women did report incidents and fear of gender-based violence, kidnapping, and theft within the town as well as concerns about the level of safety in rural areas.

Challenges. Women DACs' main challenge is to earn enough to provide for their families' basic needs. While some members of this study are managing this, numerous regular and drought-related market dynamics undercut their abilities to do so. A lack of capital, lending, and adequate business support services as well as poor infrastructure in Baidoa Town are additional challenges highlighted by women. Key informants noted these and additional concerns, such as limited skills bases, social and market networks, and transportation options in Baidoa Town, as well as the big picture issue that a lack of viable livelihoods and basic services in rural areas discourages people from returning home. While a notable portion of the women indicated that they do not want to return, more than half hope to continue splitting their time between rural and urban areas. The women's plans are heavily influenced by the views and preferences of their children, whose well-being is at the center of the women's lives and motivates many of their decisions, as well as the continued presence of close family members—such as parents and siblings—remaining in rural origins.

Resilience and aspirations. Study participants broadly view women DACs such as themselves as having resilience—a characteristic that gives them a competitive edge relative to other demographic groups in the marketplace—and cited that membership in their SHGs and their livelihoods both contribute to this. They shared that their greatest achievements in recent years have included owning a home, being able to educate their children, finding a sense of belonging and security in Baidoa Town, opening a business, and saving money. Although nearly all of the women in the study are in relatively stable situations, given their prior traumatic experiences and continued struggle to meet their families’ basic needs, it was difficult for most to articulate their goals and aspirations.

Validation of personas. Key informants confirmed that the Scaling Solutions personas, included in Annex 3, are accurate reflections of the women DACs in Baidoa Town. Consistent with the fact that the study focused on SHG members, narrative analysis suggests that the vast majority of participants are most similar to the ‘Barwaqo – Stable 1’ persona, including those living in IDP sites.

Recommendations. The following suggestions emerged from the research.

- *Finance and training.* Reducing market gaps that limit women DACs’ access to finance—for instance, raising their awareness about existing services targeted to them, scaling these services, and working with providers to develop innovative products and services—is essential, as is longer-term training, coaching, and mentoring. Training in business management, including on the pros and cons of different livelihoods, value chains, and products, as well as basic literacy and numeracy skills is greatly needed.
- *Business support and peri-urban agriculture.* Women who have invested in transitioning to trade require further support to expand and diversify their businesses, as well as a safety net in case a crisis strikes. A business incubator or accelerator for promising businesswomen could be explored. There is demand for more options for peri-urban agriculture, which is planned as part of the Scaling Solutions project.
- *Replicating savings groups.* Since SHGs have been so valuable, and efforts to replicate them have the potential to be extremely impactful. Maintaining the benefits and value that come with the NGO models at scale, rather than sacrificing them for efficiency, should be a priority.
- *Supporting women’s networks.* Creating platforms to expand women’s networks, both with other women DACs as well as various market actors, local stakeholders, successful DAC businesswomen, and even Bondhere Savings Group Hub in Mogadishu would be very beneficial. The network formed through this activity could serve as a basis.
- *Assets and services.* While exploring the potential of the internet and data-based platforms is interesting and exciting, addressing basic barriers to mobile phone access, such as airtime costs, charging, and mobile service coverage may be more practical. Improving women’s access to electricity and refrigeration in their places of business would be helpful.
- *System.* Improved security, infrastructure, and storage are needed, as are policy changes.
- *Sequencing, layering, and integrating (SLI).* The SHG members’ successes are associated with their participation in multiple layers of focused, intensive, and targeted durable solutions and resilience programming. This evidence points to the value of finding ways that such approaches can be scaled up cost-effectively, one of the aims of the Scaling Solutions project.
- *A trauma-informed approach.* Given the psychosocial impact of displacement, eviction, and the daily struggle to survive, all work with women DACs should take a trauma-informed approach. Psychosocial support and counseling are needed to support women DACs emotionally and to empower them to achieve sustainable livelihoods.

1 Introduction

There is growing evidence, both in Somalia and around the world, that membership in savings groups has significant, positive effects on women's lives. It is linked with better food security, well-being, social capital, self-esteem, empowerment, and resilience for participants and contributes to building stronger, more resilient communities.³

With over 3.5 million displacements in the past two years,⁴ mostly women and children,⁵ the scale of need in Somalia has significantly outstripped available funding. Furthermore, in a context where shocks are increasingly recurrent and extreme, the conversation among donors and humanitarian and development actors has moved from repeatedly asking "How do we save lives in this emergency" to "What kinds of durable solutions will build the resilience of people, communities, and systems so that when crises strike, they cause less destruction and people can recover faster?"

To date, durable solutions and resilience actors have implemented several pilots and projects to support acute and protracted Displacement Affected Communities (DACs). However, the marginal costs of many of the most effective models are too high to address the large and rapidly growing scale of displacement. New solutions that can work with existing market dynamics to reach more people at a lower marginal cost are needed to make a sizable dent in the problem.

Developing solutions that enable women to better support themselves and their children requires a deeper understanding of their lives, livelihoods, and networks, and preferably involves their participation. Since the multidimensional impacts of savings groups on women's lives and financial security are well recognized, a better understanding of the intricacies and nuances of these groups and their members may offer a jumping-off point that durable solutions and resilience actors can leverage to generate further impact, either for existing members or other women DACs. Deeper insights into the connections between women and their rural origins may yield opportunities not only to build livelihoods and incomes of women DACs in urban areas but also to contribute to rebuilding rural economies that have largely collapsed as a result of the most recent drought.

This report shares the findings from participatory research with women from four NGO-supported women IDP-only Self-Help Groups (SHGs) in urban Baidoa Town, a hotbed of the recent displacement crisis, and the nearby, newly established Barwaqo resettlement site. It offers an in-depth profile of their lives and their market and rural connections and aims to capture the similarities and diversity of their experiences, perspectives, decision-making processes, and ambitions.

Following this introduction, Section 2 introduces the research intent and approach, further detailed in Annex 1. Section 3 shares the study's main findings, Section 4 concludes, and Section 5 presents a set of recommendations. Additional annexes include selected case studies that demonstrate the range of experiences of women DACs and validation of the Scaling Solutions Project's personas.

³ ACTED. 2023. "[Boosting the Livelihoods of Vulnerable Households through Savings Systems in Baidoa.](#)" UN Women. 2021. [Market Assessment of Microbusiness Opportunities for Women in IDP Communities and Their Host Communities.](#) SomRep. 2018. [Positive Deviance in Somalia: Why are Some Households More Resilient than Others?](#) World Vision Somalia. Nairobi, cited in The Share Trust, Code Innovation, BRCIS, and Concern World Wide. 2019. [Self Help Groups and Resilience in Somalia: Supporting and Strengthening the SHG Ecosystem.](#) Courtenay Cabot Venton, Toscane Clarey, Nathaniel Calhoun, and Elie Losleben.

⁴ Between September 2021 and August 2023. UNHCR Protection and Return Monitoring Network. 2023. "[Somalia Internal Displacement Dashboard.](#)"

⁵ IOM. 2022. [DTM Understanding the Key Drivers of Displacement in Somalia during the 2021/22 Drought.](#) IOM Somalia.

This report accompanies the activity's Inception Report; a market systems resilience mapping report, *Mapping Rural ⇌ Urban Linkages*; a report on the human-centered co-design workshop; a comprehensive report summarizing the whole of the activity; the "Businesswomen of Baidoa" interactive report; and a video.



A woman sells groceries from her shop in Baidoa Town / Khalid Abdi Ibraahim

2 Intent and approach

Very little is known about the wide range of topics this activity was intended to address: IDP women SHG members' daily lives, market systems in Baidoa, and rural-urban linkages, as well as the various overlaps of these themes—for instance the role of rural connections in women's livelihoods, all situated within the current drought context. A better general understanding of these themes was needed to inform the next two years of the Scaling Solutions project.

For these reasons, the approach to the activity as a whole was exploratory, designed to collect as much detailed and nuanced information about the range of these topics as possible using snowball and purposive sampling and qualitative methods. The research phases included a desk review, a scoping visit conducted July 1-4, and a field visit conducted September 9-28, with interviews followed up by local researchers through mid-October. The activity was designed to be iterative and adaptive, incorporating learning from each phase into the design of the next.

Analysis was primarily thematic but incorporated some narrative synthesis and descriptive statistics. Information from all data sources was triangulated. In addition to highlighting common themes, in line with Mercy Corps' 2022 report on the Somalia Resilience Population Measurement Activity,⁶ this report incorporates examples from 'positive deviant individuals,' known in the human-centered design literature as 'extremes'—i.e., women who face similar challenges to their peers but employ more successful strategies to overcome them – as another dimension of analysis.

2.1 Sample

Women. The design of the activity was directed by BRCiS' selection of four NGO-supported SHGs consisting of 'women IDPs' only, two in IDP sites and two in Barwaqo. As will be discussed below, while some of these women view themselves as IDPs, others do not. To honor the diversity of identities, this report refers to the women participants as DACs. Because key informants (KIs) were specifically asked about women IDPs, their responses herein refer to the women as such.

This activity is unique in that it involved spending a significant amount of time with a total of 39 women DACs using a range of participatory formats. The research included two touchpoints with 20 women, mainly SHG leaders as well as some members, in participatory, workshop-style focus group discussions (FGDs) during scoping and again during the main field phase.⁷ During these FGDs, the participants also individually responded to brief quantitative questionnaires to increase the sample sizes of key indicators. The research also included in-depth interviews (IDIs) with another 19 SHG members, nine in their homes, focused on their lives, and 10 in their places of business, focused on their livelihoods. Each IDI lasted between a half and a full day, during which the research team spoke with the women candidly and observed their daily lives and livelihoods. Key informant interviews (KIIs) were conducted with the SHGs' chairladies to learn more about the groups.

While this approach results in limited sample sizes for certain questions, it enabled the study to cover the wide array of research questions and interests from Scaling Solutions members at extensive depth, using participatory methods and repeated engagement, while simultaneously limiting respondent burden to the greatest extent possible.

⁶ Elsamahi, M., J. Kim, and J. Scantlan. 2022. [Resilience in Somalia and Opportunities for Measurement Innovation for the Resilience Population-level Measurement Activity](#). Mogadishu, Somalia.

⁷ Only 19 of these women were able to participate in the scoping FGD; all 20 joined the main field phase FGD. For this reason, statistics may be presented for either 19 or 20 FGD respondents and for 38 or 39 total women.

Key informants. The perspectives of the women are supplemented by and triangulated with information from 18 KIIs with financial service providers (FSPs), training organizations, government representatives, development actors, the Protection Cluster, and the Bondhere Savings Group Hub in Mogadishu.⁸ For the avoidance of doubt, the key informants' responses do not necessarily reflect the official views or perceptions of the affiliated organizations.

Further methods details, including a list of interviews and the research matrix, are shared in Annex 1.

2.2 Interpretation of results

Experiences represented. Since the activity was intended to be a deep dive, the findings are not representative but rather indicative of the experiences of a particular sub-group of women DACs.

- As discussed further below, narrative analysis suggests that nearly all of the women are most closely aligned with the Scaling Solutions Project's "Barwaqo-Stable" persona, detailed in Annex 3, even though some live in IDP sites and the degree of their financial stability and earnings varies.
- The almost exclusive prevalence of protracted DACs in the sample aligns with the recognition that it often takes time for the newly displaced to settle in enough to join an SHG.
- The participants are also exceptional in that most have benefitted from multiple layers of durable solutions and resilience programming including housing and land tenure in addition to SHG-related livelihoods support, which has included training and, in some cases, cash grants up to \$350.
- Finally, astute readers will note that although Barwaqo is a focus of this report since it is an area of particular interest to durable solutions stakeholders and since the Baidoa City Strategy includes plans to develop another city extension for IDP-oriented housing and land projects, in practice, Barwaqo remains a relatively small pilot, with only around 2,000 IDPs relocated out of a total of around 600,000 IDPs in the city.⁹

Variability within the sample. There is some systematic variation between women who participated in different parts of the study. While some of this was purposeful, some emerged during analysis. Understanding this variability is helpful in interpreting the findings.

- Of the 19 scoping FGD participants, 17 hold a leadership role within the SHG while most of the IDI participants are members. FGD participants' livelihoods and stability are mixed.
- The 10 market IDI participants tend to have the most stable and thriving businesses and are predominantly aged 36-45 years. The market IDIs included most of the literate women.
- The nine holistic IDI participants are relatively vulnerable, depending on family or gathering firewood to sell. Many are younger or older than average, and none are literate.

Challenges and limitations. In addition to the clarifications listed above, it is important to note that in a context with such significant levels of need and reliance on dwindling levels of humanitarian and other assistance, there are strong incentives for participants to respond to questions in learning activities such as this in a way that they perceive will benefit them. While the field team, many of whom are Baidoa locals, and researchers believe that most responses were honest reflections of respondents' experiences, there is still some evidence of this in the data. There was notable pressure and expectation on the field researchers and their associated programs to deliver support.

⁸ The report draws minimally from other interviews conducted during the activity, such as KIIs with traders, more thoroughly explored in the accompanying Mapping Rural ⇌ Urban Linkages report.

⁹ UN-HABITAT. 2023. [Baidoa City Strategy](#). Francesco Tonnarelli and Nick Maddock.

3 Synthesis of findings

The majority of the 38 women interviewed for this study are between 26-45 years of age and are married mothers of between 5-7 children, although notably, one quarter are widowed. Nearly all are Raxweyn, and all prefer the Maay dialect. Only four are literate.

3.1 Rural origins and displacement experiences

As shown in Figure 1, more than one-third of the women DACs originally lived in rural areas within Baidoa District. Most others are from other districts in Bay Region (Ufurow, Diinsoor, Berdale, and Buurhakaba) or Bakool or Gedo Regions (Luuq, Bardhere, Rabdhuure, Wajid, and Hudur districts). A few are from further away, such as Saakow in Middle Juba or Balcad in Middle Shabelle.

Figure 1a: Rural origin villages of SHG members participating in the study

Percent of SHG member participants from the district 1 40

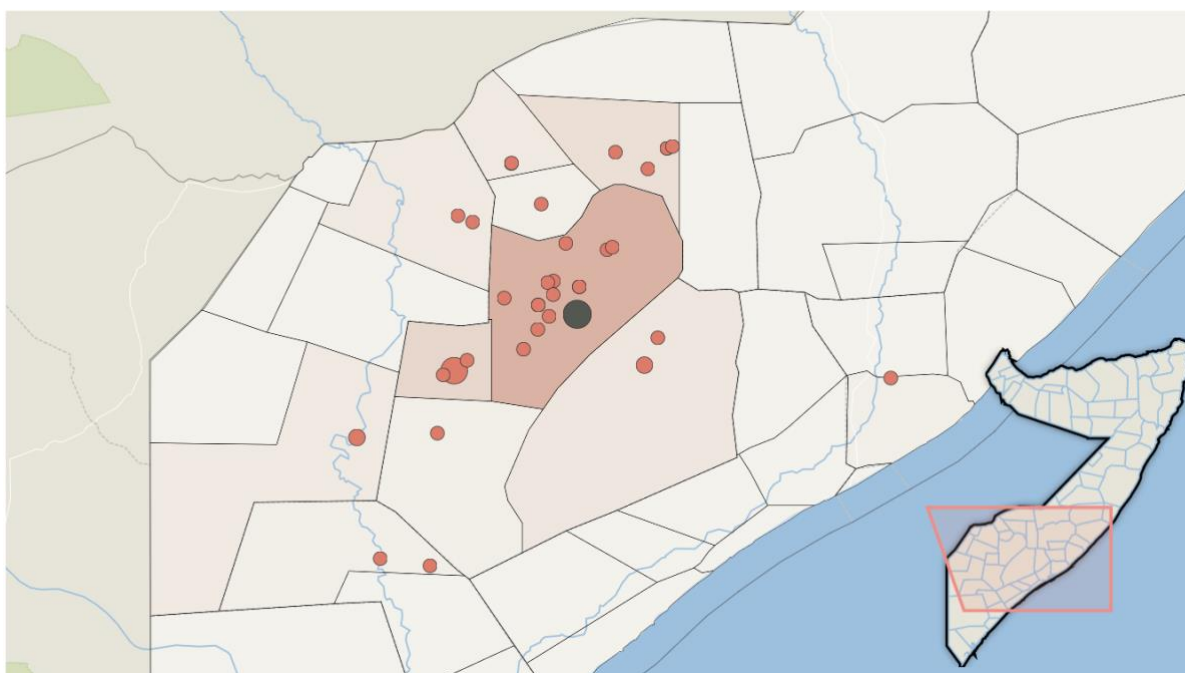
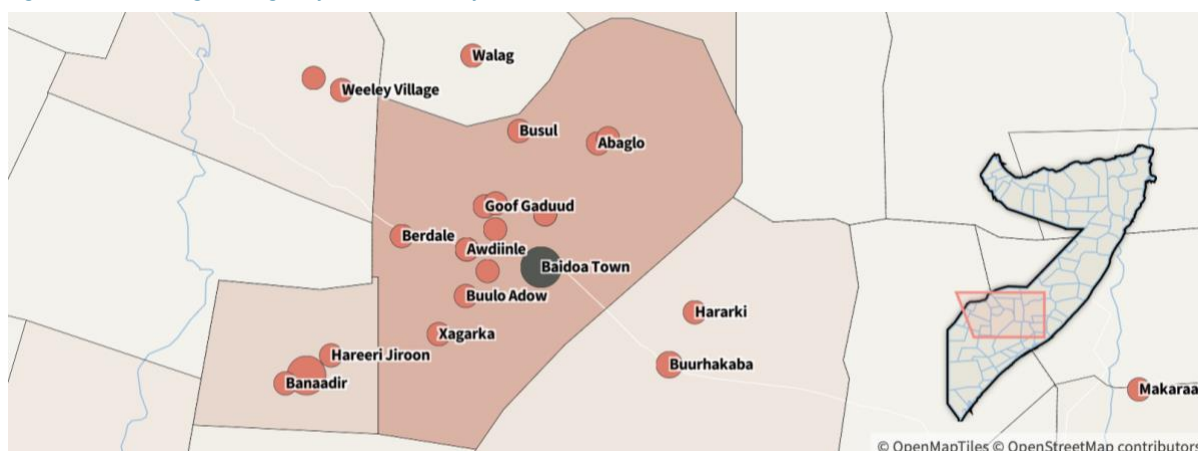


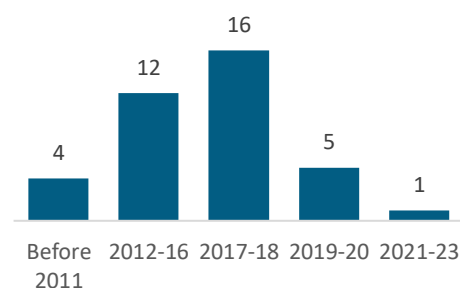
Figure 1b. Rural origin villages of SHG members from Baidoa District



Village coordinates have been estimated based on publicly available maps and validated to the extent possible by Raagsan researchers based in Baidoa Town. They are intended to be indicative; some errors may exist. An interactive version is available at: <https://public.flourish.studio/visualisation/15945956/>

Displacement experience. Nearly all of the women DACs in the study are in protracted situations, as shown in Figure 2. Drought and insecurity were their main reasons for leaving home, though each woman framed this somewhat differently. “We lost our livestock and missed rain for our farms, so mainly due to drought, security reasons,” said one woman. Another explained, “I left my rural home because of hunger and thirst,” and another said simply “Because life was difficult for me.”

Figure 2. Year of arrival



As highlighted in a recent report on the 2022-23 drought,¹⁰ mobility during a crisis is often driven by a complex mix of reasons including but not limited to distress. This is likely particularly true for those originating from villages closer to Baidoa Town.

Although the women DACs were not asked specifically about their experiences during their displacement journeys, a few of the women noted that they were returnees from Dadaab Refugee Camp in Kenya, while others had moved straight to Baidoa Town.

Arrival in Baidoa Town. Women described their decisions about where to live upon arrival in Baidoa Town with varying degrees of ‘choice,’ with financial limitations a clear factor. Only one of the 28 FGD and holistic IDI participants had lived in the host community on arrival, although almost all said that they would prefer to live in the host community if possible. “Had there been an option, I would have preferred to join the host community, seeing that it offers more opportunities,” said one woman who had instead moved directly to Barwaqo 2 in 2018 to join families from her origin village.

Consistent with findings from a recent IOM study,¹¹ migrants’ networks were a strong factor in determining their initial settlement locations. Five of the nine women asked about their initial decision on where to settle referenced family, friends, and others from their village as the main reason they chose their initial location, including two who moved into the homes of relatives. Twenty-three of the 28 women asked initially moved to IDP sites upon their arrival, mostly citing financial limitations. Three reported arriving directly in Barwaqo.

Current location. Consistent with the selection of SHGs, half of the FGD and holistic IDI participants and two market IDI participants live in Barwaqo. The rest live in an IDP site, either where their SHG meets or elsewhere.

Current land tenure arrangements. Most of the 29 FGD and holistic IDI participants have benefitted from some form of land tenure support, either from the government or NGOs. Of the 15 living in Barwaqo, nine reported owning their land, which was given to them by the Baidoa municipality, and one indicated that she was living with her son who owns the land. Surprisingly, the others, all participants in the same FGD, indicated that they have approval to live there for five years but do not own the land. Of the 14 women living in IDP sites, four own their land, including at least one who bought it through a communal land purchase for US\$470 and another who reported owning the whole block. Five have a documented five-year tenure arrangement, and none pay rent.

¹⁰ Humanitarian Outcomes. Hailey, Mosel, Maxwell, Majid, Cabdullaahi, Aden, Hasan, Moman, Sampedro, and Balfour. 2023. [Somali Capacities to Respond to Crisis are Changing: How are Humanitarian Actors Responding?](#) Peter Hailey, Irina Mosel, Daniel Maxwell, Nisar Majid, Khaliif Cabdullaahi, Gudad Aden, Shamsa Hasan, Partha Moman, Patricia Sampedro, and Nancy Balfour.

¹¹ IOM. 2022. [DTM Understanding the Key Drivers of Displacement in Somalia during the 2021/22 Drought.](#)

Insecure land tenure and eviction. Four women, who initially settled in Berahanooy, Kaakow, or Kormari IDP sites when they arrived, said that they had been forced to pay a bribe to the camp leaders ranging between \$180 - \$700 to live there, with no land tenure. All of these women have since moved. Ten of the 29 women asked had been evicted before, and five of these had been evicted more than once. Most of these are now living in either Bishaaro IDP site or Barwaqo 2 and most are members of the same two SHGs. One woman who has experienced eviction described how the experience affected her livelihood: “This situation has had an impact because when you move to a new place, you cannot immediately begin income-generating activities until you have adapted to the new environment.”

Since they now have more stable land tenure, most women no longer feel at risk of eviction, and many emphasized a feeling of safety and security. As one woman expressed, “Before receiving ownership documents, the threat of eviction was a major concern.” However, four women did report concerns about being evicted, including two women currently living in Bishaaro, one in Surweyn, and one in Barwaqo. Even though all of these women either own their land or have documented, five-year agreements to settle, their prior eviction experiences seem to have created a sustained fear that this could happen again.

Access to land for productive purposes. Five of the nine women participating in the holistic IDIs reported growing tomatoes, maize, or millet in kitchen gardens or small patches on their property (two) and/or keeping poultry or shoats (four). Of these, four live in Barwaqo, where each house has been purposefully allotted a small amount of space around it for such activities, unlike in crowded IDP sites. Notably, none of the women reported knowing about or using communal farming spaces, although Scaling Solutions members noted the presence of such areas in Barwaqo. Three market IDI respondents, all IDP site residents, reported keeping either chickens or goats in their homes.

Most of the women cultivating their home plots or keeping livestock are doing so for domestic use. One exceptional woman keeps goats that she sells at the market for income (reflected in Figure 4 in the discussion on livelihoods below). Even the one woman who seems to be engaged in slightly larger-scale farming, on property in Mool-Mad where she cultivates animal fodder and millet, said, “I don’t sell the produce, as it’s not sufficient for commercial purposes. It’s a very small yield.” Instead, her family consumes the millet, and a neighbor’s donkey feeds on the grass.

All but one of the nine holistic IDI participants said that they would like to have access to land for cultivation. “I don’t have access to somewhere else to grow/raise, but I would like to find a space to raise for commercial purposes because it’s my skill,” said one woman currently cultivating a small garden at her home in Barwaqo. Women mostly said that if they had access to land, they would use it to grow maize, beans, and wheat for commercial purposes.

Views about Barwaqo. All five holistic IDI participants who live in Barwaqo shared overall positive feelings about the new resettlement site, citing strong relationships, community support, and neighbors with similar backgrounds and aspirations. One woman explained, “We are happy here in Barwaqo 2 because we have our own home, and our family is together. Additionally, the bond with our neighbors, as well as shared needs and visions, bring us joy.” Another said, “In Barwaqo, we’re closely knit and share strong relationships. Like any community, there are both good and bad practices. While challenges are ever-present, opportunities tend to be scarcer in rural areas.” Barwaqo is “often mentioned as a heaven for those without homes,” shared another.

Despite this generally positive outlook, several women indicated that access to livelihood opportunities and other income-generating activities (IGAs) is limited in Barwaqo. Some holistic IDI respondents reported theft, and FGD participants from one SHG shared that there are “sometimes rape cases, mostly at night” and that girls are at risk of kidnapping and gender-based violence (GBV).

This is somewhat contrary to one government official's report that the risk of rape is relatively low in Barwaqo given the 150 soldiers who actively patrol and safeguard the surrounding 20km area.

Respondents who do not live in Barwaqo also had positive things to say about it and described it as "nice," with opportunities for work and education. However, these women—again most of whom were in stable tenure situations—also said they were content with their current living situation and had no desire to relocate. For instance, one woman in Surweyne IDP site explained, "The camp is crowded with people from diverse backgrounds and neighboring communities. Despite the congestion, I appreciate the overall environment and the people I live with." Views may be different among those in less stable housing arrangements.



A woman in Barwaqo shows her certificate of home ownership / Khalid Abdi Ibraahim

Displacement-related identities. As noted in Section 2.1, 'Sample,' there is a known misalignment in how development, humanitarian, government, and other actors classify individuals and groups who have been displaced and how such people view themselves. The decision to leave one's home and move to an urban context can be complex and layered, influenced by a variety of shocks and risks (drought, armed conflict), opportunities (both real and imagined), proximity (moving from a nearby village being much different than moving from a distant village), and more. Furthermore, Somali identities are complex, and identification with terms such as 'IDP' and 'displaced' may come with a variety of positive or negative connotations with which individuals may or may not wish to be aligned for various reasons. These include but are not limited to their past and current experiences, discrimination from others, perception of self and dignity, and access to humanitarian services.

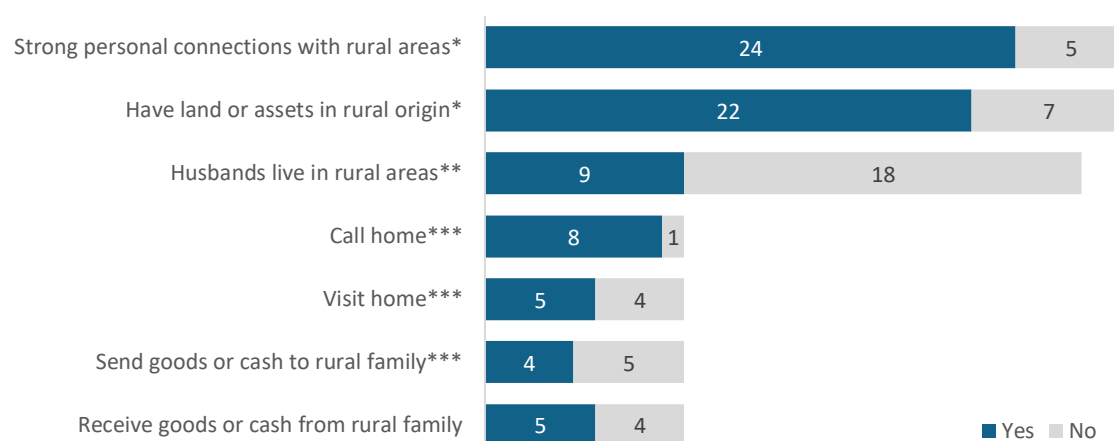
To better understand the nuances of women's identities, the nine holistic IDI participants were asked how they view themselves. Four identify as IDPs, including some who arrived more than seven years ago, some who own property, and three of the five living in Barwaqo. Another four do not identify as IDPs, including one woman who moved to Busha-Kaabo IDP site in Boonkay last year and bought her home through a communal land purchase who said, "I don't identify as an IDP, and I hate it when strangers call me that." Of the two women in Barwaqo and do not consider themselves IDPs, one said she instead identifies as 'resettled' and the other said she sees herself as 'host community.'

Each woman referenced different factors and interpreted them in different ways when explaining her identity, such as year of arrival and address ("I don't consider myself an IDP, as I have been here 10 years" versus "I consider myself an IDP, as I have been living in the IDP camp for over five years now.") Others referenced their land tenure ("I now see myself as part of the host community given that I own property and seeing the vast community we have in Barwaqo 2" versus "My family and I feel like we are part of the IDP community. Although we own land, it hasn't been developed yet.")

3.2 Personal connections to rural areas

Most women in the study maintain connections to rural areas, primarily through family. Of the 29 FGD and holistic IDI participants asked, nearly all said they maintain personal connections with rural areas. However, one woman no longer maintains such connections because everyone in her family has died. While 24 of the women described their personal rural connections as being ‘strong,’ deeper insights and nuances into the quality of these connections were revealed both by qualitative insights and descriptive statistics, shown in Figure 3.

Figure 3: Descriptive statistics on personal connections to rural areas (number of women DAC respondents)



*FGD and holistic IDIs, **All married women in study, *** Holistic IDIs

Family separation. While the husbands of only seven of the 27 married women in the study remain in the women’s rural origins and two live in other rural areas, it is very clear across numerous sub-samples and data collection tools that women’s relationships with other family members remaining in rural areas, such as parents, siblings, and extended family, are central to their lives, enable them to maintain a strong sense of connection to their rural homes, and remain an essential component of their emotional support systems. For instance, one woman shared, “Yes, we are separated. Me, my husband, and my children moved together to Baidoa. My sisters, my brothers, and my relatives are still in our village.” Even though only one of the holistic IDI participants is living apart from her husband, almost all expressed strong feelings of loss from being apart from their family. As one woman explained, “I feel a sense of separation as several relatives, including my cousins and brother-in-law, remain in the village. Only my husband resides with me here.”

Calling home. Most FGD and holistic IDI participants call home for personal and practical reasons, for instance, to check on their relatives and hear the local news. Mobile phones and services were repeatedly cited as one of the primary means by which women DACs maintain a sense of connection to their rural origins. As one woman described, “When I call my family, it’s mainly to check in and understand their situation. We’re all trying to pull together and stand strong.” Another explained, “I often call my relatives in my rural origin, and we converse about our daily lives. These calls provide a source of emotional support since my displacement.”

Visiting and sending support. Many of the women and their rural family members also send support to and visit one another when they can. One woman shared, “My husband sends us sorghum and beans whenever they cultivate or get a good harvest.” The women may send goods or cash, especially when they receive humanitarian aid and particularly to those who are elderly or going through difficult times. For example, one woman explained, “Sometimes during hard times, we

receive mobile money from NGOs. When we receive this, if it is possible, we send our relatives cash or sorghum.” While some women visit their relatives regularly during certain seasons, for instance, to help with farming, others visit periodically when they are able. “I normally visit them during holidays, like Eid days, or sometimes to know how they are doing, what support they need, and how healthy they are,” shared one woman from Berdale District. “I visit them weekly or monthly because they are vulnerable,” reported another, whose family lives in Awdiinle, 30km from Baidoa Town.

Many of those who do not visit their family said this is because of barriers such as the drought or a long and difficult journey, made even more challenging when rains wash out roads. Many of those who do not send their family money said they cannot manage it financially.

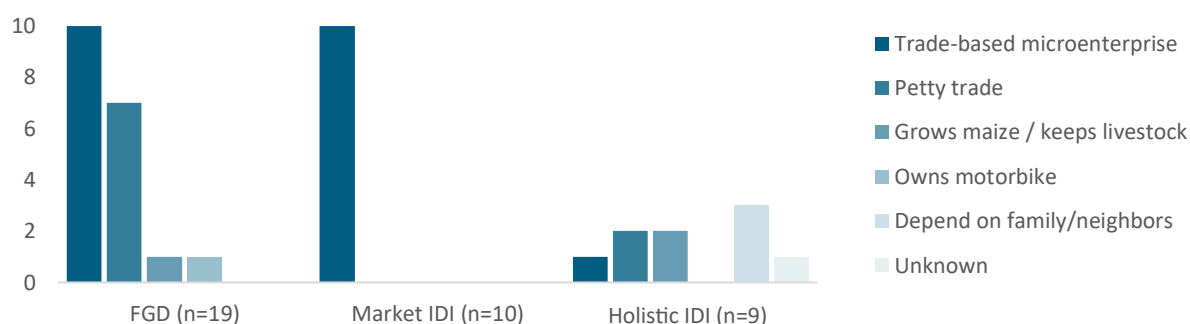
Rural land ownership. Figure 3 also shows that many women have land or other assets in their rural origins. These are often shared with relatives who remain there, again highlighting the close familial ties that characterize Somali society, especially in rural areas. Owning land or cultivating it via *hoorsi* agreements¹² keep women DACs strongly connected to their origins. In some cases, the land is still farmed by husbands or other relatives. One respondent stated, “When the drought happened and we moved away, part of my family remained in the village farming my land to make a living.” While some women noted that these relatives send them part of the harvest, this does not always occur. One specified that her relatives are now farming the land but refuse to offer payment. In instances where whole families were displaced, land may be abandoned, or left behind. One woman explained, “The land I once farmed in the village hasn't been cultivated for some time, as there are no relatives left to use it.” Others do not know what has happened to their land, as no one has since returned.

Seasonal farm labor. Only two of the 28 women DACs asked about seasonal farm labor engage in this on their family-owned land. Four said that their husbands farm or participate in seasonal harvesting as their primary occupation or as a secondary form of income.

3.3 Livelihoods and income

Current livelihoods. As shown in Figure 4, most of the women in the study currently operate a trade-based micro-enterprise, such as a shop, stall, or kiosk, or engage in petty trade on a smaller scale.¹³ One woman grows maize, and two primarily keep livestock.

Figure 4: Women's current primary livelihoods



¹² A traditional approach whereby a landowner allows others to cultivate their land for a given period for free, with no expectation, although the farmers typically gift a share of the harvest in appreciation.

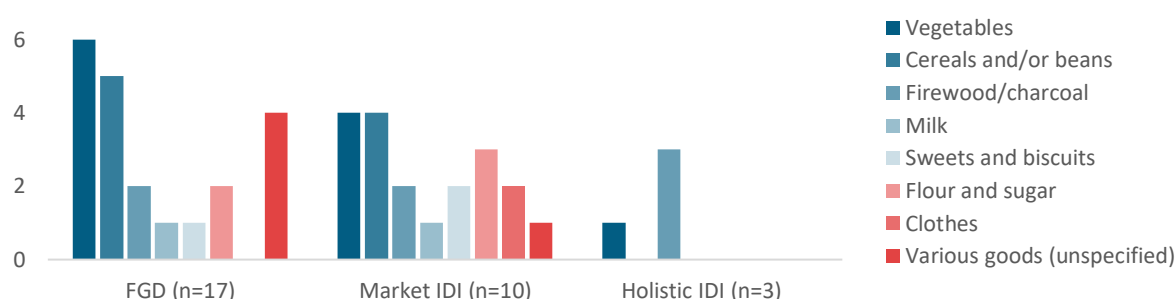
¹³ UN Women's 2021 [Market Assessment of Microbusiness Opportunities for Women in IDP Communities and Their Host Communities](#) is an excellent accompaniment to these findings.

Consistent with findings from a 2019 labor market study which found that IDP women struggle to access the labor market and find stable sources of income,¹⁴ only seven of the 20 FGD and six of the 10 market IDI women view their livelihoods as ‘stable.’ Of these, several women’s income streams are precarious due to market variability, seasonal fluctuations, and uncertainty regarding the future.

Figure 4 demonstrates the notable differences in livelihoods across the sample. The market IDI participants have the most thriving businesses, many of which are based out of stalls and shops in markets. Comparatively, holistic IDI participants tend to be dependent on others or engaged in relatively meager livelihoods such as selling firewood or keeping livestock at home. The FGD participants included a mix of women with various experiences, including some selling goods out of their homes. A further difference between these respondent groups is that although FGD and holistic IDI participants are split evenly between Barwaqo and IDP sites, only two of the market IDI participants live in Barwaqo. As noted in Section 2.2, these distinctions may be helpful to consider when interpreting the findings from the rest of the study.

As shown in Figure 5, among the micro-entrepreneurs and petty traders, vegetables grown in Lower Shabelle and nearby peri-urban drip-irrigation farms and cereals originating in surrounding rural areas are the most common goods sold.¹⁵ Vegetables and charcoal are often sold together. Women with larger shops may sell a variety of goods that cut across multiple value chains, such as vegetables; maize and beans; charcoal; imported food items (*bagaash*) such as rice, flour, sugar, biscuits, chewing gum, sweets, and powdered milk; and other imported goods like cosmetic products, soaps and detergents, and clothing. Even when women DACs with smaller operations reported a primary value chain, it later emerged that they were often also selling other goods, which typically cut across both domestically produced, or ‘rural,’ goods and ‘imported’ goods.

Figure 5: Goods sold by trade-based microentrepreneurs and petty traders (non-exclusive)



Surprisingly, only two of the 38 women DACs in the study reported being milk vendors. One noted that she began selling milk thanks to members of her SHG, indicating that some of the 11 members of the four SHGs not included in the sample are also selling milk. These SHG sisters connected this woman to their producer, transporter, and broker. They all now sell milk in neighboring stalls.

Nine of the 19 FGD participants had engaged in other IGAs in Baidoa Town before taking up their current livelihoods, including cattle sales, petty trade, laundry, and social work.

¹⁴ CISP. 2019. *Baidoa Local Labor Market Survey for Strengthening Education and Training in Somalia*.

¹⁵ Readers interested in learning more about these value chains may find the following useful: Springer, Joanna, Tracy Slaybaugh-Mitchell, Guhad Adan, and Alison Bean de Hernandez. 2022. “[Comparative Resilience of Somali \(Non-Producer\) Grain and Livestock Market Systems in Baidoa and Hudur](#).” *Enterprise Development and Microfinance* 33,1. and BRCIS. 2023. [Market Systems Resilience Assessment Report: Milk, Cowpeas, and Leafy Greens, in Baidoa and Surrounding Villages](#). Shem Mecheo, Abubakar Noor Adan, and Karri Goeldner Byrne.

Livelihoods-related decision-making. Women DACs' competence and willingness to help their families were qualities highlighted in the KIIs with development actors. Indeed, determination to support their families was a primary factor motivating the majority of market IDI participants to engage in their livelihoods. One shop owner explained, "Due to the prolonged economic crisis, financial turmoil, and many years of hardship while suffering from a chronic illness, I decided to start the business to improve my living standard and that of my children. My husband supported me with my ideas when he was alive." Financial and emotional support and encouragement from husbands and other family members, such as mothers, were noted as essential by several participants. The dynamics of families with polygamous structures were mixed, as discussed further in Section 4.7 'Relationships with others.'

The market IDIs revealed key insights into the start-up support that enabled the women either to start or alter their career trajectories. Three of the 10 participants reported using their personal or a family member's savings to begin their businesses, and most credited their SHGs, the NGOs that support them, or both. One woman explained, "It's the only option that I had to provide food for my family. Someone from Concern World Wide shared an opportunity with me, and I started this business with my savings. No one advised me, but I was willing to support my husband and children." Another was able to expand her business from a small kiosk selling candy and vegetables in her IDP site to an expansive stall selling a variety of goods with a plethora of customers thanks to a \$350 Concern World Wide business grant.

The market IDI respondents were also asked about the rationale that led them to choose their main livelihood and set of goods. Several reported that this choice was driven by customer demand. One shop owner remarked, "I sell products that are basic commodities and are needed by almost every family on a daily basis." However, women engaged in smaller-scale work such as selling firewood or petty trade indicated they had very limited livelihood options to choose from. One woman who collects firewood remarked, "My primary concern is ensuring that my children have consistent access to food and drink. Consequently, I seek out every work opportunity available."

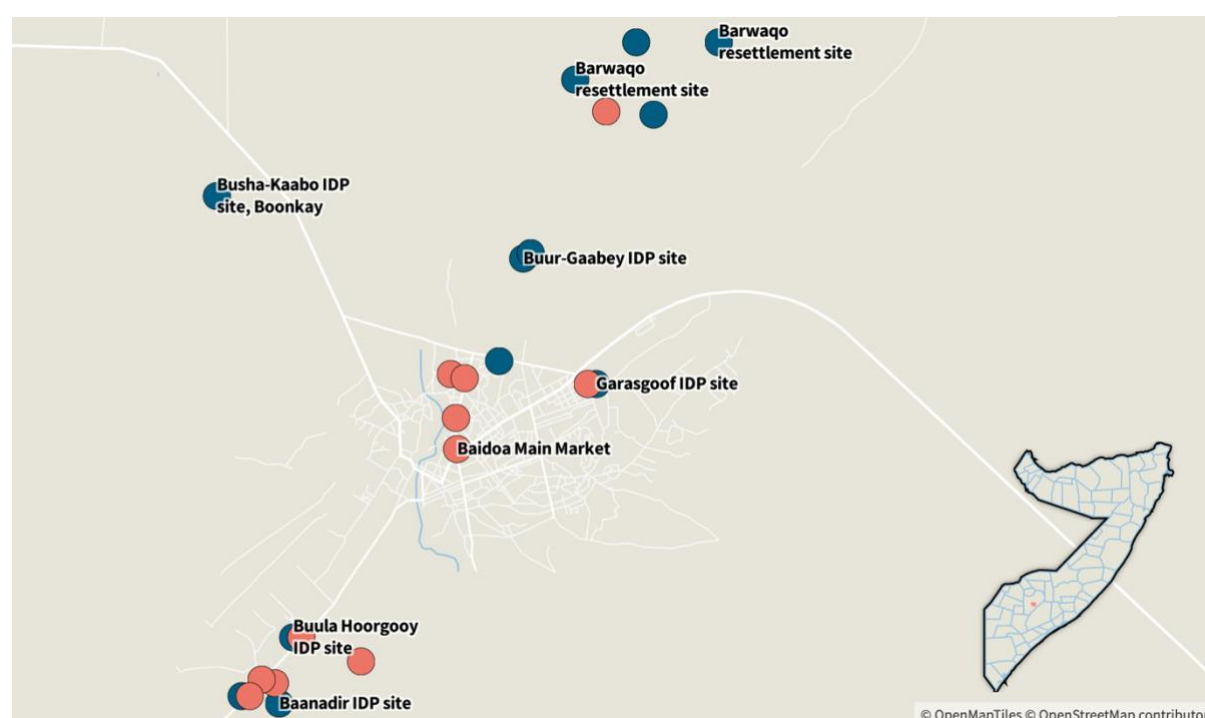
Other women started their current activities based on the knowledge or skills they brought from their rural origins, related to the production, processing, or pricing of certain goods. For example, the milk vendor referenced above shared, "When we lived in the village, camel and goat milk were essential components of our livelihood. It's a business I was very familiar with, and I decided to pursue it because I had prior knowledge about how to run it and the start-up costs were low."

In addition to milk, vegetables have low barriers and costs for entry. Women DACs often start businesses selling vegetables, which can then be gradually expanded to incorporate other products. Some FGD participants expressed interest in selling products such as honey, chickens, and eggs but reported that larger traders can take advantage of economies of scale in these value chains to undercut the profitability of women's businesses.

Many of the market IDI and FGD participants noted that they adjust or alter their inventory based on the availability of goods and customer demand. However, this is not always possible, as financial constraints can limit access to certain products. The only market IDI participant who indicated that she would change her business completely was the milk vendor, who stated that she would exit the sector if a better opportunity came along. FGD participants confirmed that some women are transitioning away from selling fresh milk, as this value chain suffers from reduced supply and high spoilage rates during regular dry seasons—exacerbated during droughts—as well as heavy taxation. Furthermore, customer demand for fresh milk has been decreasing, due to reduced purchasing power from the current drought and preferences shifting toward the imported, powdered variety.

Physical location. While many women DACs operate their businesses in or near their homes, several—particularly market IDI participants—have shops or stalls in markets such as Mursal, which serves as a checkpoint for rural arrivals, Duganduug, Derasaay, Wadajir ADC, and Barwaqo 2. As depicted in Figure 6, these can be as far as 1-2 hours’ walk away from the women DACs’ homes in IDP sites and Barwaqo. Being able to supervise and care for their children while working and minimizing transport time and costs are key reasons some opt to stay closer to home. Access to more customers, or those with greater spending power, are reasons other women choose to operate in a market. Women’s perception of their safety also plays a major role in where they decide to do business, whether at or near home or in certain market spaces.

Figure 6. Locations of the SHG members’ neighborhoods (blue) and their direct market connections (pink) in Baidoa Town



Coordinates were collected during the field visits and were validated by cross-checking with public sources. However, some errors may exist. Locations should be considered as indicative. An interactive version is available at: <https://public.flourish.studio/visualisation/16033297/>. Note that some women also purchase directly from Awdiinle and Gofgaduud, which are not pictured here due to scale but are included in Figure 1.

Childcare. Many women described their needs and desires to feed, clothe, cover school fees, and create opportunities for their children as factors that encourage them to undertake IGAs. Domestic responsibilities, such as caring for their children, have been noted by some KIs and durable solutions actors as barriers that inhibit women DACs from pursuing the livelihoods they need to realize these goals. One FGD participant explained, “I can’t look for a job because I can’t leave my children.” These competing demands have led members of the Scaling Solutions Project team to inquire whether structured childcare options may be useful for mothers who work or aspire to work.

While the Protection Cluster KI noted that informal sectors pose certain risks for women IDPs that can be mitigated through more formal employment, the conversations with women DACs themselves found that an important benefit of informal micro-enterprise and petty trade is the flexibility it offers. About half of the participants with children reported that they purposefully work close to home so that they can keep an eye on their kids while they work, or that their children take care of themselves or one another. The other women have arrangements with their mothers or sisters,

neighbors, or nearby businesses who watch their kids for free while they work, highlighting the communal nature and traditional practices in Somali society. Although not mentioned by the SHG members interviewed for this study, a representative study from one NGO indicated that some savings groups in Baidoa Town support each other with childcare.

Of the ten market IDI respondents, none said they would be willing to pay for childcare, half because they cannot afford it, and two because they would not trust anyone else. The fact that these women, the most stable and high-income of the three sub-samples, are unable to pay for childcare suggests that cost would be a major barrier to rolling out such solutions. However, if this constraint can be creatively addressed, it may be worth floating the idea by other groups of women DACs, such as the more vulnerable SHG members and women not covered by this study. For instance, those who are not in SHGs, have not yet secured a livelihood, or who are working in less flexible employment arrangements, such as in domestic help or casual labor.

Additional IGAs. While the scoping FGDs suggested that women often manage multiple income streams, only three of the ten women from the market IDIs reported having additional IGAs outside of their primary livelihood: three keeping livestock to eventually sell, one washing clothes and doing casual seasonal farm labor (*tacab*), and one hawking sweets. None of the nine women in holistic IDIs indicated having multiple income streams, although they were not probed about this topic.

Competitive advantages. The FGDs revealed that the women view themselves as being good traders, with the necessary knowledge and skills to run their small businesses. They have patience and resilience and avoid taking large, uncalculated risks. Having managed their households with limited resources, the FGD women see themselves as good multi-taskers who are able to start and manage their micro-businesses with very little money. Although financial constraints constantly threaten their businesses' success, they reported having a very good track record of repaying their loans, which helps them access trade credit from wholesalers. They also reported being exceptionally good at marketing and better able to convince customers to buy from them than men.

KIIs with durable solutions and development actors and various government representatives revealed similar perceptions. One NGO representative noted that women are typically best suited for entry into small business entrepreneurship due to their experiences managing their households and are not as well prepared for jobs that require technical skills, such as business development, record-keeping, and computer and literacy skills. Although previous studies have shown that FSPs are wary of loaning to IDPs,¹⁶ the FSP representatives interviewed for this study commended IDP women's money management skills, reporting that they can exhibit lower risk profiles than other demographic groups, as they prioritize making payments on time. One of the government KIIs stated that "low-income IDP women are the majority contributors to economic circulation... They start small businesses, contributing to daily income flow and participating in the local economy."

Development of new skills. Five of the market IDI participants reported developing new skills that enable them to thrive in their businesses. These cover a broad range of topics but mainly fall into two categories: general business development skills (math, loan acquisitions, business operations, etc.) and livelihood-specific skills (washing clothes, sales techniques, etc.). One woman explained that based on the training she received through her SHG, "I have developed new skills such as how to attract customers by understanding their needs, how to find products that are a good fit for my customers, and other skills that have helped me improve my business operations."

¹⁶ Concern World Wide. 2020. [Mapping of Financial Services for SHGs and Barriers for Women to Access Microfinance Services in Somalia](#). Nathaniel Calhoun, Courtenay Cabot Venton, Toscane Clarey, Dr. Abdirisak Dalmar, and Farah Bashir.



A woman sells plastic shoes to her customers / Khalid Abdi Ibraahim

Moving forward, the FGD participants emphasized the need for additional training, capacity building, coaching, and information to support skill development, as the previous trainings have typically only lasted approximately two days. As one woman explained, “While we have had some trainings, more comprehensive and regular training sessions would enhance our business skills.” The women’s requests for training were fairly general, related to improving their business management and entrepreneurship skills to help them be better equipped to make more strategic business decisions. For instance, women DACs would like more information about the pros, cons, profit margins, and other details of different livelihoods, IGAs, and products to inform the paths they pursue. Kisey informant shared more specific ideas for training, including literacy and numeracy; business and entrepreneurship; vocational skills for urban jobs and livelihoods; financial literacy, for instance about the process of applying for loans; risk diversification; digital literacy; and marketing.

Connections with original livelihoods. For the most part, women DACs’ positions in the overall market chain have shifted since they came to Baidoa Town. Nearly three-quarters of the study’s participants originally earned their livelihoods through farming, agropastoralism, and livestock keeping whereas now, only three women earn their primary livelihoods from such activities. This is largely due to the lack of available land in Baidoa Town. When reflecting on her shift in livelihood, a dress seller explained, “I learned about this opportunity from my neighbors, and it appealed to me because it seemed like a promising business venture. My current business has no direct relation with what I did in my rural origin, as I used to be a farmer.”

Still, some women remain engaged in value chains similar to those they were involved with back home, for example, farmers now selling maize or vegetables or livestock keepers who now sell milk. In the market IDIs, four of the 10 participants reported adapting skills from their rural origins to fit their new environments. One vegetable seller shared, “I use my prior experiences from my rural area as a vegetable and fruit farmer.” The milk seller, whose experiences were highlighted above, expounded, “I share my knowledge of agropastoral milk production when customers want to purchase milk from me. I discuss their milk needs and offer insights based on my own experiences before they make their purchase. In rural areas, milk storage practices differ significantly from those in urban settings. Here, we rely on individually owned solar-powered refrigerators to extend the shelf life of milk and keep it fresh for a longer period.”

Durable solutions and government actors interviewed as part of this study expressed some concerns about the fact that there is so little opportunity for women to engage in roles and activities that more closely mirror their original livelihoods nor to maintain and transmit their integral indigenous knowledge. In fact, one question from Scaling Solutions Project members surrounding this learning activity is whether and how women may be encouraged to apply their rural skills and knowledge in this new urban context, for instance via communal farming in Barwaqo or land tenure arrangements with peri-urban landowners.

When asked, the women expressed diverging opinions about whether they would like to engage in their previous livelihoods again. Of the seven holistic IDI participants who answered the question of whether they would like to have access to land to cultivate for personal or commercial use, all responded affirmatively, with several indicating that they would use it to grow maize, wheat, and beans. One shared, "I would certainly appreciate having more space for cultivation or livestock raising, especially for commercial purposes, as I have the skillset for it." Three of the market IDI participants agreed that they would be interested in such an opportunity, with one shop owner who lives in an IDP site outlining, "Yes, I can still use skills in farming and livestock rearing if modern technology is introduced such as drip irrigation, greenhouse, and solar energy."

Comparatively, several other market IDI participants adamantly expressed that, now that they have made significant investments to develop their businesses—often based on incentives from NGOs—they prefer to continue on this path. One woman explained, "Even though there may be more ways, I would still prefer the skills I now have in my hands." A sentiment voiced in both the market IDIs and FGDs was reflected by the common refrain, "If anyone wants to support me, they can help me expand this shop."

Business assets. Discussed further in Section 3.6 'Digital inclusion,' mobile phones are an essential business asset, enabling women DACs to contact rural and urban suppliers to check prices and market trends and place orders. Many women also use the local mobile money service, EVC Plus, to purchase inventory, accept payment, and repay trade credit.

Although the milk vendor quoted above referenced the value of refrigeration for extending the shelf life of fresh milk, she does not currently own a refrigerator. Only one of the FGD and market IDI participants reported having one, a lady who uses it to sell ice and ice cream during the hot and dry season. The women noted that a lack of proper storage facilities can lead to product spoilage or damage, which can be extremely detrimental for those who are barely making sufficient income to cover their most basic needs.

When asked what assets, inputs, utilities, and services are needed to help their businesses move forward, many of the women DACs indicated that improved access to electricity would be beneficial. While all the women from the market IDIs use solar-powered mini-machines at home to charge their phones and so their children to study at night, none reported using these or any other form of electricity in their shops or for livelihood-related purposes. Improved access to transportation was also cited as a primary need, as many women live far from the main markets.

Business expenses. Monthly expenses reported by the market IDI participants, the more established businesswomen in the sample, range from \$5 to \$55, with a median of \$20. Several women included their SHG fees in these calculations. Other common expenses include stall rent, transportation (including hiring drivers to transport inventory), water, utilities, and airtime. Additional, ad hoc costs include informal taxation and other payments demanded by actors such as insurgents or government soldiers, discussed further in the accompanying Mapping Rural ↔ Urban Linkages report. Only one participant reported formal taxation, and only with respect to honey sales.



Members from a Self-Help Group sell milk together / Khalid Abdi Ibraahim

Income. Only 13 of the 20 FGD participants—expected to represent a fairly mixed sub-set of SHG members—reported regularly earning enough to meet their basic needs, with the rest only barely able to do so. While income data was not collected from the nine holistic IDI participants, which represent the less stable portion of the overall sample, four are dependent on others to meet their needs, and the remainder are likely earning low incomes, as most sell firewood. The weekly income (profit) reported by the seven market IDI participants who were willing to share this information ranged from \$11 to \$80, with a median of \$20. While not initially planned, this sub-group ultimately seemed to represent the SHG members with the most stable livelihoods and thriving businesses, suggesting that the average income across the full sample is likely notably lower. Based on the available information, most participants are expected to be earning less than the World Bank’s international poverty line of \$2.15 per day.

While the sample size is small, the market IDI data suggests that those who have been operating their businesses the longest tend to earn higher incomes, as they have had more time to learn and invest and have likely received NGO-led training and garnered other support during that time. As one example, the woman earning the highest income in the sample explained, "When I initially started my small kiosk in my IDP site in 2016, I was selling candy and vegetables and didn’t have much knowledge about business. However, what motivated me were the training sessions provided by Concern and the support of my mother, who was my biggest fan." She further explained that as a result of a \$350 business grant from the same NGO, she has recently expanded to sell cereals, imports, and tea spices and moved to a strategic market center near the edge of town, where she has access to traveling customers who often need to buy the goods she sells.

A majority of the IDI participants stated that their incomes fluctuate based on how much inventory they invest in at a given time, the number of customers that visit their shops, and broader market conditions. The unpredictability of their incomes greatly affects their ability to cover basic expenses. One woman shared, "These changes in income significantly affect my family's daily life and my business activities because my income is the primary source of support for my family's daily needs."

Consumption. The women DACs use their income/profits to pay for basic expenses like food, water, school fees, airtime, and their SHG contributions, and to invest in their businesses. According to market IDI participants, any extra funds are usually used to repay trade credit, contributed toward their SHG savings, or invested in their businesses.

Job seeking. One of the 10 women from the market IDIs is actively seeking employment, as are six of the Barwaqo-based FGD participants. Most of these women reported feeling that their current livelihood is not, or only somewhat, stable. The jobs they are seeking range from cleaning and working as security guards, most common among women with limited education, to midwifery, aspired to by one rare SHG member who moved to Baidoa Town as a girl, attained secondary education and previously worked for an NGO as a polio officer and social worker. Reasons other women are not looking for a job include: they cannot leave their children, they are “doing what they know how to do,” or they have invested in their current business and want to continue to expand it.

When women hear of employment opportunities that they cannot or do not want to take, they typically share them with SHG or family members. Mentioning the benefits of strong, loyal personal circles and business connections was a pattern that appeared often within the interviews. As one woman explained, “If I find or hear about a new job, I will tell my family members and the members of my SHG who are unemployed to try it, and I will motivate them to do it. If they accept, it is a blessing to my camp’s livelihood and also the SHG’s savings activities.”

3.4 Market linkages

Suppliers. Women DACs generally participate in two broad value chains: ‘rural’ or ‘production’ goods, which largely originate in the surrounding rural areas or, increasingly, in peri-urban areas, and *bagaash* and other ‘imported goods,’ generally brought in via Mogadishu. Some FGD participants reported receiving goods directly from their own rural areas or buying inventory in the weekly Gofgaduud and Awdiinle markets, where goods are brought from both surrounding and distant rural areas. One of the vegetable vendors purchases vegetables from local irrigation farms, and the milk vendor and her fellow SHG members buy from the same producer in Makoon, a small sub-village of Baidoa Town, via the same broker and transporter, who brings their inventory to the market where they operate. However, most of the women are farther down the value chain, purchasing both rural and imported goods from wholesalers or retailers in Baidoa’s main market or, less commonly, smaller nearby urban markets, such as the Farshada Qudaarta vegetable market, Barwaqo market, or the Hanaano 2 sub-market (see Figure 6 for these locations).

When individually asked about the number and strength of their market connections in Baidoa Town or Barwaqo, and in rural areas, the FGD participants’ responses varied. Although two women reported having only a few market connections in Baidoa, both characterized these relationships as being strong. Comparatively, four women who have only a few market connections in rural areas said that these were weak.

Eight of the 10 market IDI participants always use the same supplier (or suppliers, for those who trade in multiple value chains and require a different supplier for each type of good). The other two usually use the same suppliers but may buy from others depending on market availability and price. While some of the women DACs met their suppliers through referrals from SHG or other camp members, a few developed these relationships organically, meeting them one day in the market. Others took a more purposeful approach and actively made notes of all available suppliers when visiting the market so that they could contact them later, an approach that may have been suggested in one of the trainings given the prevalence at which it was reported.

It is clear that women DACs prioritize the strength of market relationships over number and diversity, as Somali culture places a high premium on loyalty and trust, which facilitate a productive ongoing relationship and enable access to trade credit. All of the market IDI participants agreed that they have good, comfortable relationships with their suppliers who, they feel, offer quality products at fair market prices and are even known to offer discounts. One woman remarked, “I use the same supplier always. I have not tried to change him because he is loyal and gives me credit. It's not difficult to change a supplier because the market is competitive.” Others noted that their networks are a limiting factor, suggesting that helping to expand women's professional networks may be beneficial. As one woman explained, “I have different suppliers who supply different products I sell. It's not easy for me to change because even though there are a lot of suppliers in the market, I do not have a connection with them.”

Transporters. Transporters are essential to women's livelihoods and their personal rural connections. Their role is so significant that it shaped the design of the market systems resilience mapping portion of this activity, addressed in the accompanying report, Mapping Rural↔Urban Linkages. Durable solutions actors have noted the importance of transportation in allowing women to move around the city, for instance, to go to established workplaces and to visit markets for trade and consumption purposes. In addition, many of the women noted that *bajaaj* (rickshaws), motorbikes, and *caasi* (vans) are often used to move *goods* within the city. For example, one cereal vendor relies on a *caasi* driver to bring goods from the Baidoa main market to her IDP site camp in Buur-Gaabey. Transporters, especially motorcycle riders but also drivers of *bajaaj* and larger vehicles, also play an important role in moving goods between rural and urban areas and help women and their rural families visit one another, especially during the dry season when roads are more easily passable.



Bajaaj transport goods and people within and outside Baidoa Town / Khalid Abdi Ibraahim

Customers. As with their suppliers, most of the women DACs' customers are local to Baidoa Town/Barwaqo. Women who work near their homes primarily sell to their DAC neighbors; several noted selling to other women and girls in particular. These business-based interactions support them in building social capital within their neighborhoods. Women based in markets or along roadsides may have a wider customer base. Two of the women operate in Mursal Market on the edge of town, which one said is strategically located, explaining, “I have chosen to operate at Mursal Market for various reasons... A large volume of vehicles traverses this road, further increasing the potential customer base. Moreover, Mursal Market serves as a checkpoint for rural arrivals, who often make this their final destination after traveling from their villages.”

Competition and cooperation. Four of the market IDI respondents reported having a monopoly on the goods they sell within their neighborhoods, including the dress seller, two vegetable vendors, and a shop owner selling *bagaash* and basic vegetables such as potatoes and tomatoes. The remaining six reported that there are between ‘a few’ and ‘many’ other people selling similar goods nearby. All reported positive relationships with these competitors, some of whom share the same supplier or jointly discuss market conditions and business development strategies.

Impact of the drought. The 2021-23 drought has significantly reduced productivity in the rural areas surrounding Baidoa Town, leading to limited availability of locally produced food, competition among traders, and lower incomes despite by rising prices across and throughout value chains. Given the inflow of humanitarian assistance to help the region cope, multiple key informants highlighted issues of aid dependency in Baidoa Town, even among productive women. In particular, some FSP respondents said that they would like to support IDPs but stated that the provision of humanitarian support—while necessary in this crisis—disincentivizes IDPs from taking out loans.

While relatively few of the SHG members themselves reported receiving humanitarian support, those that did shared that it was intermittent, for instance, reporting, “I received \$90 once,” and “I did receive financial assistance from a humanitarian organization about 5 months ago, amounting to \$85 a month.” Several of these women DACs reported sharing a portion of any in-kind and cash support with their rural relatives.

Perhaps a more relevant concern for this group of women DACs is that most of their customers’ purchasing power now comes from humanitarian cash assistance, which is therefore indirectly keeping some of the SHG members’ businesses afloat. Two market IDI respondents, for example, noted that the current stability of their businesses and incomes is attributable to cash distributions in the IDP camps. This sentiment was echoed by other retailers and wholesalers participating in the overarching activity. As a result, any changes to such assistance, such as delays or shifts in targeting, can have knock-on effects impacting women’s revenue streams.

Finally, the SHG Chairladies noted that their group members have been saving less and requesting more loans. One reported that her group has been experiencing delayed loan repayments.

3.5 Financial inclusion

Formal financial services. It is generally accepted that access to formal financial services is a major challenge across the country. Prior studies have found that this is exacerbated for women DACs due to FSPs’ low risk appetite, high interest rates, strict criteria for documentation, short grace periods, and guarantor requirements, which they are typically ill-equipped to meet given their lack of collateral and credit history and frequent lack of documentation. Studies have also noted gender bias and displacement-related discrimination as inhibitors to formal financial services.¹⁷

Women DACs in this study echoed these challenges, citing a lack of access to sufficient capital and loans as significant barriers that inhibit their abilities to run and expand their businesses. Insufficient information about and trust by both parties seems to underlie these constraints. FGD participants reported feeling that banks do not trust them enough to lend to them but also revealed that they have been hesitant to engage with banks, though some are slowly warming up to the idea.

¹⁷ See, for example, Concern World Wide. 2020. [Mapping of Financial Services for SHGs and Barriers for Women to Access Microfinance Services in Somalia](#). Nathaniel Calhoun, Courtenay Cabot Venton, Toscane Clarey, Dr. Abdirisak Dalmar, and Farah Bashir.

The three FSPs interviewed for this study—Midnimo Microfinance Institution (Midnimo MFI), Amal Bank, and Salaam Bank—all have initiatives in place that are meant to reduce these barriers and be more accessible to women IDPs and other vulnerable groups, summarized in Box 1. Both Midnimo MFI and Amal Bank differentiate their customers based on displacement and gender, with special services and practices designed for and targeted toward women IDPs. As one respondent explained, "We have chosen to focus on IDP women in our microfinance initiatives primarily due to their remarkable qualities. Women exhibit lower risk profiles than men, often serving as the driving force behind their families' well-being. They also possess good qualities, such as attentive listening and strong focus, which can yield significant benefits when they are well-mobilized."

Box 1: Formal financial products and services targeted to women DACs and other vulnerable groups

All three FSPs offer *Qardu Hassan* financing, the only form of lending in Islamic finance, which is interest-free and fills short-term financing gaps. As the Midnimo MFI representative explained, "*Qardu Hassan* financing provides a specially designed range of savings and lending services to the people who do not have access to mainstream commercial banking services and who are unfamiliar with banks, specifically targeting vulnerable members of the host communities, IDPs, returnees, and those segments of the population organized in groups and VSLAs."

Midnimo MFI and Amal Bank also offer *Murabaha* financing, a Sharia-compliant contract that permits FSPs to purchase assets on behalf of the client and then sell the assets back to the client on a gradual payment plan with an appropriate margin.

Midnimo MFI provides literacy and financial literacy programs as well as marketing campaigns on social media, the radio, and via word of mouth to spread awareness regarding their services. Amal Bank likewise provides training sessions on diversifying risk and has a program to transition customers from *Qardu Hassan* to *Murabaha* investment financing. Salaam Bank conducts scoping investigations to evaluate potential customers' business knowledge and needs before providing them with essential educational tools.

While the interviewed FSPs think highly of IDP women as potential customers and view them as trustworthy, honest, and exemplary role models, the reach of their targeted products and services remains limited, with lack of awareness being one limiting factor. Amal Bank's main engagement strategy for women IDPs involves connecting with them via SHGs, VSLAs, and training organizations. In the last year, it worked with 50 groups via its partnership with Concern World Wide. Midnimo MFI also works with savings groups, reaching eight in the last year.

This strategy seems to be slowly making a difference. Although two of the four SHGs in this study do not have bank accounts or any other connections to formal financial institutions and members expressed a lack of trust in banks, both of the other SHGs recently moved their money from savings boxes to new savings accounts they opened at Amal Bank through this initiative. One group even takes formal collective group loans at a limit of \$300 now. Members of the SHGs with bank accounts shared that this experience has enhanced their understanding of and comfort with formal financial services, encouraging them to explore individual banking services further. Several women noted that they aspire to open their own accounts, though only one has done so.

Trade credit. In lieu of formal financial institutions, many women—and indeed most market actors in and around Baidoa—rely on informal financing via trade credit. While half of the 10 women in the market interviews always buy their inventory in cash (or using EVC Plus mobile money), for the other half, using a combination of cash and trade credit is a necessary part of their business operations. As one woman explained, "There are times I can't afford to pay cash, especially around the time I am paying all my bills." The ladies' borrowing limits range from \$11 to \$200 (with one woman reporting that there is no limit) and are based on trust, which is cultivated over time through on-time repayments—often due within a month—as well as references from others. All of these women

agree that the terms of their trade credit are fair and that they are always able to repay their suppliers. One of the women went into detail about her strategy for planning how much credit to take out, always being careful to ensure she does not take more than she will certainly be able to repay. Four of the six women who responded reported that relying on trade credit negatively affects their ability to access preferred suppliers, while the other two did not feel this way.

The FSP representatives expressed concerns regarding informal trade credit. Although they acknowledged that it can improve access to financing and help individuals take control of their business activities, it directly competes with formal financial services and cuts into their market shares. The FSP KIs highlighted important downsides of informal avenues of financing for local traders, including that trade credit is unstructured, unpredictable, and unprofessional, often lacking defined time frames. Some creditors can be inflexible with repayments, placing a potential burden on business owners' relatives or other collateral sources in the event of non-payment.

Savings groups. While SHGs were the focus of this study, other savings groups, including Village Savings and Loan Associations (VSLAs) and *ayutos*, operate in Baidoa Town. All three of these groups exist to promote savings, but according to the FGD participants and KIs, there are important differences, described in Box 2.

Box 2: Types of savings groups in Baidoa Town

According to the SHG members:

- **Ayutos** are traditional savings groups that have long existed in Somali society. They are finite in duration and historically have operated informally without the knowledge of the women's husbands. This can lead to disagreements within the group and between the women and their husbands. *Ayutos* are rotating savings groups, meaning the women contribute an agreed amount each month, and these funds are then dispersed to one or more members. The following month, different women are chosen as recipients of the collective sum.
- **VSLAs**, on the other hand, are continuously operated, accumulating savings and credit groups with predefined repayment terms, which are often supported by NGOs. The FGD participants noted that they often include men, which helps to expand their reach and influence within the community, and that they are more effective than *ayutos* in fostering relationships, social cohesion, and knowledge and resource sharing.
- **SHGs** are similar to, but typically more formal than VSLAs, with more stringent entry conditions, for example, sometimes requiring phone ownership or interviews with organizers or chairladies. Relative to VSLAs, they were reported to have more members and a longer process for loan approvals due to a more extensive, collective decision-making process. SHGs, like *ayutos*, primarily consist of women.

Several key informants confirmed that the main distinction between the groups is the level of formality or structure, with *ayutos* being informal and prone to contributing to intra-household conflict. A representative from one NGO that supports savings groups suggested that *ayutos* "can collapse at any time," as they "don't have any written principles," whereas VSLAs and SHGs have written constitutions and established committees and are designed to last for "a considerable period." For this reason, NGOs often prefer to support VSLAs and SHGs. Another NGO representative indicated that the main difference between SHGs and VSLAs is related to the period of loan repayment.

The four SHGs involved in this study were purposefully selected via their partner organizations: two were started through Concern World Wide (one in 2018, the other in 2020) and two were supported by ACTED (both in 2022). According to key informants from these organizations, beyond the groups participating in this study, Concern World Wide has provided support to 45 SHGs in Baidoa and 20 in Afgoye, and ACTED has provided three urban SHGs with training. Box 3 describes the formation and operation of the groups.

Box 3: SHG operations

The SHGs in the study became linked with the NGOs through different processes. Concern reportedly starts SHGs from scratch, identifying participants based on a set of selection criteria which, in South Central Somalia, includes being from a poor or extremely poor household, being vulnerable and from marginalized or minority groups including female-headed households, being permanently settled rather than transient, being committed and ready to work with other members as a group, being ready to partake in group saving, being ready to learn and improve one's self, and being between 22-50 years of age. It typically takes Concern two months to establish an SHG, including finalizing the group members and assigning roles before the monthly savings process can begin. ACTED takes a different approach, identifying groups of women who have already created community structures through their own initiatives to support. Some women have micro-enterprises before they join the groups while others are encouraged to start their businesses based on encouragement of the group members and/or as a result of the NGO trainings.

While the standard structure for the SHGs includes a Chairlady, Deputy Chairlady, Treasurer, Secretary, and members, for a total of 15-20 members, the groups have flexibility to determine how they operate (i.e., meeting times, duration, contribution amount, borrowing limits, and NGO involvement). Once the groups have been established, NGOs support them in different ways. Some groups were provided two-day business management trainings, others start-up funds of \$42.50 per person, and others business grants of \$350. As noted above, the two Concern groups have been connected with Amal Bank to open group accounts.

All of the Chairladies said that their SHGs welcome new members who meet their requirements—such as residence within the IDP site—through a multi-step process. This process includes a background check to ensure they have not defaulted on previous commitments, an assessment of character traits such as honesty, and a pledge of commitment to the group's rules, regulations, and values. While two of the groups have not experienced any attrition, the other two have collectively lost a total of nine members due to voluntary departures, financial constraints, and external pressure from the women's husbands.

Each SHG decides independently how much and how frequently to collect funds from members. The reported monthly contributions in the study's groups range from \$4 to \$10 per person, although the chairlady from the group collecting \$10 noted that this high rate can be difficult for some members. Some groups have temporarily paused contributions during difficult periods.

The saving and lending functions of the study's SHGs are not exactly clear, as the participants sometimes used the terms interchangeably or responded to questions about the different products with the same answers. It appears that all four groups have savings functions and that three groups offer rotating loans, with one Chairlady confirming that her group does not. Aspects that may confuse the matter include that in some cases, women can only borrow from their own savings balances, and none of the groups charge interest. The funds for the loans are mainly derived from the women's contributions, although one group also reported receiving support from an NGO. Groups institute different lending limits, for instance, one has set a maximum of \$100 while another only lends up to 50% of the requester's savings.

In the last year, the Chairladies reported that between 3-10 members in each group withdrew from their savings, with the total value withdrawn from a given group ranging from \$114-600. Some women withdrew small amounts at a time while others withdrew their full balance at once. The requirements for withdrawing savings varies. One group restricts withdrawals to \$100 and another requires the member to have a savings balance and no current loan balance. Recent withdrawals have been for personal emergencies, medication, business investments, and day-to-day business operations. Across the three groups reporting, five members have used their savings to help with rent, three for home ownership, and one for eviction recovery. In addition to having emergency funds and enabling consumption and inventory smoothing, women's savings goals include purchasing land and other assets and sending their children to school.

Of the three groups offering loans, between 1-5 were given in the last year, with a total value ranging from \$35 for one loan to \$400 for four loans. While one was used for a personal emergency, the rest were used for business purposes, including emergencies associated with the drought, day-to-day operations, and investments. Interestingly, all of the market IDI participants reported using their SHG funds.

Chairladies noted that it can be difficult to prioritize which members' requests are granted, so each group has adopted certain processes for this. One group crosschecks the reasons for loan requests and prioritizes individuals who are most in need. Another uses group discussions, fostering a democratic and collaborative approach to loan disbursement. A third group considers the requestors' trustworthiness and active membership while prioritizing the needs and collective strength of the group over those of the individuals.

In the FGDs and Chairlady KIIs, participants shared the factors that encourage and discourage women DACs from joining savings groups. Women may join an SHG in response to mobilization from their neighbors or NGOs, for the opportunity to develop a sense of community, or to meet their economic needs. While alternative savings options such as *ayutos* and VSLAs exist, Chairladies suggested that SHGs' more structured approach instills financial discipline and diligent savings that better enable their members to succeed in their financial and personal endeavors.

Although some savings groups in Baidoa Town are mixed-gender, some women explicitly choose to join a woman-only group due to concerns about men dominating other groups or because they feel their experiences are best understood by other women. Likewise, while some savings groups include a mixture of host community members and displaced people, ostensibly to build relationships and reduce discrimination between these groups, some women in the study prefer that their groups have only other DACs. According to one woman, "There is no pre-existing relationship or rapport between us and the host communities, making it difficult to integrate into their groups and trust the dynamics."

The FGD participants noted that joining an SHG is a privilege and that many other women are not able to participate in such a group due to the dire financial struggles that prevent them not only from saving even a little but also from meeting basic needs. While some participants noted that they are members of multiple savings groups, which enables them to diversify their risk, timelines on which they can access funds, and social and business networks, others pointed out that their own financial constraints inhibit them from joining other groups. One reason that some women do not opt to join NGO-supported savings groups in particular is a lack of awareness of the NGOs and groups, which breeds mistrust and skepticism among a population for whom trust is a valued currency.



Members from a Self-Help Group in Barwaqo get together / Khalid Abdi Ibraahim

Box 4. Benefits of SHG membership

The SHGs offer a host of benefits to their members, as well as some to the wider community. Their primary activities are centered on savings and loans, which foster a culture of saving. The NGOs provide business training, which members shared has expanded their views and enabled them to make more strategic decisions. The cash business grants of \$42.50 and \$350 were noted by multiple women as critical capital inflows, enabling them to launch from smaller petty trade activities to formal shops in thriving markets.

The support provided by the SHGs extends beyond finances. The members offer one another support and collective mentorship, share information and knowledge, and connect one another to useful contacts, such as suppliers, all of which enable members to establish their businesses and advance their entrepreneurial journeys. The multitude of positive impacts recognized by the women in the SHGs include financial empowerment, business management skills, financial literacy, market information enabling more informed decisions, increased income, referrals to trade credit and suppliers, and overall improvements in self-reliance. One woman from the market IDIs noted how her SHG brokered the trust needed to start her micro-enterprise: “If it weren’t for the SHGs, I wouldn’t have the connection with my supplier or the broker, and I wouldn’t be able to access trade credit.” Finally, all of the groups mentioned giving back to their communities through support to vulnerable groups such as youth, the elderly, orphans, and the poor.

The SHG members shared minimal concerns regarding their groups. One concern is the trade-off between savings and business investments, as some members view the regular financial commitments required to participate in SHGs as reducing the amount they can invest in their businesses. While one benefit of SHGs is to spread individual risk, when larger macro dynamics, such as drought, depress the overall economy or affect the health and livelihoods of many members’ families at once, the collective burden takes a toll on the wider group. While Chairladies indicated that none of their groups’ members have defaulted, they did mention that the absence of reliable customer demand during the recent drought has affected their members’ abilities to earn income and make their SHG contributions. One group responded by pausing contribution requirements for the past three months. Another is experiencing delayed loan repayments, which has created some financial instability within the group and is limiting its ability to support members in need.

Saving, lending, and financially supporting others. Surprisingly, the market interviews revealed that four of the 10 women either do not have savings or are unaware of the current status of their savings. The savings balances of the other six ranged from under \$50 to just under \$300.

Seven of the ten market IDI participants reported lending to others, six to customers in the form of trade credit. Some women also offer personal loans to friends or family members in times of crisis, and, according to FGD participants, informal lending of cash, food, and other tangible objects among friends, neighbors, and family members is very common in their communities. These mutual lending agreements are built on trust and cultural norms associated with the importance of repaying debts and the consequences of defaulting on a loan for future borrowing opportunities. Importantly, many of the women report decreased reliance on these informal lending sources as a result of being able to cover expenses such as food, clothing, and school fees through their SHGs.

In addition to supporting members of their own households, including husbands, children, and in some cases orphans they have adopted, many women DACs support others outside their nuclear families. Fifteen of the 20 FGD and four of the 10 market IDI participants noted supporting their parents, siblings, or extended family, many of whom are in rural areas, are elderly, have taken in orphans, or cannot otherwise meet their own basic needs. Women who are not currently supporting others noted that this is because they cannot currently meet their own basic needs, but that they would do so if they had the means. While the SHGs facilitate women DACs’ businesses and incomes, which in turn can be shared with others in this way, the SHGs’ contribution requirements can reduce the availability of funds available to support extended family members who are in need.

3.6 Digital inclusion

Mobile phone ownership. All 39 women DACs in the study have a mobile phone. Of the 19 IDIs asked about the type of phone they owned, 16 had a regular phone and four had a smartphone.



A Self-Help Group member makes a phone call / Khalid Abdi Ibraahim

Costs. Four of the women received their phones as a gift. Those who purchased their phones reported prices between \$13-18 for a regular phone and \$17-21 for a smartphone. They generally spend between \$1-2 dollars per week on airtime, with a minimum of \$1 per month and a maximum of \$7 per month. Two said they cannot currently afford airtime. Of the four women with smartphones, two said they do not use mobile data or the internet. One respondent said she has not seen anyone in her vicinity using mobile data.

Barriers. The main barriers to mobile phone use are affording airtime, charging the device, and poor network connectivity, all of which can sometimes prevent women DACs from actually using their phones. One woman explained, “Buying airtime and charging the phone can be quite expensive. Additionally, there are some challenges I encounter when making calls, such as issues with hearing the other person clearly, network problems, and even the cost of charging the phone. These factors contribute to the difficulties I face in using my phone effectively.” Three respondents mentioned charging fees, which one specified as being about 2 Somali Shillings (less than \$0.01) per charge. However, all women in market IDIs mentioned having home solar mini-machines, and two specifically reported using these to charge their phones.

Usage. FGD participants highlighted Hormuud Telecom as one of the primary aspects of the overarching market system that supports rural-urban linkages. When women DACs call their rural families, they often inquire about the security situation, check on their relatives’ health, determine whether they need to send domestic money transfers, and ask about their rural land. Most women said that they send mobile money to their friends and family in rural areas, but receiving money from them appears to be significantly less common. Phones are also essential for business and livelihood purposes, such as calling suppliers in nearby urban and farther rural locations for market information or to place orders, as well as for paying bills, receiving payment from customers, and repaying trade credit.

One woman explained the full value of her phone in her life: “I call my family to talk about their safety and their whole situation. It impacts my life because I don’t have enough money to bring my parents here. I call my sister in my rural origin a lot, and we talk about our life. This has been a good source of support since I was displaced. I call my suppliers to ask about the milk price before I walk all the way to Gofgaduud market [~30km away]. If I know the price will be too high to sell to my customers, I won’t go there because it will just spoil.”

In total, all of the 30 FGD and market IDI participants reported using mobile money. While most reported using it to run their business and/or for personal use, a few FGD respondents noted that they used it only to receive humanitarian assistance, preferring cash for their business transactions.

3.7 Relationships with others

Intra-household dynamics. When women DACs join savings groups or begin earning money and contributing financially to their households, this can significantly affect the roles and relationships within their households, especially with their husbands. As mentioned briefly above, both key informants and FGD participants noted that traditionally, women’s participation in informal *ayutos* is often undertaken in secret and, when revealed, can upset power dynamics, and lead to, or exacerbate, intra-household conflict. Both the Protection Cluster KI and FGD ladies agreed that participation in formal savings groups, such as SHGs and VSLAs, which are often more open, does not come with such detrimental impacts. However, interviews with the SHGs’ chairladies revealed that one of the groups that started in 2022 has already lost multiple members because their husbands refused to allow them to participate.

All ten of the market IDI participants reported being the primary income earners for their families. While two are widowed, half have husbands who still live in rural areas, either farming their own land or working as casual laborers. The husbands of the other half live in Baidoa Town; one works in a pharmacy, one is a casual laborer, and two are unemployed. None of the women said their husbands would disallow them from participating in certain jobs. Three shared that their work, income, or SHG membership has affected their relationships or decision-making with their husbands, for instance boosting their role in decision-making thanks to financial contributions and having better financial stability and independence.

Most of the market IDI participants’ livelihood-related decision-making has been enabled by their husbands in some way. One woman shared that after her SHG sisters encouraged her to start a business, her husband, a farmer still living in their rural village, provided her with a small amount of start-up capital to buy her first inventory. Multiple women referenced their husbands’ belief, encouragement, and emotional support. For instance, one lady explained, “I started this business with my savings. No one has advised me, but my husband and children supported me.” The death or unemployment of a husband can also prompt women DACs to take up a new income-generating activity. “I decided to start the business when my husband died in order to provide for my five children,” mentioned one widowed woman.

These findings from the market IDIs may not represent the experiences of SHG members with less developed and thriving businesses, such as the holistic IDI participants who depend on their brothers, children, and neighbors for support and are generally participating in low-earning livelihoods, and other women DACs in Baidoa Town whose husbands may have prohibited them from participating in SHGs.

While not officially explored by the study, it emerged that some of the women DACs are married to men who have other wives and their children to support. Some of these husbands live in Baidoa, presumably with the study participants, and the two seem to engage in joint decision-making. “My husband has 3 other wives. I became one of the street vendors selling sweets in Baidoa City because my husband was jobless, and we decided that I would take up this job,” shared one woman. The dynamics of other marriages are different. Another lady explained, “My husband and his other wife are in our rural area cultivating our farm... he has his own life.” Regardless of the dynamics, in difficult times, polygamous families must stretch limited financial resources even further, and this can prompt women to seek their own incomes. One vegetable and charcoal seller stated, “I decided to do this because my husband has two other wives, and he can’t afford to cover all of us financially. I have seven children, so I started this business to provide for my children.”

Social cohesion and sense of belonging. Women participating in the holistic IDIs were asked in detail about their social connections, and all nine indicated a strong sense of belonging, usually referring to their IDP site or Barwaqo neighbors. Seven specifically attributed this to being welcomed and treated well by others in their communities, including one woman who said, “I feel like this place has become my true home. The people living here have always treated me with kindness and warmth. We spend a lot of time together, and their hospitality has made me feel like an integral part of this community.” Most said that it did not take very long after they arrived to feel integrated, referencing existing family connections and the fact that so many other people in the community were also migrants from different places as qualities that eased the transition.

While a few KIs and FGD participants noted there can be discrimination and marginalization based on displacement status, two holistic IDI respondents notably shared that they feel a sense of belonging with the host community even though they do not live in it.

Based on these findings, it is somewhat surprising that although all of the FGD participants have lived in Baidoa Town for at least four years, only three of the 15 that responded reported having many social connections. Only two reported having some, while the remaining 10 had only a few.

In some of the deeper discussions, however, several FGD participants highlighted the SHGs as critical social and emotional support systems. As one woman said, “We provide each other with support during times of eviction, illness, weddings, and even in cases of serious incidents like rape, where we come together to stand against the perpetrator.” The idea that a main impact of SHGs is strengthening women’s sense of belonging and helping them feel empowered and supported was echoed by several KIs though notably absent from the interviews with chairladies.

Overall, respondents described a mutually reinforcing relationship between their livelihoods, IGAs, and SHGs and their sense of belonging, whereby the former enable them to develop relationships with other community members and their community connections strengthen their livelihoods. Two-thirds of the FGD participants said that there is at least some overlap in terms of their social and market connections in Baidoa Town. As noted above, several women were prompted and encouraged to join their SHG by neighbors and to start their IGAs by SHG members, while other women have developed relationships through their market endeavors. As one woman reflected, “There are a few other women nearby who sell the same products as mine, we have a good relationship in and out of the market. We even use the same supplier.” Perhaps most notably, a pervasive theme throughout most of the interviews in this study was the central role of “trust, mutual respect, and our cultural values” in both personal and business relationships.

As described in detail in Section 3.2, ‘Personal connections to rural areas,’ close and extended family members and friends in rural areas are another important source of social capital for the women DACs in this study.

3.8 Safety and protection

Livelihood-related protection risks. Despite key informants' concerns—both explicit and implied—about livelihood-related protection risks, gender-based violence when carrying out casual domestic work, providing casual labor on farms in nearby agropastoral areas, collecting firewood, and generally when in transit between work and home, the women DACs largely reported feeling safe and secure, with their main concerns related to risks of their businesses closing and not earning sufficient income to manage their families' needs.

There have been some concerns from stakeholders about the risks associated with traveling long distances, particularly for those in Barwaqo. This was raised by two of the FGD participants, one of whom explained, "Every day I go to the city on my feet to find an income-generating activity, and I am afraid of rape. That's my biggest safety concern." The other highlighted, "My children go to school far away from home by walking. Whenever I go to Baidoa Main Market, I cannot find a bus to take me the long distance. I can't afford to rent a car, and I'm afraid I will get hurt."

The Protection Cluster KI noted labor and trade-related financial exploitation and unfair practices as being greater concerns for women IDPs than for other groups. This was not necessarily reflected by the women DACs aside from one comment in an FGD suggesting that there is some discrimination from customers, who are more apt to buy from traders from other demographic groups.

Psychosocial impacts of displacement. The Protection Cluster KI highlighted that displacement and living in uncertain and challenging conditions can create chronic stress, anxiety, and trauma that can impact women IDPs' access to social support as well as their productivity, concentration, and efficiency, discouraging them from taking risks and pursuing new social and economic opportunities.

General safety concerns. Many of the women reported feeling an overall sense of safety and security in Barwaqo and the IDP sites. Of those who raised concerns, the main worries were primarily related to the level of security in the town, which remains fragile; high risk of theft, including of mobile phones; and fears for their children. The Protection Cluster KI highlighted a general risk of GBV. As noted in Section 3.1, several women DACs, especially in Barwaqo, noted this, along with the risk of kidnapping, as an issue although a government official reported that there are active patrols and safeguards in place. One of the women from the IDP sites shared that she, herself, is a rape survivor, and another reported, "IDPs are open; anything is possible."

Rural-urban dynamics. Many of the women DACs left their places of origin because of safety issues, which continue to plague many parts of rural Southwest State and can impede economic activity and personal travel and prevent return. According to the Protection Cluster, young people face particular safety concerns in rural areas and are specifically in Baidoa Town for protection.

3.9 Aspirations and plans

It was very difficult for the FGD participants to articulate their goals and aspirations. Most expressed a preference to expand their existing business, and the rest generally hope to improve their situation. Rather than moving into a particular job or activity, the women aspire to gain more business knowledge and skills, to have sufficient income or capital to start or grow a business, and to have more customers. Seven of the nine women in the holistic IDIs and three of the ten women in the market IDIs said they want to get back into farming, including one who shared, "My objective is to secure a house with an accompanying farm for rural activities." A few participants have specific aspirations, such as the exceptional young woman who arrived in Baidoa Town when she was nine years old, benefitted from a secondary education, and aspires to be a nurse.

Seven of the 19 FGD participants and all nine of the holistic IDI participants reported feeling fully settled in Baidoa Town/Barwaqo and do not want to return to their rural origins due to preferences for urban life, including access to basic services and better living standards, and the threat of insecurity back home. Owning land is a strong incentive to stay. Contrary to common assumptions that IDPs move with an initial intent to return home, all but one of the holistic IDI respondents initially intended their move to the town to be permanent. The one new arrival in the study, a woman who owns her home in Bonkay via a commercial land purchase explained, "I am currently planning to stay here because I believe I can achieve more in this place." Another lady who owns her block in her IDP site stated, "I prefer to stay in Baidoa because I have found peace and stability here. Additionally, I have my own land in Baidoa. I desire to live among the urban community and be an active part of it. Since the passing of my husband, I have been residing in Baidoa and have gained valuable experience in this area. I have also been serving as the chairperson in my SHG for the past few months. Given these circumstances, I don't foresee a need to return to my previous location."

Still, more than half of the FGD participants prefer to split their time between rural and urban living, remaining primarily in Baidoa Town but maintaining their rural connections and traveling back and forth for a 'best of both worlds' situation. While not explored in detail due to small sample sizes, those originating from near Baidoa Town are likely more apt to continue traveling back and forth. Women whose immediate family members still live in rural areas or who continue to cultivate their rural farms seasonally are more interested in maintaining mixed rural/urban lifestyles. Conversely, those whose livestock died or who abandoned their land and have nothing left in their rural origin are not apt to return. The lack of viable livelihoods, medical services, and sustainable water systems in rural areas is likely to discourage people from returning later. One FSP representative explained, "While resilience can be demonstrated, long-term solutions to the challenges faced by IDP women often require addressing underlying issues, such as returning to their origin villages, improving services at the village level, and enhancing support for sustainable agricultural practices."

The women's plans and preferences are heavily influenced by those of their children. As an example, the one woman who expressed a desire to return to her rural origin indicated that this is because her children do not like Baidoa.



A customer picks out some vegetables to buy from an SHG member's business / Khalid Abdi Ibrahim

4 Conclusion

The women DACs' families and neighbors, participation in SHGs, and businesses, as well as mobile phone networks, urban and rural land tenure, market networks, and support from NGOs enable women to earn income, build stronger relationships, cultivate resilience, and provide for their children: the centers of their lives. Still, most face consistent and sustained challenges, primarily regularly meeting their families' basic needs and keeping their businesses and IGAs—which can be inconsistent with low profit margins—afloat. This is especially difficult in the context of the recent drought, which has decreased the availability of goods, harmed sales, and made many customers' purchasing power dependent on humanitarian aid.

Systemic issues persist, such as insecurity in rural areas and the fragile state of the town. One group of FGD participants summarized several of the barriers they must regularly overcome, saying, "Input suppliers, market information dissemination, training programs, and infrastructural elements such as marketplaces, transportation, and storage have a significant impact on our livelihoods. We face challenges due to poor infrastructure which affects our ability to transport goods efficiently. Limited access to proper storage facilities sometimes leads to product spoilage or damage. While we have had some trainings, more comprehensive and regular training sessions would enhance our business skills." Literacy rates are abysmal and a lack of start-up capital and access to loans is a major barrier, although SHGs, informal borrowing in communities, and trade credit—all of which depend heavily on relationship-building, loyalty, and trust—are more accessible than formal financial services.

According to the two sets of IDIs, the women's greatest achievements range from owning land and/or a home, being able to educate their children, finding a sense of belonging and security in Baidoa, opening a business, and saving money. As one firewood seller explained, "I may not have accomplished a lot, but I've attained safety, a sense of community with my neighbors, and ownership of a piece of land."



An SHG member plays with her children / Khalid Abdi Ibraahim

5 Recommendations

Findings from the field research suggest that the following would be helpful for women DACs.

Access to finance. Reducing market gaps that limit women DACs' access to finance, including capital and loans, by raising their awareness about existing services targeted to them—such as *Qardu Hassan*, *Murabaha*, and programs to reduce documentation requirements—scaling these services and FSPs' engagement with SHGs and working with FSPs to develop new and innovative products is essential.

Business support and training. Although the South West State economy as a whole is likely to remain heavily affected by climate and drought, the women's new trade-based livelihoods are somewhat more diversified and less dependent on climate and seasonality than their original agricultural and pastoral activities, suggesting that continuing to invest in this transition can improve resilience to climate shocks and risks.¹⁸ Multiple KIs highlighted the benefits of/need for business incubators, accelerators, or other programs that enable women DACs to implement their ideas. Most of the KIs and women DACs noted the need for additional skill-building. While the SHG members demonstrated that the brief trainings they have received so far opened their eyes and are influencing the way they approach their businesses, given their extremely limited education base, more extensive training, mentoring, and coaching are advised. Training in business management, including on the pros and cons of different livelihoods, value chains, and products, as well as basic literacy and numeracy skills is greatly needed.

Peri-urban agriculture. SHG members with established businesses, such as shops and kiosks are not inclined to change livelihoods again, having invested themselves and their finances into these enterprises. However, petty traders, firewood vendors, and those who remain dependent on others expressed a strong interest in peri-urban agriculture, though many did not know of existing options that are available to them. This suggests that most other women DACs in the city would jump at an opportunity to use their rural skills related to farming and animal husbandry. It is therefore recommended that the Scaling Solutions project move forward with planned peri-urban agriculture pilots, accompanied by advertising to ensure women DACs are informed of these opportunities.

Replicating savings groups. Since SHGs have been so valuable for the study's participants, and efforts to increase the number of formal savings groups in Baidoa Town could be fairly straightforward and extremely impactful. Coming together to form supportive groups such as *ayutos*, trader groups, and cooperatives is already part of the fabric of traditional Somali society. Indeed, one KI shared that some women IDPs work together to buy and sell land plots and to trade agricultural products. While none of the KIs had any examples to share of multiple women's groups joining together for greater benefits and economies of scale, this could also be an idea to pursue. Due to women DACs' preferences for cultivating fewer, but stronger relationships and the time required to build trust, individual group sizes should be kept limited.

Supporting women's networks. Platforms to improve women's networks, both with other women DACs and various market actors such as wholesalers, input suppliers, FSPs, training organizations, employers, government, donors, NGOs, and successful IDP/DAC businesswomen who can serve as role models would be extremely beneficial. These could be mutually beneficial systems that empower and support women DACs in their IGAs and personal lives, allow businesses to reach this demographic, and offer opportunities for all stakeholders to share information and work together to

¹⁸ Elsamahi, M., J. Kim, and J. Scantlan. (2022). [Resilience in Somalia and Opportunities for Measurement Innovation for the Resilience Population-level Measurement Activity](#). Mogadishu, Somalia: Resilience Population-level Measurement (RPM) Activity.

create large-scale projects. One KI recommended more explicitly encouraging women to make use of their rural networks for livelihood-related purposes, as not all women may have thought of these connections as income-generating assets. While several models could be envisioned, the Bondhere Savings Group Hub in Mogadishu could serve as a potential blueprint for such a network, as well as an inspiring connection for the SHGs in Baidoa Town.

Assets and services. While some members of the Scaling Solutions team and at least one KI felt passionately about improving digital literacy and enabling women to access e-commerce platforms and online marketing, the women DACs asked did not seem to know what to make of the internet or data. The research team notes that local businesswomen with smartphones mainly use them for WhatsApp and Imo, as data is less expensive than airtime. Alleviating the challenges associated with basic phone use, such as airtime costs and charging may be a step that is more relevant to a broader set of women DACs. In addition, many women noted a lack of electricity for their businesses as a constraint. Exploring solar mini-grids for phone charging and running refrigerators could be helpful.

Market system. Improving security, infrastructure, and storage, both in Baidoa and along the rural-urban chain, are all needed, as are policy changes, such as encouraging government legislation to protect women IDPs and to reduce the cost of obtaining birth certificates and national IDs.

Donor assistance and humanitarian aid. Given the important role that humanitarian assistance—particularly cash—has played in supporting women DACs, their families, and the purchasing power of their customers, post-drought withdrawal of aid must be done carefully, as it will have indirect effects on petty traders, micro-entrepreneurs, and larger traders. Future donor-led programs should be designed to cover longer periods to allow for the trust and relationship-building required in the local context, especially where market systems and private sector partnerships—for instance with FSPs—are involved. They recommended holistic, integrated (multi-sector) approaches.

Scaling up layering. The successes and stability of the women DACs in this study, while due to a range of factors—particularly their own resilience and the support of their networks—are also significantly associated with their involvement in multiple layers of focused, intensive, and targeted durable solutions and resilience programming, including land tenure arrangements, business training, and cash grants, which have created a base from which women can build. While this is useful evidence in favor of USAID’s Sequencing, Layering, and Integration (SLI) framework, one question, which the Scaling Solutions project is designed to explore, is how such SLI-based solutions can be scaled cost-effectively.

A trauma-informed approach. While SHGs and neighborhood and rural relationships are critical support systems for the women DACs, helping them cope with the range of challenges they have faced, the psychosocial impact of displacement, eviction, and a daily struggle to survive—especially over a sustained period—is extensive. Multiple KIs highlighted the need for psychosocial support and counseling to support women DACs emotionally and to empower them to achieve sustainable livelihoods. Furthermore, this points to the crucial need for a trauma-informed approach in all work with women DACs, including that related to their livelihoods and IGAs. This could look like guiding women to take small, low-risk steps and incentivizing the uptake of new livelihoods and IGAs with corresponding safety nets. While many of the women are characterized by great resilience, most simultaneously remain very vulnerable, with limited capacity to absorb shocks and for whom failure in a new venture could have significant consequences.

Women IDPs' lives, livelihoods, and linkages: Annexes

Annex 1. Methods

The primary question guiding the activity within which this report is situated is: **How can connections and fluxes of goods, services, money, people, and information circulating between rural and urban displacement-affected communities (DAC) in Southwest State be utilized to improve livelihood opportunities and protect, stabilize, and grow the income of said communities?**

The scope of work was designed to address this main question **through the lens of the experiences of four BRCIS-selected IDP women-only self-help groups (SHGs) and their market and rural linkages** and to engage them in a human-centered design (HCD)-based co-creation exercise. The main objectives and associated guiding questions that have been identified are presented in Table 1.

This report addresses Objective 1, profiling SHGs and their IDP members. Objectives 2 and 3 are addressed in accompanying reports. All three are collectively covered in a comprehensive report.

Table 1: Key research questions

Objectives	Guiding questions
O1a. Profile IDP women in self-help groups	<ul style="list-style-type: none">What are the daily lives of IDP women and girls in SHGs with a focus on their market linkages and remaining connections to rural areas and in the context of the ongoing drought? Especially those who have recently fled, experienced forced eviction, are “stuck,” or have been resettled in Barwaqo (and are there other archetypes represented in the savings groups that are not addressed by the existing personas, such as IDPs living in host communities)?¹⁹In particular, what are their social and human capital, skills, activities & livelihoods/income, market & financial inclusion and linkages, access to humanitarian services, protection issues, goals & aspirations, pain points, plans for the future, etc.?
O1b. Profile and Role of SHGs	<ul style="list-style-type: none">How did the SHGs form, how are they structured, and how do they currently operate?How do women's savings groups contribute to their members' and communities' financial inclusion, empowerment, and social and human capital?To what extent are savings groups connected with the market system?What opportunities and barriers do savings groups face?
O2. Drawing from these women's experiences and other inputs, map rural-urban linkages	<ul style="list-style-type: none">What are the main urban-rural linkages (in terms of flows of people, information, money, value chains/commodities, etc.)?What specific economic sectors or market systems shape these linkages?What are the roles and responsibilities of IDP women and girls in these rural-urban linkages and market systems? What are the main barriers to their inclusion? What characteristics lead to the successful inclusion of DACs, particularly women?How has the drought impacted these rural-urban linkages and market systems? To what extent have they demonstrated resilience?How are these markets and rural-urban linkages expected to grow, shift, or change?<ul style="list-style-type: none">a. Are there opportunities to leverage urban-rural linkages or market growth areas for improved social capital, livelihoods, and incomes for women?b. What incentives or interventions could reduce barriers to or otherwise increase the inclusion of women in market systems, especially if organized in groups? [NA]
O3. Co-create proofs of concept for sustainable, market-led, and enterprise-based solutions	<p>Using human-centered design approaches to improve social capital and livelihood opportunities and protect, stabilize, and grow incomes of women DACs (potentially building off rural-urban connections) together with the SHG members and other stakeholders.</p> <ul style="list-style-type: none">a. What opportunities exist to support women's SHGs to generate more sustainable livelihoods for members, resilient markets, DAC communities, and the rural-urban continuum?b. What opportunities exist for connecting and replicating/growing the number of saving groups across rural and urban contexts, facilitating cross-context collaboration and pollination?

¹⁹ As based on the Scaling Solutions Project's personas; see Annex 3 for details.

5.1 Inception

In preparation for this activity, Danwadaag and BRCiS commissioned a literature review on the activity's main themes.²⁰ The Untethered Impact team built on this with a further desk review, included in the activity's inception report,²¹ that identified existing market mapping assessments,²² detailed their findings, and ensured that the activity was designed to make a unique contribution to the collective knowledge base.

Two members of Raagsan spearheaded a scoping exercise in Baidoa Town from July 1-4 to gain a better understanding of the profiles of the women in the SHGs selected by BRCiS and to inform the final design of the main field phase of the study. Findings from the scoping study are available in the activity's inception report and are incorporated herein as relevant.

5.2 Sampling

BRCiS bounded the scope of the activity to focus on NGO-funded IDP women-only SHGs, rather than those that were informal or that included men or host community members. BRCiS identified four of these groups through their existing network (two supported by Concern World Wide and two by IOM). Two of the groups are located in Barwaqo and two are in IDP sites in Horseed, in the northern part of Baidoa town on the main road to Barwaqo. Two of the groups have 15 members each and the other two have 10 each, for a total of 50 members.

This sampling strategy was in line with the exploratory nature of the activity, which was focused on conducting a rapid deep dive into the nuanced experiences and perspectives of a small number of women to inform the next two years of programming. This was a purposeful trade-off to conducting a wider, more representative study which would have been restricted to a shallower level of exploration given the available resources.

5.3 Interviews

This report primarily draws on 49 separate interviews and focus group discussions covering a total of 57 participants. This included participation of 39 SHG members from 4 women IDP-only SHGs (2 in IDP sites and 2 in Barwaqo) across various and, in some cases, repeated touchpoints. It also included interviews with 18 key informants.

²⁰ Danwadaag and BRCiS. 2023. [Literature Review – Scaling Up Durable Solutions and Increasing Resilience for Internally Displaced Somalis](#). USAID.

²¹ BRCiS, Danwadaag, and USAID. 2023. "Mixed Approach Learning Consultancy: Understanding Livelihood-Related Urban-Rural Connections for Women from Displacement Affected Communities (DACs) in South-West State of Somalia: Inception Report." Jenny Spencer and Badra Yusuf.

²² Notably, UN Women's 2021 [Market Assessment of Microbusiness Opportunities for Women in IDP Communities and Their Host Communities](#) is an extensive mapping of the microbusiness opportunities for IDPs and the available services and organizations that support them as well as Concern World Wide's 2020 [Mapping of Financial Services for SHGs and Barriers for Women to Access Microfinance Services in Somalia](#). Also of note: Springer et al.'s 2022 "[Comparative Resilience of Somali \(Non-Producer\) Grain and Livestock Market Systems in Baidoa and Hudur](#)," BRCiS' 2023 [Market Systems Resilience Assessment Report: Milk, Cowpeas, and Leafy Greens, in Baidoa and Surrounding Villages](#), and UN-HABITAT's 2023 [Baidoa City Strategy](#).

Table 2: Interviews and participants

Type	Participants/ description	Details	Data collection tools	#
FGDs	IDP women members of SHGs	5 women from each of 4 SHGs (2 in IDP sites and 2 in Barwaqo) participated in two sets of participatory, workshop-style FGDs (one during scoping and one during the main field phase). The scoping FGD introduced the women's livelihoods, market and rural connections, challenges and opportunities, goals and aspirations, and experiences in savings groups. The main FGD concentrated on their experiences in the SHGs, their networks, and the broader market system in which they operate.	Scoping: FGD checklist #1, member registration form #1 Main field phase: FGD checklist #2, member registration form #2	8 FGDs with 20 women ²³
IDIs	Holistic IDIs	Half-to-full day participatory, in-depth interviews with women IDP members of SHGs in their homes	Holistic IDI semi-structured questionnaire	9
	Market IDIs	Full day participatory, in-depth interviews with women IDP members of SHGs in their places of business	Market IDI semi-structured questionnaire	10
KIIs	SHG Chairladies	Chairladies from each of the target SHGs	Chairlady semi-structured questionnaire	4
	Financial service providers	Amal Bank, Salaam Bank, Midnimo Microfinance Institution	FSP semi-structured questionnaire	3
	Training centers	Somali Centre for Education and Consultancy (SCEC), South West Innovation Hub (SIH), Women Health Care and Relief Organization (WOHCRO)	Training organizations semi-structured questionnaire	3
	Cooperatives & trade associations	Bay Cooperative, Baidoa Chamber of Commerce, Barwaqo Business Group	Private sector organizations semi-structured tool	3
	Organizations supporting SHGs/VSLAs	Scoping: IOM	Scoping program team semi-structured questionnaire	1
		Main field phase: Concern World Wide, ACTED	Main field phase program team semi-structured questionnaire	2
	Other humanitarian actors	Protection Cluster Coordinator	Protection semi-structured questionnaire	1
	Government	SWS Ministry of Women, SWS Ministry of Commerce, SWS IDP Commissioner, Mayor/District Commissioner of Baidoa	Government actors semi-structured questionnaire	4
	Bondhere Savings Group Hub, Mogadishu	Bondhere Hub represents the outcome of a similar project undertaken in Mogadishu	Bondhere semi-structured questionnaire	1

* Despite repeated attempts, the research team was unable to contact and interview Dahabshiil and Hormuud Telecom at either their Baidoa office or Mogadishu headquarters.

The overall activity was also informed by 6 scoping interviews with traders, 4 KIIs with transporters and brokers, and 12 KIIs with traders and producers in Baidoa, Barwaqo, and two rural areas. The findings from these interviews are included in an accompanying report.

²³ Only 19 women were able to participate during scoping, but 20 participated during the main field phase.

5.4 Field data collection

The main research phase adopted a predominantly qualitative approach, although some quantitative data was collected and extracted from the qualitative findings. Most of the data collection tools were designed as semi-structured checklists focused on eliciting as much information as possible on the numerous topics and imposing minimal restrictions and assumptions. The research was fielded by Raagsan's team of Mogadishu and Baidoa-based researchers in the Maay dialect, the preferred language of most respondents, from September 9-28, 2023, with interviews followed up through mid-October.

5.5 Data cleaning and analysis

The information gleaned from the field data collection went through two rounds of cleaning and two rounds of analysis, including an initial data management exercise accompanied by narrative synthesis and a subsequent analysis that included calculation of summary statistics and qualitative thematic analysis. The findings from each data collection tool were triangulated thematically.

Table 3 presents the research matrix guiding the thematic analysis. Source abbreviations are listed at the bottom of the table. The team also coded and cross-listed information relevant to each theme when it emerged in the course of participants' responses to questions not explicitly outlined here.

Table 3: Research matrix

Theme	Sub-theme	Source*
Displacement context	Land tenure (incl. Barwaqo)	H IDI S1; KII IOM T2; KII Priv S3
	Land tenure for farming, gardening, livestock	H IDI S2
	Family separation	H IDI S5
	Personal connections to rural areas	S FGD S2; H IDI S5; KII IOM T3
Livelihoods and income	Main livelihoods & IGAs - current, compared to rural origin	S FGD S1-S2; H IDI S6; M IDI S2-S4; KII IOM T2; KII PT S3; KII TO S3; KII Gov S2-S3
	Livelihood-related decision-making	M IDI S4 & S6
	Skills - current & compared to rural origin	S FGD 1; M IDI S3; KII PT S3; KII TO S3
	Business assets & services	M IDI S7
	Expenses, LH/IGA income, income from other sources & total income; consumption/ spending	S FGD 1; M IDI S6
Women's market linkages	Market connections, incl. market links to rural origin, membership in other groups	S FGD S3; M FGD T4; M IDI S4-S5, KII MA & T&B annex table S5 - brief; KII IOM T3; KII PT S3; KII Gov S2-3
Financial inclusion	Financial inclusion - savings, loans, bank accounts	S FGD S1-3; KII FSP S3
	Trade credit	M IDI S4; KII FSP S5
	Savings groups (types, operations & functionality, impacts on members, impacts on financial inclusion, models for working together)	S FGD S3; M FGD T1-3; KII Chair S2-S8; KII PT S2; KII PT S2 & S4; KII FSP S4; KII Gov S2
	Saving, lending & financially supporting others	S FGD S3; KII Chair S5-6; H IDI S5; M IDI S6
Digital inclusion	Mobile phones & mobile money	H IDI S3 & S5; M IDI S7; KII FSP S7; KII MSP S2 & S3
Non-livelihood activities	Childcare	H IDI S7; M IDI S9
	Cooking	H IDI S7; M IDI S9
	Peri-urban agriculture	H IDI S2 & S7
	Other (ex. casual labor, seasonal labor)	H IDI S7-S8; M IDI S10
Relationships with others	Intra-household dynamics	M IDI S9
	Social connectedness	S FGD S2-3; H IDI S4
Safety & protection	Livelihood vs. non-livelihood	M FGD Reg; H IDI S4; M IDI S9; KII IOM T2; KII PCC S2-S4

Challenges, resilience & goals	Challenges (drought, conflict, other)	S FGD S1-S2; H IDI S6; M IDI S11; KII Chair S8; KII FSP S7; KII Gov S4
	Resilience	S FGD S2; KII Chair S8; H IDI S6; M IDI S11; KII TO S3; KII Gov S4
	Plans for future - goals & intent to remain	S FGD S1-2; H IDI S5
Recommendations	For women's livelihoods, rural and market linkages, connecting/ increasing savings groups...	M FGD T5; KII PT S3-S4; KII FSP S9-10; KII TO S3; KII Priv S7; KII Gov S5; KII Bond
Conclusions	Validation of SS personas	H IDI Narrative analysis, M IDI Narrative analysis, KII IOM T1, KII PT S5; KII Gov S6

*Where: S1, S2, S3 and T1, T2, T3 represent specific sections and themes within a given tool.

S FGD=Scoping study FGD with SHG women, S FGD Reg=Registration form used during scoping study FGD,

M FGD=Main field work FGD with SHG women, M FGD Reg= Registration form used during main field work FGD

KII Chair=Semi-structured KII with SHG Chairladies,

H IDI=Holistic IDI with women, conducted in homes, covering aspects of their lives beyond market activities,

M IDI=Market IDI with women, conducted at their place of business and focused on livelihood-related topics,

KII IOM=KII conducted with a Baidoa-based IOM representative during scoping,

KII PT=KII conducted with humanitarian and development program teams during the main field phase,

KII TO=KII with training organizations, KII FSP=KII with financial service providers,

KII PCC=KII with Protection Cluster Coordinator, KII Priv=KII with private sector organization

KII MSP=KII with mobile service provider (dropped due to non-response)

KII Gov=KII with government actors, KII Bond=KII with Bondhere Savings Group Hub in Mogadishu

Annex 2. Case studies

The following cases were selected to share a sense of all aspects of a given woman's life (land tenure, rural connection, livelihood, aspirations, etc.), as well the variability of experiences across the sample. Names and some other identifying details have been changed to support respondent confidentiality.

Holistic IDI Case #1: Example of a typical participant's life

Hawa is 25 and married, with two children and one more on the way. She arrived in Baidoa in 2012 and lived in an IDP camp until 2018 when she moved to Barwaqo. Before she moved, she lived in a large village called Awdiinle, roughly 30km from Baidoa Town and a major point of trade between the town and surrounding and far-of rural and international border areas. In Awdiinle, Hawa had a farm and used to generate income by selling crops that she grew. She came to Baidoa because some of her friends, who she had previously lived with in Awdiinle, invited her to join them. She doesn't have any educational background and is illiterate.

Now, she goes to cut old trees every afternoon with the other women from Barwaqo. The ladies sell this for firewood in Hanano 2 market. She also utilizes a small portion of her home's land to grow maize, trees, and grass, but only for domestic use – she says it is too small for commercial activity. Hawa would like to find a space to grow crops and raise livestock, because, she says, "It's my skill to grow/raise." Her livelihood has influenced how she feels about where she lives: "Living in Barwaaqo has its advantages, but it has impacted our livelihood and income-generating activities due to the lack of sustainable income sources. On the positive side, the safety in the area allows us to look for and sell firewood. However, our income here is inconsistent; some days we earn, and some days we don't." Hawa left her land in Awdiinle to be farmed by other family members, and they used to "send [her] some goods," but now she says they "don't pay [her] anymore."

When Hawa left Awdiinle, she also left behind some of her family, including her parents and in-laws, who were too old for the "tough journey." She now calls them, but she hasn't been able to afford airtime for the past four months. She also visits them "every week/month" because they are "old and vulnerable to everything," and sends them some of the goods and money she receives from humanitarian assistance. For instance, when she received \$90 monthly, she sent them \$20. She says she cannot bring her parents to Barwaqo because she does not have enough money.

As a resident of Barwaqo, Hawa owns her home and has an ownership certificate signed and authorized by the municipality. Before this certificate she felt that "there was a big concern of losing this place." Even though she had never been evicted before, she knew others who had been evicted. Now, she is no longer concerned, although she admits that if she "found a place better than this, one that offers stable livelihood/IGAs, educational facilities for our children, and a hospital, my family and I would honestly relocate there." Regardless, she is content in Barwaqo: "We are happy here because we have our own home, and our family is together. Additionally, the bond with our neighbors, as well as shared needs and visions, bring us joy and a sense of humility living here in Barwaaqo." She feels a strong sense of belonging, including to the host community. Membership in her SHG made her "feel empowered" and gives her "motivation to seek a better life."

Looking back since she and her family left her rural home, she reflects on her progress with optimism: "We have made significant achievements so far, such as owning a home and ensuring our safety. We are determined to pursue our dreams and push our boundaries to achieve as much as possible."

Holistic IDI Case #2: One of the more vulnerable, 'stuck' respondents

Ayan is a 33-year-old widow and a mother of four children – three boys and one girl. She originally comes from Buurdhuxunle, in the Wajid district of Bakool Region, where her original livelihood was as an agro-pastoralist. When drought struck in 2017, all of her livestock died, and she abandoned her land. She said simply that her husband died “some years ago.”

When she arrived in Baidoa, she first settled with her children in an IDP camp because she couldn't afford to rent a house, although she would have preferred to live with the host community, if possible, given its better educational opportunities for her children. She now lives in Barwaqo, where the government has provided land, which she enjoys: “I appreciate the nice neighbors, the environment, the people I live with, and the support I receive from them when needed. However, I am concerned about the occasional theft during the night.” Rather than displaced, she considers herself “resettled.”

Although durable solutions actors have noted that there are communal farming plots in Barwaqo, Ayan does not know about them and reports having no access to land. However, even if she did, she would not be able to afford to cultivate it. She keeps one sheep on her plot for domestic use. She does not currently have a sustainable livelihood and is dependent on her neighbors and brother for support. She says that her SHG “saved [her] life” and the lives of her children, because it gives her more income and more choices, which have helped her repay debt and support her family.

Ayan still interacts with her siblings living in her rural origin area, and she visits “from time to time” to check on her siblings and to provide them support. She also sends them cash or sorghum during hard times, “especially for hospital expenses.” Her brother bought her a mobile phone, which is a large part of how she maintains contact with her rural relatives: “I call my siblings to discuss rural security, family well-being, and their health. These conversations help me stay connected with them and provide support when needed.”

Ayan says she “feels like [she] belongs to the Baidoa community because [she] is treated like one of them.” Being a member of an SHG played a role in this because she “gets more respect” and can “participate in community decisions.” She wants to stay in Baidoa because she “wants to be part of the urban community,” and says this is especially true since the death of her husband. “Baidoa is more peaceful than my rural origin,” she explains. She “has no concerns about [her] current safety, and neither for [her] children.” While Ayan is illiterate, she says her greatest achievement since leaving her rural home is educating her children.

Market IDI case #1: Example of a somewhat typical respondent

Zeinab is a 40-year-old milk vendor who has lived in an IDP site since she arrived in Baidoa in 2018. She is a mother of eight children who all currently live with her, but her husband remains in Qansaxdheere District, farming and raising livestock on their land. Following her move to Baidoa, Zeinab entered the milk business due to previous knowledge regarding the production sector, noting that “When we lived in the village, camel and goat milk were essential components of our livelihood. So, it's a business I was very familiar with.” This knowledge, coupled with information from SHG members who shared the prospects of selling milk with them, and financial support of 700SHs from her husband, allowed Zeinab to begin this business. She pays \$6 per month to rent a stall next to her SHG sisters in a market that is a two-hour walk from her home.

While Zeinab no longer uses her farming skills from her rural origin, she has adapted her rural skills to her new urban setting. She shares her knowledge of agropastoral milk production with her

customers, and she notes that “I discuss their milk needs and offer insights based on my own experiences before they make their purchase.”

Zeinab sources her milk from a peri-urban supplier operating in a sub-village of Baidoa Town via a broker and transporter who delivers the products daily via motorbike. She was connected to this supplier via other SHG women who vouched for her trade credit worthiness. While she earns an average of approximately \$24 per week, Zeinab feels her financial stability is below average. The unpredictability of the milk supply and the amount of sales she makes each week means that her income is irregular, affecting her ability to contribute to her savings and make rent or credit payments. Currently, she must rely on a family member to watch her children, as the lack of sufficient income means she is unable to afford paying someone else to perform this duty.

Now that she is the primary income earner for her family, Zeinab has been able to increase her role in decision-making. Overall, the income from her milk stall as well as the support from her SHG has helped her provide for her family in terms of supplying better food and creating safe and somewhat stable environment to save for their futures.

Market IDI case #2: Example of an exceptional ‘positive deviant’

Warsame is a 38-year-old married woman who arrived in Baidoa in 2016 from her rural origins of Goof Mareere and Awdiinle. She currently resides in an IDP camp with her two children, while her husband remains in their rural home with his other wife. Warsame’s education has consisted of casual learning in math and business concepts such as profit and loss. Prior to her displacement, she did not have a primary livelihood, nor did she have knowledge about what sector or industry to embark on for her career journey once she arrived in Baidoa. However, once she moved to her camp she was influenced by advice from her mother, SHG members, and other camp neighbors to begin working in vegetable sales. With monetary support from her mother, she began operating a small kiosk in her camp selling candy and vegetables.

The trajectory of Warsame’s career was drastically altered when she received support from Concern World Wide in the form of a \$350 business grant that she used to expand her operations and sell a wider variety of goods (such as rice, maize, sorghum, peanuts, and tea). She estimates that 65 percent of her goods come from (or at least via) her rural origin, a main trade hub near Baidoa Town that link the city with surrounding rural areas. The remaining goods such as rice and sugar are brought in from Mogadishu, and she buys them via a Baidoa Main Market wholesaler. The grant not only allowed her to expand her product offerings, but also helped her open a new space. The new market she operates out of is a checkpoint at the edge of the town, where people pass on their way in and out of the city. She notes that “By operating here, I can not only generate income but also cultivate a growing customer base, leading to increased profits.” Through Concern trainings and the continued support of her mother, she has been able to overcome the fears that first plagued her when entering the business.

While she did not have previous experience working outside of the home, she does have rural knowledge related to farming that she is unable to leverage in her current situation. Specifically, in Goof Mareere she had experiences working with camels and goats, and notes that these skills could be used for income generating activities. However, Warsame does not have an intention of using these livestock skills in the future in Baidoa Town, as she is currently focusing on developing her shop, remarking “[I] push myself to develop this shop and become financially successful.”

Through the development of business skills and her participation in an SHG, Warsame has grown confident in the stability of her current livelihood and IGAs. Also, thanks to her involvement in an

SHG, Warsame is able to comfortably demonstrate her credit worthiness to suppliers, stating that “Whenever I told the supplier or creditor that I am a part of an SHG he believes that I can afford to pay even if I am losing the business.”

With her new shop and Baidoa market connections, Warsame earns \$80 per week and is able to pay personal expenses such as school fees, health costs, food bills, as well as business expenses such as rent and transportation costs. She credits her family, her fellow SHG members, and persistence as the driving forces behind her success in combating the challenges that led up until this point in her livelihood journey.

Annex 3. Validation of the Scaling Solutions Personas

One objective of this study was to use the in-depth, qualitative data to validate the personas developed for the Scaling Solutions project, available below for ease of reference, which were developed based on secondary data sources.

Key informants who were asked to validate summaries of the existing personas all agreed with them. Notable demographic groups that could potentially be added include IDPs/DACs living with relatives or acquaintances in the host community, teenage girls, and *bush bariis* (members of the host community pretending to be IDPs to receive aid).

Narrative analysis suggests that nearly all of the women in the IDIs—even those who are relatively vulnerable or living in IDP sites—are most similar to the “Barwaaqo – Stable 1” persona. This may be expected given that they are all, by design, part of an SHG, and nearly half, again by design, are in Barwaaqo. While their exact characteristics vary and although most are not literate, they tend to own or have free housing, earn income to varying degrees (though not always enough to meet their basic needs), and feel a sense of belonging and safety. Even the few who depend on others for financial support exhibited sufficient land tenure, social capital, and satisfaction with their lives to warrant the researchers considering them to be ‘stable.’ Notably, most are also in protracted situations, as all but one arriving prior to 2020. It is the researchers’ understanding that, for the most part, women DACs do not join SHGs until they have been in Baidoa Town long enough to achieve relative stability. This order of causality may matter.

Importantly, the personas may be read by some to imply that only women *in Barwaaqo* can be in stable situations. The findings of this study demonstrate that women in IDP sites and other tenure arrangements—such as communal land purchases and living in government-supported IDP sites with long-term tenure agreements—can achieve similar stability. The fact that the sample, which was snowball sampled via BRCiS’ contacts with organizations supporting SHGs, did not include many women in unstable living situations cannot speak to whether such stability is possible for women who do not have long-term tenure.

The following outline the personas of women IDPs developed by the Scaling Solutions Project.

Main personas

In crisis – “Recently Fled”: **Khadija** is vulnerable. She is 27 years old with 3 children and has recently fled her village due to the drought. She has been sent ahead by her family to see what opportunities exist and whether her family can benefit from relief aid. She is illiterate but has farming skills from her village home. She is from a major clan.

In crisis – “Forced Eviction”: **Rukia** faces daily risks. She regularly confronts the possibility of eviction from the informal settlement she is in with her 6 children. Rukia is 45 and is divorced and will follow the camp leader to the next location identified. The landowner and camp leader know she claims cash benefits and demands a cut from the assistance monthly. She was given two days by the landowner to evacuate. Rukia cannot go back to her hometown as she doesn’t have anything left there.

Stuck – Halima is 30 years old, has 2 kids and is a widow. Three years ago, she fled her rural town and moved a few times before coming to Baidoa. She has been looking for a job that gives her a consistent income but, in the meantime, engages in trade, selling small items like cigarettes, sweets and phone cards to make ends meet. She earns from various income streams and has created her own connections. However, she remains in poverty as she does not have a stable income, so often needs to turn to cash assistance or loans from her connections.

Barwaaqo “Stable 1” – Fatima has been resettled with her family to Barwaaqo where she lives in a house built by IOM and was given cash as part of her transition from Baidoa town to this new area. She is 42, has some limited literacy, she has 7 children, her husband is absent most of the time but remits some money sometimes, and her daughter sells firewood to support the family. Fatima is considered lucky as she has access to necessities and is in a safe location. She belongs to a recently established SHG. Because she lives in Barwaaqo, connectivity with Baidoa town is an issue and she travels there very rarely. She relies on the local Barwaaqo market to buy things.

Barwaaqo “Stable 2” – Sadia has left her disabled mother in Barwaaqo to settle in Hanano, an informal settlement nearby, to receive aid assistance. She goes to Baidoa daily to look for domestic work. She finds ad hoc domestic work but does not always get paid. She begs on days she does not get paid for the work she has done, and she is at risk of sexual violence inside the camp, and while traveling to and within Baidoa town.

The Scaling Solutions project has applied these personas to a range of potential livelihood interventions, such as clean cookstoves and peri-urban agriculture and developed additional personas relevant to these interventions.

Peri-urban agriculture personas (for subsistence or commercial use)

Fatima (Barwaaqo Stable 1) comes from an agricultural background, has some vacant space on her plot, and has access to communal land as part of Barwaaqo; however, consistent water is still a challenge. Her community linkages in Barwaaqo may support her in collaborating with community members and sharing resources and knowledge. While subsistence farming primarily focuses on meeting household food needs, understanding local market demands can create additional opportunities. Being aware of market preferences, seasonal demand, and potential buyers in nearby communities can allow subsistence farmers to sell surplus produce, generate income, and enhance their economic well-being. Fatima’s Self-Help Group could help her stay aware of these dynamics. Fatima’s daughter is old enough to collect firewood on her own and can therefore support Fatima in managing the household and watching her other children when she is not in school. Fatima is interested in more livelihood options for her and her neighbors. She would consider working for a local cooperative or privately owned farm, especially if it were adjacent to the Barwaaqo resettlement scheme. Fatima’s eldest daughter is responsible and can look after the younger children if she was to find a full-time job. Fatima would not have access to transport if the job was outside the Barwaaqo area.

Sadia (Barwaaqo Stable 2) does not have access to land and water in Hanano, therefore, any farming opportunity in Barwaaqo would have to have better prospects for her own livelihood, in comparison to what she receives in Hanano from cash assistance and the other income generating activities she undertakes in the area. She also has no agricultural background, so she would require additional training and motivation to undertake farming. Sadia’s father and brother, still in rural Hudur, are suffering from the drought, and can move to Barwaaqo as her mother is already established with a house and land. Given that they both have farming skills and the land and water available to them in Barwaaqo, they can engage in agricultural activities whilst Sadia remains in Hanano, until the entire family are more stable. Sadia has basic literacy and could potentially pick up skills fast. A fast and good income is needed for Sadia to give up the aid assistance and it would not be an instant switch for Sadia. She would primarily consider employment opportunities from a cooperative or privately owned business if it were adjacent to Hanano or the Barwaaqo resettlement scheme. If the job was outside Barwaaqo and closer to Hanano, she may choose to stay and save on transport costs while also continuing to benefit from NGO support.

Halima (Stuck) does not have access to land or any connections to Barwaaqo, but she may with support be able to find a small parcel of land within Baidoa to rent, in collaboration with other women or a cooperative. She is entrepreneurial, given that she runs a kiosk selling small items, uses her connections to access water from NGOs, and has been able to pay back loans for her children's school fees. She may or may not have an agricultural background. She would also likely have access to nurseries that NGOs set up in the IDP camp she lives in. Halima would benefit from having a more secure income generating activity. Given her entrepreneurial endeavors with her kiosk, she would be able to take on a job and new skills quite easily and do well. However, she may not want to go from running her kiosk to farming given that she is a protracted IDP and has probably forgotten any farming skills she may have had before. On the other hand, given the right employment situation, Halima would consider moving within the Baidoa area to live closer to the farming scheme – as she has navigated a move multiple times in the last three years.

Rukia (Forced eviction) and Khadija (Recently fled) May be interested in or able to farm as a job if other support was provided.

Agro-entrepreneur interested in doing business: Businessperson who owns land around DACs (including those resettled to places like Barwaaqo) or wants to buy land in those areas but does not live there. He believes it is risky but is looking for an opportunity to invest in. Therefore, he can then employ one of our personas, or he may buy things from our personas (off-farm value chain).

Leaders of farming cooperatives: Farming cooperatives play a crucial role in organizing and empowering farmers in peri-urban areas. They can provide collective bargaining power, facilitate access to inputs and services, and promote knowledge sharing and skill development among their members. Investment in strengthening farming cooperatives through capacity building, training programs, and access to financing can enhance their ability to employ individuals from DACs.

Husbands or other adult male relatives: They have supported the primary personas in settling in urban areas to hedge their bets as a family. If they see farming opportunities, they may support in different ways, including adjusting their seasonal working patterns.

Clean cookstoves personas

Fatima, Halima, and Sadia may be potential distributors for clean cookstove companies. In particular, Halima and Fatima have likely gained trust from their networks because they have been living in the same place for a while, come from stronger clans, and have shown some entrepreneurial capabilities and ability to pay back loans, and they have achieved sufficient stability to be trained as distributors. Each of the women generally only have access to the camps they reside in or are otherwise limited to traveling by foot, although Halima may have access to a wider network because of her kiosk and many moves.