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## **Towards Overcoming Poverty in Somalia: Conflict Resolution, Gender Parity and Microfinance as Means**

*“Hey society! You have the honour and the respect;  
The man who says: ‘You have no freedom to choose alternatives’  
We say: ‘You know nothing about this society’,  
Folks, you don’t allow yourselves unguarded and don’t give up in the face of lacking hope!”  
Maxamed Ibraahin Warsame ‘Hadraawi’, Somali poet*

Somalia, located in the horn of Africa, is replete with political instability that substantially restricts its society's capacity for food security, economic growth and gender equality. This political instability can be traced to the country's colonial history. Similar to several other African countries, Somalia was under colonial rule by European nations in the 19th and 20th centuries. The shifts in colonizing "authority" forced Somalia to adjust to multiple forms of governmental regulations. On July 1960, Somalia finally gained its independence ("Somalia"). Unfortunately, and due in large part to the impact of colonization, the country's long-awaited independence resulted in a divided nation lacking a cohesive government structure. This historical inheritance continues to greatly impact the standard of living in present day Somalia.

The transition from colonial rule to independence resulted in violent internal conflicts between rival clans. Despite internal tensions, Somalia, a relatively homogenous country, compared to many other African nations, was eager for unification. However, the idea of unification strained relations between Somalia and its neighboring countries. Because of continuous civil wars and a weak centralized government, Somalia has remained in an intergenerational cycle of poverty defined by food insecurity, health concerns, infrastructural deficiencies, divided communities, and lack of access to education - especially for women.

Despite the tumultuous political strife, Somali culture deeply values family life. Families usually average about five people: father, mother and three children (“The Somali Family”). Predominantly Sunni Muslim, about one-fifth of the population practices polygamy and follows the fundamentalist teachings of the Qur’an that dictates the role of women in society. Women are considered to be the property of their fathers or their husbands. As a result, they are prevented from access to matters of finance and property ownership. Traditionally, women tend to marry at a young age and bear children as soon as possible in order to have more helpers in household tasks. Due to this traditional lifestyle, women are considered as caretakers of the family, not providers. Men, on the other hand, are expected to provide financial income for the family. Most families live under a patrilineal clan and often unify with other clans for personal protection and food production (“Overview of Somali Culture”). Unfortunately, with continued civil wars, many men are not available, and the women are left to farm the land with little knowledge of agriculture, inability to produce at a level that provides overages for sale, and no land rights.

According to the World Factbook, approximately 62% of the total population in Somalia lives in rural, desert areas with total arable land of 1.73%. Agriculture production of corn, sugarcane, mangoes, cereal, and rice represents 71% of the labor force and almost 59% of the country’s GDP. Deforestation, soil erosion, droughts, and floods during the rainy season are several factors that small farm holders have to struggle with as they attempt to provide food for their families and produce excess product to sell at market. Recent data by the Food Security and Nutrition Analysis Unit of Somalia indicates that the latter

part of this year will be even worse. Trade embargoes, increasing global food prices due to supply shortages, less than expected rainfall, and continued armed conflict are contributing to the deterioration in the standard of living for a people that are already at the bottom of the Human Development Index ("FSNAU releases the quarterly Food Security and Nutrition Brief - Focus on Post Gu Season Early Warning").

Other staggering barriers that restrict Somalis from economic prosperity and gender equality include: civil wars, limited land rights for women, gender disparity in education and politics, and climate change. Many of these barriers are the direct results of inefficient and insufficient governmental responses that force Somalis to exist in a state of extreme poverty.

While civil war affects the agricultural economy as a whole, it locally shatters families by leaving women husbandless and children fatherless. Women are expected to take on the role of both parental figures in the family—as caretakers and providers. Sharia laws are followed in Somalia which tend to promote discriminatory practices against women. For instance, women are not prohibited from inheriting land under civil law; however, once received, that land must be turned over to their husband or the male head of household. Sharia laws limit women's access to land ownership and financial inclusion. As most men are involved in the armed conflict, women are left with land they cannot officially own or protect. Women will farm the land only to have the crops ravaged by warring factions or other tribes. In some cases, the land and crops are burned and the women are displaced from their homes for no other reason than the lack of a male head of household present. There is little, if any, government intervention to protect the women and their crops which tends to leave them susceptible to malnourishment and economic despair.

Access to education, a powerful stepping stone to greater socioeconomic opportunity, is severely lacking in Somalia. According to the UN Data Handbook 2014, only 40% of the population enrolls in primary school, one of the lowest percentages in the world ("Somalia Population & Crisis"). Because of cultural and social barriers, only 36% of students are female ("Somalia's Education Crisis"). Since the economy is primarily focused on agriculture, education is generally not seen as a necessity, especially for females. Similarly, girls are greatly discouraged from pursuing higher education. Instead, most women undergo arranged marriages at a young age ("A Look at Women in Somalia"). This makes it extremely rare to see women in any career aside from caretaking or farming which enables gender inequality, fosters a male-dominant society and propagates the generation-to-generation subjugation of women to minority status ("6 Achieve Universal Primary Education"). However, there is hope! In 2011, Aswan Mahmoud Jibril became one of the first female prosecutors in Somaliland ("Somaliland's First Female Prosecutors"). It took 51 years for a woman to finally attain a highly-educated position. Even though it is gradual, Somali women are gaining more opportunities that will eventually crack gender inequality and pave the way towards a more equitable society.

Aside from unequal female representation in schools, most Somali educational institutions lack the necessary infrastructure for student success. With a GDP of \$5.896 billion, Somalia ranks as one of the poorest countries in the world ("World Factbook"). Decades of civil war and ineffective government have only added to this problem. Around 90% of schools were partially destroyed during and after the wars, exacerbating the existing problem of low enrollment rates ("Somalia's Education Crisis"). Even those that are enrolled in school face obstacles of inadequate infrastructure, insufficient textbooks, non-standardized curriculum, and scarcity of qualified teachers. The educational system in Somalia needs improvement if the country is to diversify its economy beyond agriculture.

Agriculture is the backbone of Somalia's economy and climate change is negatively impacting economic growth and sustainable food security. Due to the rise in global temperatures, moisture evaporates from the land which has left Somalia in an almost permanent state of drought for the past five years ("More

Droughts”). Recent severe cases of drought caused widespread famine. In July 2011, the United Nations declared famine in two southern regions in Somalia (the last declared famine was in 1991) while the rest of the area was classified at emergency level (“UN Declares Famine in Two Regions of Southern Somalia”). More than 4 million people were impacted by a shortage of food and water from crop failures. Unsurprisingly, only 30% of the population had access to clean water. Despite this shocking statistic, the U.N. declared the famine over in February 2012, but Somalis are currently experiencing yet another water shortage due to an emerging El Niño system this year. Because Somalia’s economy is so reliant on agriculture, climate change poses an extreme challenge to its growth.

It is not surprising that the discussed obstacles preventing Somalia from attaining food security and economic prosperity are interrelated. Knowledge is power and can promote awareness of basic human rights, a higher regard for health issues, and a desire for freedom offered by financial security. By providing education to all females, change will begin to occur in the basic standard of living which will then eventually lead to solutions in other problematic areas. For example, alleviating gender inequality in education, employment, and financial inclusion would provide women with the knowledge, rights, and financial means to increase agricultural production and own their land. Addressing the problems of climate change will encourage the development of sustainability versus basic sustenance. Political stability will encourage gender parity in education and functional responses to environmental problems, providing a path towards upward economic mobility for all people of Somalia. Finally, allowing women the right to vote will create the opportunity for women to force the government to deal with issues such as child mortality, disease, abuse, and education. A circular flow will exist that will enact real change in Somalia that leads to the betterment of an entire society versus that of a few.

Like many compelling problems, there are often tangible solutions that get lost in complex bureaucracies and politicized society. Due to the immense differences in religion, culture, topography, and political infrastructure between tribal villages (some just a few miles apart), there cannot be a “one size fits all” solution. Implementation of changes must address the unique differences by determining first-hand the wants and needs of the people. Once this has been accomplished, the government must take action to work with other countries, corporate industries, and non-governmental organizations (NGOs) to address the challenges in Somalia.

In 2000, the United Nations formulated eight Millennium Development Goals (MDGs) to solve food insecurity by 2015. The UN challenged the world to come together as one to solve the global crises that affect all of our economies. Realistically, eradicating extreme hunger and poverty (MDG 1), achieving universal primary education (MDG 2) or promoting gender equality (MDG 3) by 2015 was a tall order but much improvement has been made worldwide, including Somalia. The proverb, “*It takes a village to raise a child*” epitomizes the situation in Somalia. Based on Somalia’s low GDP per capita, continual outbreaks of civil strife, lack of access to resources, and unpredictable climate change, it is obvious that Somalia cannot enact change on its own. The MDGs urge each and every one of us to help Somalia, and others, to rise from poverty if we want to make eight reasonable goals into eight realistic goals (“Millennium Summit 2000”).

Similar to the MDGs, World Vision International (WVI), an NGO, tackles the obstacles to food security in Somalia. Unlike most organizations, WVI uses their funds to help one family at a time. For example, Gaalo Adan Ali, a mother of nine, was severely impacted by the 2011 famine (“World Vision Shelter Project Assists Drought Affected Family from Somalia”). She lost two of her children to starvation. Besides that, her family fell victim to poor sanitation due to her disheveled house made of old pieces of clothing and loose sticks. WVI responded by providing medical aid to Gaalo’s son who suffered from diarrhea, and by building a better house for their family, also known as the Shelter Project. Gaalo’s family is just one of the 400 families that WVI has helped restore hope and guide towards greater opportunity. The pivotal and transformative role that NGOs play in providing emergency relief for IDPs highlights the

importance of ensuring that organizations like WVI are adequately funded. Sadly, only 12% of Somalia's humanitarian aid has been met as WVI lacks \$822 of promised US aid. An increase in donations or support for WVI would directly help many families receive basic necessities in life, such as durable and hygienic shelter ("Risk of Relapse: Somalia Crisis Alert").

In a country filled with turmoil, is it even possible to reduce the cycle of intergenerational poverty and attain food security? With collaborative efforts by tribal clans, the Somali government, NGOs, and foreign aid, anything is achievable. Collaborative efforts should be made to grant land rights to women, improve the education system, and most importantly, utilize microfinance and financial inclusion as a tool to promote economic growth. These methods are not the solution, but rather tools to attain food security and gender equality in Somalia.

As previously mentioned, the oppression of women under Sharia laws creates conditions that are untenable for any prolonged agricultural sustainability, food security, or economic development. Somali women cannot own land even if they are the sole providers in their families. In addition, they do not have the right to obtain bank loans. Without a male counterpart, women are financially crippled and cannot provide for their families. It is understandable that adhering to Sharia laws is part of tradition, but it also makes it more difficult to enact changes that could provide for greater financial growth and stability throughout the country. If land rights are granted to women, there will be fewer malnourished families. There would not be one provider for the family, but instead two, providing double potential for financial gains. As a result, the standard of living for Somali society could increase and thus bring Somalia one step closer to attaining agricultural sustainability, food security and gender equality.

Analogous to granting land rights to women, improving the education system would provide a myriad of opportunity for future generations to contribute to the economic development of Somalia. The scarcity of educational opportunity makes it extremely difficult to promote non-agricultural forms of employment. The Somali government must find a way to ensure that everyone has access to a safe school environment free from civil wars. NGOs and global organizations should work with the government to first, achieve the safety of the students, and to second, expose students to other vocational possibilities through education. If women realize that there are more opportunities available to them, it might foster their interests outside of caretaking. Most importantly, they will be more inclined to learn about their human rights such as voting. With the help of the United Nations Development Program (UNDP), many women are empowered to pursue higher education for that purpose. This exemplifies the mission of many global organizations that aim to alleviate gender inequality through education. The UNDP also provides scholarships for Somali girls to pursue "non-traditional" careers. With a little monetary boost, many women could take advantage of the UNDP's aid and eventually increase representation in fields that are traditionally dominated by men; thus leveling the playing field in the employment sector while also exposing them to their human rights ("Small Business Grants Help People Reach Their Dreams").

Finally, it is critical to address the need of funding for and financial inclusion of women in Somalia. Microfinance is a very unique tool that fosters entrepreneurship in an agricultural economy by providing small loans to individuals, especially women that do not have credit or collateral to procure loans from commercial banks. The ability to purchase seeds (like drought-resistant seeds), fertilizer, and tools allows farmers to increase crop production so that in lieu of sustenance farming, they are able to produce a surplus to sell at markets. Providing microfinance loans to women will not just increase agricultural production. Those surplus sales will improve the standard of living by enabling the payment of tuition, ensuring health through vaccinations, and repairs to their shelter. Microfinance-based communal programs also offer education in budgeting, production, marketing, and even reading and writing. While providing aid for developing nations is necessary, endowing communities with the tools necessary for self-sufficiency is a crucial step towards sustainable independence. In the last 10 years, microfinance

loans have been proven to allow individuals to increase self-sufficiency through micro entrepreneurial ventures such as farming, weaving, clothing, and small market sales (Kavass).

Due to gender discrimination and limited access to commercial banks, it is currently an enormous challenge to become a successful businesswoman in Somalia ("The Potential of Microfinance in Somalia's Economic Development"). This is where microfinance institutions (MFIs) and collaborating organizations such as KIVA and Silatech come into play. KIVA leverages the Internet through crowd-funding to provide loans to entrepreneurs in developing areas worldwide to help alleviate poverty. Similar to KIVA, Silatech cooperates with financial institutions to provide young entrepreneurs with financial training. Some of their major projects include creating a "greenfield" microfinance institution and advocating for youth self-employment ("What We Do"). Greenfield MFIs represent a consortium of worldwide financial institutions that set a goal to offer not just microfinance loans but financial inclusion services to countries in Sub-Saharan Africa. Financial inclusion represents loans and education for checking and savings that focuses on micro entrepreneurial ventures. The model has been quite successful and by the end of 2012, there were 31 greenfield MFIs in Sub-Saharan Africa with more than 700,000 loans totaling a \$527 million loan portfolio and deposit accounts totaling approximately \$445 million (Earle).

MFIs provide a different economic route for both rural and urban families. This makes it important to raise awareness of these particular organizations, so that the many different opportunities they provide might be more widely known. Most importantly, microfinance fills in the gap that local Somali commercial banks cannot achieve through loans and financial education.

*"Somalia is an important story in the world, and it [needs] to be told"* stated Amanda Lindhout, a journalist held captive in Somalia for 15 months. Life in Somalia is not just another heart-breaking tale. Instead, it is a narrative of persistence and resilience. Somalia's history has shaped it into its present existence of turmoil. However, it does not have to continue on this path! Every country undergoes times of great distress and they must get through it one step at a time. That is why enacting change through encouraging an end to civil conflict and implementing gender equity through land rights, access to an education, and microfinance services are utterly crucial. These acts of change have the potential to revolutionize Somalia and to restore it to conditions of peace and prosperity.

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