Kaylan Callahan Southwind High School Memphis, TN Somalia, Factor 14

Somalia: Human Rights – Addressing gender, cultural and economic discrimination and improving access to credit and securing property rights for the poor and marginalized (microfinance)

I have always said there is only one thing that can bring our nation down Our dependence on foreign countries for food and energy.

Agriculture is the backbone of our economy.

- John Salazar, Commissioner, Colorado Department of Agriculture

The Reconstruction of America after the Civil War produced a revolutionary idea of promising land to newly freed slaves. Just imagine how profoundly different the United States would have been if this policy had been truly implemented; giving newly freed men access to land ownership and the chance to become economically self-sufficient, with the ability to eventually accrue and pass on wealth to future generations. What was the real reason behind the promise made to former slaves of "40 Acres and a Mule?" Special Field Order number 15 signed by President Lincoln was a way in which newly freed slaves could become land owners and thereby begin the process of becoming productive citizens after the civil war and abolishment of slavery ("40 Acres and a Mule Promise to Slaves: The Real Story"). The idea behind providing land ownership under Special Field Order 15, allowed for families to produce their own food; thus, affording them the ability to build wealth and establish a sustainable living for future generations. Fast forward to the 21st Century, travel across the Indian Ocean approximately 7,825 miles from the United States to Somalia, one will find a war torn country, where drought, disease and famine have devastated the landscape and the people. Could Somalia benefit from the concept of "40 Acres and a Mule"?

In 2011, millions of Somalis were affected by a food crisis caused by the impacts of drought, high food prices, and a limited humanitarian response. In July 2011, the United Nations declared famine in two regions of southern Somalia, while all other regions in the south were classified at Emergency level. At the height of the crisis, 6 areas faced famine and drought conditions and a total of 4 million people were affected, 3 million of which were in the southern part of Somalia. As of August 2012, 2 million people were still categorized as at Crisis and Emergency levels of food insecurity throughout the country of Somalia (Catholic Relief Services | Somalia). The number of people in need of aid in Somalia has increased by 77 % since the start of 2008, affecting a total of 3.2 million people (43% of the entire population of Somalia) ("Where We Work: Somalia"). According to a report released by the Famine Early Warning System Network, approximately 258,000 Somalis died in the famine of 2010 – 2012; with more than half of those under the age of 5 ("Study Suggests 258,000 Somalis Died Due to Severe Food Security and Famine") . This statistic is especially startling as the economy of Somalia is mostly agrarian and people rely on crops to feed their families. Even though the United Nations announced in February 2012 that the famine was over, the devastation to the people and the land will take years to overcome.

Another staggering statistic is that Somalia ranks as the 4th poorest country in the world; the GDP per capita (per population) in Somalia is \$600 per year compared to the GDP of \$49,965 per year in the United States. Educational statistics are equally unsettling. Did you know that only 27% of the population is literate, and of the 30% of population that do attend school, the drop rate is equivalent to 8th grade in the United States? ("World Factbook.")

Women in Somalia usually conceive children at a young age; the Somali family averages approximately five people; father, mother and three children ("The Somali Family"). The traditional diet of the Somali people are rice, bananas, sheep, goats and cattle, with little fresh fruit or vegetables. Meat is ritually slaughtered according to Islamic law, traditional Somali bread is similar to pita bread and coffee and teas are their main beverages. According to custom, Somali's eat with the right hand and men and women eat separately. Qat a mild stimulant used by some Somalia men is derived from fresh leaves of the Catha edulis tree and is also part of their diet to avoid depression ("Cultural Group Guides-Somalia"). Unfortunately, charcoal burning is involved in producing Qat and is causing increased water issues due to deforestation of the land.

Education continues to be a challenge in Somalia as culture and religion dictate that education is not necessary for girls after a certain age and a majority of women cannot read or write. Although the government has made effort to increase delivery of education to all Somali children, it is a slow process due to continued civil strife and lack of infrastructure in rural areas. Numerous non-governmental organizations have also made efforts to increase education to the children of Somali but again culture in a traditional economy is hard to overcome. According to UNICEF, only 710,860 children out of an estimated 1.7 million children (42%) are in school and approximately 36% of those are girls. It is difficult to find female teachers as many Somali women are not educated themselves. As enrollment in primary schools increase, we now witness a trickle up effect of an increased demand for secondary education. Yet, we find the number of female students enrolled in secondary education to decline substantially from that of primary education to only 28%. Oftentimes, young girls are pulled out of school at the conclusion of their primary years to work the land, help with chores, or to get married and take care of their own households ("Education in Somalia"). Unfortunately, lack of secondary education places women at a disadvantage for future growth and development as they will not have the necessary knowledge and skills to run a family, run a business, and/or run for political office. Education has always been equated with power and success, yet this is being taken away from thousands of children in Somalia before they even begin their adult life.

Some of the major barriers to improving productivity in Somalia are: (1) war, (2) disease, (3) gender inequality, (4) limited land rights for women, (5) lack of education, and (6) climate change. Many of Somalia's social norms are a derivative of their religion. Religion in Somalia is represented by 100% of the country as Sunni Muslims who strictly adhere to the teachings of the Quran. Somalia has suffered from prolonged civil war since the control of the government collapsed in 1991. The country remains in a fusion of social, moral and economical disarray.

Women and children are without husbands and fathers; which places huge responsibilities of managing a home strictly on the women. This alone creates additional burdens on the already fragile family structure. Women in Somalia do not have the same rights as men, they are not allowed to own land or obtain loans from banks. This is in stark contrast to their male counterparts. Men can own farmland and be granted loans from banks to supply food, clothing and basic necessities for the family; women are not afforded these opportunities and have not been taught to deal with these basic issues. Given that it is extremely difficult, if not impossible, for the women to financially support their families under these circumstances; they are further subjected to additional hardships; to include sexual and physical abuse with virtually no legal system to intervene on their behalf.

Unfortunately these factors are deteriorating every day. Somalia is in a state of turmoil, diseases such as polio are on the rise, children are dying at a fast rate from starvation and women are facing a dark future because of gender inequality. As a result of the famine and war more than a million Somalia's are refugees and displaced to surrounding nations and another million are disbursed inside the country. Although the government has attempted to curtail outbreaks of violence, there are still remnants of fighting going on. On July 5, 2013, the port city of Kismayu erupted into violence as rival clans fought

over control of the city. At least 71 people were killed with more than 300 wounded, but even more critical, was the long-term destruction of economic growth for a population that was just beginning to recover from prior civil wars ("New York Times"). Then, in the past two months, the capital city of Mogadishu has been the target of several car bombs by Al-Shabaab rebels wanting a return to the government that was deposed in 1991 ("Reuters"). The continued fighting across the country is taking a toll on innocent lives daily and leaving families destitute. Mothers left as widows from the war must fend for the entire family. Knowing that in Somalia women are not afforded the opportunity of land ownership as a means of producing food and can't secure loans from the banks, the effects will result in paramount and unnecessary suffering for both the mother and children. In reflecting on this war, one cannot help but think about and have empathy for the many millions of innocent hardworking people who find themselves in the cross fire of what appears to be a never ending cycle of hardship, violence, starvation, famine and disease, and its only getting worse.

Climate change is another barrier to economic growth and development. Many scientists concluded that the most recent drought was a direct result of climate change and global warming. A Somali non-governmental organization, Candlelight, which focuses its' efforts on promoting sustainable development has suggested the following to combat climate change: (1) a more efficient method of water utilization; (2) water harvesting; (3) soil conservation; and (4) reforestation ("Somaliland Needs Own Plan for Climate Change"). In addition to Candlelight, there are numerous corporations that are working diligently on providing advances in agriculture to deal with climate change and drought. DuPont Pioneer, a world leader in product development and supplier of advanced plant genetics, has created a drought resistant seed (Aquamax) that is currently being tested to improve the productivity of crops during periods of drought. John Soper, Vice President, Pioneer Crop Genetics Research and Development, was quoted as saying "Drought is a universal challenge that must be addressed to feed a hungry planet. It will take many of us working together in collaborations, like DROPS, to bring farmers solutions for combating drought globally" (Bachmann).

A major goal for the government should be to continue to establish partnerships with other countries and corporate industries. These partnerships can provide assistance and solutions to the Somalia government with rebuilding its infrastructure. Such projects should include rebuilding roads, providing access to education and creating avenues for the development of local small businesses to develop products such as small irrigation systems to help combat periods of severe drought. Also, non-financial services such as literacy programs should be developed through community outreach programs at no cost to citizens. To combat the violence against women both legal and institutional reform has to be considered. The United Nations' Millennium Development Goals (MDGs) are to eradicate extreme poverty and hunger, achieve universal primary education, promote gender equality, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria and other diseases, ensure environmental sustainability and develop a Global Partnership for Development ("Millennium Development Goals"). Even though the UN set a target date of 2015 for achievement of these goals, many which will not be accomplished by then, efforts should continue to work in the direction of these goals. Many of my recommendations are in alignment with the goals of the United Nations MDGs.

Finally, we must look at two issues that are crucial to changing the structure of agricultural sustainability and economic growth and development—land rights for women and equal access to financial services. Around the world, the women of the household have always had responsibility for healthcare and education. If given the power to pull themselves out of poverty, they will have the means to not only feed their children, but provide them with proper healthcare and an education beyond primary years. This in turn will translate into healthier and more educated citizens who will require more from their government and from their country's standard of living for all citizens. It has been proven in many other countries that women are the lifeblood of the household and will, if given the opportunity, support,

nurture, and educate their children, with the ultimate goal of providing the family with economic sustainability for future generations.

Under current Islamic law in Somalia, women are not allowed to own property unless it is held in a man's name. Many times women who lose their husbands also lose their land and their homes as they are usually given to a male member of the family. Even though women produce approximately 80% of the crops in Africa, very few have any clear ownership of the land they farm (Zulfiqar). If women were afforded equal rights they would be able to own land on which to farm and produce food for their families as well as have the ability to sell food produced from their land at market. This in turn will provide the family with a steady income. Unfortunately, without land and property rights, women do not have access to the financial services that their male counterparts have and thus the ability to obtain loans is nonexistent. Again this creates a situation of leaving women and their children in a cycle of poverty that can rarely be overcome.

Microfinance can be a valuable tool to promote economic growth and development and assist in the eradication of poverty. Loans are made in small amounts, especially to women, who usually do not have any type of credit or collateral. Repayment terms are quite generous so that the borrower is not placed in a position of being unable to make their monthly payments and although there have been known cases of usurious interest rates, microfinance institutions are now being more careful to charge "reasonable" interest rates for the risk that is being taken. There are numerous organizations providing microfinance loans all over the world, including Somalia. These include KIVA.org and Acciòn International, but one organization in particular has targeted Somalia to stimulate economic development. Silatech has partnered with Kaah Express (largest money transfer business in Somalia) and the American Refugee Committee (international nongovernmental organization) to provide microfinance loans to impoverished women and youth in both urban and rural areas. Not only will these organizations provide microfinance loans, but they will also provide financial education, life skills, and business development training ("Pioneering Microfinance Services in Somalia").

Wisdom does not come overnight (*Somali proverb*). Therefore, recommendations to address the problems to improve the food crisis, gender inequality and rights of women to land and property ownership are very complex and will not be resolved overnight. Although religion plays a pivotal role in the Somaliland way of life, it is also important to embrace modern lifestyle changes. In doing so, the Somalia government must establish polices to address the longsuffering issues of their female population. In addressing such policies as land and property ownership and equal access to financial services, the government can set in motion a dramatic change to their current way of life for all Somalia citizens. Policies utilizing microfinance to create small loans to women, not only benefit women but the country as a whole. By creating access to financial services for women female empowerment can turn in to economic empowerment for a country that has been torn apart for far too long by war and famine. Although, microfinance can be a tool for empowering the poor it is not a silver bullet. Many other polices will need to be implemented to create wealth and sustainability for the Somalia people.

This country has so many pressing needs that it will take time, a concerted effort by the government, international partnerships, as well as humanitarian aid to bring about major change. With all the political instability and fighting going on, it will be very difficult to make major changes in the economy of Somalia. Without major changes in the economy, the people of Somalia will continue to struggle for food security, adequate healthcare and education, and the empowerment of women. Thus, all situations have to be dealt with in tandem as no single solution will solve all the problems. Therefore, by providing access to microfinance for women in Somalia and creating services that will reduce child mortality, improve nutrition, educate its' citizens, increase incomes and create environmental sustainability, one could most definitely change the landscape of this impoverished country.

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