



**DE-RISKING, INCLUSION, AND VALUE ENHANCEMENT  
OF  
PASTORAL ECONOMIES IN THE HORN OF AFRICA  
(P176517)**

**SOCIAL ASSESSMENT - SOMALIA**

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**International Livestock Research Institute**

## Table of Contents

Table of Contents.....	2
Abbreviations and Acronyms.....	4
<b>Acknowledgment .....</b>	<b>5</b>
<b>Executive Summary.....</b>	<b>6</b>
<b>1. Introduction.....</b>	<b>12</b>
<b>1.1 Project Background .....</b>	<b>12</b>
<b>1.2 Project Development Objectives .....</b>	<b>12</b>
<b>1.3 Project Components.....</b>	<b>12</b>
<b>1.4 Justification for Social Assessment .....</b>	<b>13</b>
<b>1.5 Objectives of the Social Assessment .....</b>	<b>13</b>
<b>2. Methodology.....</b>	<b>14</b>
<b>2.1 Sampling .....</b>	<b>14</b>
<b>2.2 Literature Review .....</b>	<b>14</b>
<b>2.3 Primary Data Collection .....</b>	<b>14</b>
<b>3. Key Findings of Social Assessment.....</b>	<b>15</b>
<b>3.1 Socioeconomic Profile.....</b>	<b>15</b>
<b>3.1.1 Overview and geographical characteristics.....</b>	<b>15</b>
<b>3.1.2 Demographics, household and housing characteristics.....</b>	<b>16</b>
<b>3.1.3 Livelihood Activities .....</b>	<b>18</b>
<b>3.1.4 Land Ownership and Resource Management .....</b>	<b>21</b>
<b>3.1.5 Exposure to Conflicts.....</b>	<b>23</b>
<b>3.1.6 Institutional, Policy, and Legal Frameworks.....</b>	<b>24</b>
<b>4. Stakeholder and Institutional Analysis.....</b>	<b>26</b>
<b>4.1 Pastoralists Groups.....</b>	<b>26</b>
<b>4.2 National and state government stakeholders.....</b>	<b>26</b>
<b>4.3 Private sector.....</b>	<b>26</b>
<b>4.4 International organizations and NGOs .....</b>	<b>27</b>
<b>5. Potential Positive and Negative Impacts of the DRIVE project .....</b>	<b>27</b>
<b>5.1 Potential Positive Impacts .....</b>	<b>27</b>
<b>5.2 Potential Negative Impacts.....</b>	<b>28</b>
<b>6. Conclusions.....</b>	<b>28</b>
<b>7. Next steps.....</b>	<b>29</b>

References .....	30
Annex 1. FGD Guideline and Tool for Pastoral Surveys for HoA Initiative .....	32
Annex 2: Key informant interviews guide for pastoral groups survey to assess suitability of financial protection schemes the Horn of Africa .....	46
Annex 3: List of participants in FGDs .....	53
Annex 4: List of participants in KIIs.....	54

## Abbreviations and Acronyms

CATI	Computer-Assisted Telephone Interviews
CBNRM	Community-Based Natural Resource Management
CRC	Convention on the Rights of the Child
CAT	Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment
DRIVE	De-Risking, Inclusion, and Value Enhancement for Rural Economies in the Horn of Africa
ESS	Environmental and Social Standard
FGD	Focus group Discussion
IBLI	Index-Based Livestock Insurance
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICCPR	International Covenant on Civil and Political Rights
KII	Key Informant Interview
RRF	Recovery and Resilience Framework

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## Executive Summary

This social assessment (SA) was carried out in November and December 2021 on the proposed De-Risking, Inclusion, and Value Enhancement for Rural Economies in the Horn of Africa (DRIVE) project to be financed by the World Bank. The project targets to benefit pastoralists, who are grouped as minority and marginalized and Vulnerable and Marginalised Groups (VMGs) according to Article 27 of the 2012 Provisional Constitution of the Federal Republic of Somalia and the Environmental and Social Standard (ESS) 7 on Indigenous Peoples/Sub Saharan African Historically Underserved Traditional Local Communities (IP/SSAHUTLC). As per the requirement of ESS 7, a Social Assessment was carried out in consultations with affected VMGs.

The project development objective is to enhance de-risking, financial inclusion, and value addition of rural economies in the Horn of Africa. The project will support the provision of financial de-risking in anticipation of drought (i.e., insurance and financial services) for the main asset of pastoralists -livestock- to allow them to invest in their herds. It will better connect pastoral production groups with markets, support trade infrastructure for cross-border and small-scale trade, and strengthen capacity to meet international standards requirements.

The project has two main components. *Component 1 is about package fo financial services for climate resilience* . This component would increase access to financial services by (a) financing a package of premium support, credit, business development services, and institutional strengthening to targeted production groups/cooperatives to strengthen their financial resilience to drought risk, deepen financial inclusion and prepare them to participate in livestock value chains; (b) exploring de-risking instruments for local financial institutions; (c) supporting the provision of risk market infrastructure at the regional level to facilitate the development of financial products and services by local financial institutions. *Component 2 is about value chains and trade facilitation*. This component aims to enhance the competitiveness of the livestock value chains and support access to local and international markets.

The objective of the SA was to provide an analysis of the socio-economic and cultural characteristics of the VMGs in Somalia, undertake meaningful consultations, determine how VMGs will benefit from the project, and evaluate the project's potential positive and adverse effects on these groups of people. The analysis was based on consultations with VMGs present in Puntland, Somalia as well as desk review of literature. The specific objectives of the SA were:

- a) To enhance DRIVE to support the aspirations and needs of the VMGs in Somalia.
- b) To identify and prepare a comprehensive plan that will avert any potentially adverse effects from project interventions on vulnerable and marginalized groups of people and where not possible or feasible, provide measures to mitigate or compensate such adverse impacts or examine project alternatives where adverse effects may be significant.
- c) To enhance the reach of the project benefits to the VMGs in an equitable manner and through institutions that respect and can serve them in a decentralized manner.

The SA was undertaken in Puntland, Somalia. Literature review was then used to analyze contexts in other parts of the country. The social assessment characterized the communities in Somalia by analyzing their socio-economic and cultural characteristics, undertook free, prior, and informed consultation, and evaluated the project's potential positive and adverse impacts of the project to VMGs.

The approach for the SA involved a literature review of existing secondary information, a quantitative survey with pastoralists groups, separate focus group discussions (FGDs) with men and women pastoralists, and key informant interviews (KIIs). The quantitative surveys were done using the computer-assisted telephone interviewing technique (CATI).

The summary of the finding of the social assessment includes:

- **General characteristics of communities: The study areas are characterized by very high poverty rates, less diversified livelihoods which are highly vulnerable to droughts, very high dependency ratios, low literacy rates, and poor housing conditions.** Livestock is the main source of livelihood with majority of the population earning income from selling livestock or livestock products.
- **Land ownership and natural resource management: In response to the dry, harsh conditions, Somali pastoralists have developed sophisticated herding responses:** mobility – the movement of herds from ‘wet’ to ‘dry’ season grazing areas, for accessing water and markets, among others; diversification – herding mixed animal types that include grazers (sheep and cattle) and browsers (goats and camels) that utilize different rangeland resources; splitting – with cattle trekked to one area better suited to their grazing needs, while goats and camels are moved to another that better favours their browsing needs (Banerjee et al., 2021). Traditionally, rangelands were managed by clans under Somali *Xeer* customary law that continues to hold significant local legitimacy (UK Essays, 2018; Banerjee et al., 2021). The result, however, of the 1975 Somalia Land Law, civil war, and subsequent inter-clan conflict, is that increasing numbers of pastoral households have enclosed land for rainfed farming, pasturing lactating animals, and for dry-drought season grazing (UK Essays, 2018; Banerjee et al., 2021). The status of land governance and tenure security in Somalia is defined by legal pluralism, whereby multiple legal orders or systems coexist in the same social field (Adam Smith International, 2022). These include formal systems of the state enacted in legislation, Somali customary law (*Xeer*), and local adaptations of Islamic *Shari’a*.

**Demographic trends are very much linked with other trends in pastoral areas, especially loss of rangeland and commercialization of livestock production and marketing.** For example, the ‘high export’ and relatively commercialized pastoral areas of Somalia are characterized by a gradual transfer of livestock from smaller/poorer herders to larger/richer herders, with the former falling out of pastoralism and the latter expanding their herds and selling more animals into the export markets (African Union (AU), 2013). Simultaneously, richer and more politically-connected herders are able to create private enclosures on the rangeland, which further limits the productivity and growth of poorer/ smaller herds (AU, 2013). This displacement of smaller production units by larger units in pastoral areas can contribute to pastoral destitution and conflict (Coppock et al. 2017; Schrijver, 2019; Mkutu and Mdee, 2020; Robinson et al., 2017; 2021; Greiner, 2012).

**Given the complexity of land ownership, management, private enclosures, and increasingly changing practices in migration, further stakeholder consultations and innovations would have to be considered, to ensure that negative spillovers such as overgrazing and desertification are not caused because of a ‘perceived protection’ that a livestock insurance product provides for the livestock.** Previous empirical studies have shown that IBLI coverage leads to reduced herd sizes and increased expenditures on livestock veterinary services (Jensen et al., 2017). However, recent theoretical evidence suggest that where property rights are poorly defined and resources

are increasingly scarce, IBLI can create an incentive for increased herd sizes consequently causing degradation (Bulte and Haagsma, 2021).

- **Conflicts and their causes**

**Conflicts are caused by environmental, socioeconomic, and governance-related factors.** **Environmental factors** include scarcity of land for pastures, the unsustainable increase of livestock, unrecognized and undefined land rights of pastoralist communities, the breakdown of governance systems controlling the use of natural resources, the increasing inadequacy of the Xeer law and of its implementation mechanisms related to use of land and water, the use of land perceived as communal for private pasture enclosures, environmental degradation and destruction of the environment by charcoal production. **Socioeconomic factors** include youth bulge without secure land rights, settlement of returnees and displaced people in their areas of origin or in alternative locations, forced evictions or exclusion of the poor from urban or rural land, grabbing of land on which the poor are settled by powerful groups or individuals, the poor being forced to join criminal/terrorist groups to earn a living, and exploitative or unregulated investment. **Governance-related factors** include unregistered land, the non-functioning land registration system, the limitation of the customary land disputes-resolution system, and the disconnection between formal and customary land-dispute resolution system.

- **Institutional, Policy, and Legal Frameworks**

The 2012 Provisional Constitution of the Federal Republic of Somalia under Article 27 recognizes the socio-economic rights of the vulnerable populations including women, the aged, the disabled, and minorities. The 2017 Nairobi declaration on durable solutions for Somali refugees and reintegration of returnees in Somalia by IGAD's Heads of State and Government, and its accompanying Plan of Action 2018-2020, recognize the need for a comprehensive regional approach and strong co-operation between Somalia and countries of the region on a range of political, security, humanitarian, peace building, development, economic and trade issues to find lasting solutions to forced displacement.

Somalia is a party to numerous international and regional instruments that promote the rights and access to justice for indigenous persons and vulnerable groups. The most important applicable international instruments include the International Covenant on Economic, Social and Cultural Rights (ICESCR), International Covenant on Civil and Political Rights (ICCPR), the Convention on the Rights of the Child (CRC), and the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (CAT).

The Somalia National Social Protection Policy recognizes nomadic and pastoralist communities as vulnerable and marginalized. The Federal Government of Somalia defines social protection as “government-led policies and programs, which address predictable needs throughout the life cycle in order to protect all groups, and particularly the poor and vulnerable, against shocks, help them to manage risks, and provide them with opportunities to overcome poverty, vulnerability, and exclusion”.

The National Disaster Management Policy 2017 provides a legislative framework for embedding disaster management within appropriate government structures and for strengthening capacities for effective disaster preparedness, response, mitigation, prevention, and recovery at the federal, member state, and section and village levels to protect lives and livelihoods, property, the environment, and the economy. A policy priority under the objective of disaster mitigation and response is to build household, community, and institutional resilience to acute shocks.

The Somalia Recovery and Resilience Framework (RRF) sets out a collective vision, strategic objectives and principles to guide drought recovery and build future resilience. Its longer-term intent is to reduce and mitigate the adverse impacts created by recurrent natural disasters and related links with conflicts and governance. Among the strategic objectives of RRF is to promote durable solutions for displacement affected communities. RRF also has among its intermediate outputs an improvement in citizens' livelihoods, particularly those of women and other vulnerable groups.

The goal of the Somali Disaster Management Agency's Framework for Disaster Management 2016–2018 is to 'build capacity of communities and local /regional authorities to manage disasters in their areas, protect lives and livelihoods of the vulnerable and reduce their exposure and vulnerability to [hazards]'. The framework comprises six strategic objectives. Objective 5 focuses on 'developing capacity at federal and regional levels for timely and effective disaster preparedness and response, significantly reducing the number of deaths, extent of damage and economic loss and the number of people affected by disasters'.

The AU Policy Framework for Pastoralism in Africa (AU, 2013) explicitly recognizes the rights of pastoralists, and the need to provide security, services, infrastructure and economic opportunities in pastoral areas which are comparable to non-pastoral areas. This principle is articulated as a response to the high levels of conflict in pastoral areas, and the low levels of basic services, of which health and education are particular concerns. It further recognizes that under the broad challenges of health and education, are a set of specific barriers of service access for women and girls. The principle relates directly to international human rights conventions and laws, including the right of people to protection from violence, the right to pursue a livelihood of their choice, and the right to education and health. Strategy 1.3 of Objective 1 of the policy framework calls for "equitable access to land, water, capital and technology resources by national and regional development strategies to help bring peace and security to pastoral lands and communities by preventing conflicts related to competition over scarce pastoral resources, and by reducing the risk of marginalized and frustrated pastoralists pursuing violent means to acquire resources or political influence."

- **Potential Positive and Negative Impacts**

Consultations with stakeholders identified several constraints facing pastoralism as an economic activity. These include frequent, severe, and prolonged droughts; poor market infrastructure limiting participation in markets; livestock diseases; and limited access to veterinary services. Livestock herders, particularly the nomadic pastoralists, practice extensive system and move from one place to another. As such, they do not engage in economic activities beyond selling livestock for subsistence. During drought demand for livestock reduce because of low quality of animals. Though there are currently limited livelihoods opportunities among pastoralists, stakeholders mentioned several opportunities for strengthening their livelihoods.

- Pastoralist communities in Somalia share responsibilities intrahousehold. Women typically take care of shoats while men are associated with camel. When selling livestock, men are mostly the ones who take them to the market. The return is, however, shared by the family; women keep the money for family needs and manage the income from livestock sells. Although there is need for indepth studies to assess intrahousehold dynamics, results of the FGDs and KIIs suggested that the DRIVE

project has a huge potential to empower women by strengthening the livestock value chains and increasing access to financial services.

- Pastoralists identified the critical need to crowd-in private sector investment in commercial fodder production. This they felt would help reduce the impact of drought on the livelihoods of pastoralists. The DRIVE project, therefore, has the potential to enhance the resilience of pastoralists households by protecting their assets and facilitating trade.
- Somalia is a major livestock exporter to Gulf countries. Improving marketing infrastructure and investment in quality improvement will provide better returns to pastoralists by allowing them to exploit the export potential fully.
- Index-based livestock insurance (IBLI) is currently absent in Somalia. Pastoralists are not aware of this important instrument that has been shown to be effective in managing drought risks and improving pastoralists wellbeing in Kenya and Ethiopia. Through the DRIVE project, pastoralist households will not only become knowledgeable of IBLI but will also be enabled to adopt.

Through increased access to financial services and improved functioning of the value chains, the DRIVE project has the potential to increase incomes, generate employment, alleviate poverty, reduce vulnerability and enhance resilience to drought, mitigate conflicts, and facilitate trade. In addition, by crowding in private sector investment in value chain development, DRIVE aims to ensure sustainability of the positive impacts.

Participants suggested the need for land enclosures during the wet season for use during the dry season. Studies in Kenya, however, caution about establishment of such enclosures because they might have potential negative impact on pastoralism with implications for equity and the poor. Elite capture by those with “good connections”, including livestock exporters, often facilitate enclosure of communal lands for private use and/or eventual sale, especially when there are anticipated. Such private enclosures affect land rights and can be a trigger for conflict and resentment if indigeneous communities speculate and fear that land will be taken from them. The DRIVE project should be aware that investments in market and other infrastructure will increase the value of land and might motivate the growth of private enclosures/fragmentation of lands with implications for equity and possible conflict. The DRIVE project should avoid elite capture which often occurs when enclosures are carved out of communal grazing areas. The DRIVE project should also be aware that if development of markets and facilitation of trade causes the transfer of livestock from smaller/poorer herders to larger/richer herders, with the former falling out of pastoralism and the latter expanding their herds and selling more animals into the export markets then displacement of smaller production units by larger units in pastoral areas will likely contribute to pastoral destitution and out migration.

Development of market infrastructure and linkages to well-functioning value chains is expected to increase the degree of commercialization and market participation. Studies have shown that modern livestock raiding in Kenya has a commercial orientation (Mkutu, 2019). There is potential for DRIVE project to mitigate incidence of conflict arising from cattle rustling and banditry by ensuring wide scale and inclusive access to markets so that benefits would be enjoyed by all as opposed to a few individuals or communities.

It has been suggested that careful, thought out targeting as well as need-based services provision bundled with insurance could benefit the marginalized and traditionally under deserved communities. There is potentially no obvious negative impacts, however it would be important to

create enough awareness and marketing around the financial component, in order to avoid misinformation, misunderstanding and misguided expectation. Should this happen, this may have some adverse effects on the community trust, damage to the product/s offered and reputation of the DRIVE.

Somalia has a growing population of IDPs. These IDPs are currently the poorest and most vulnerable. They also tend to be excluded from access to services including financial services. DRIVE should be careful not to implement the project in a way that would further marginalize this population.

## 1. Introduction

### 1.1 Project Background

Countries that form the Horn of Africa (HOA) including Djibouti, Eritrea, Ethiopia, Kenya, Somalia, South Sudan, Sudan and Uganda are highly vulnerable to drought, with an estimated 22.5 million people currently severely food insecure. Their pastoral population is estimated at 22 million people, with an incidence of extreme poverty of 41 percent. Between 33 and 65 percent of people depend on livestock for their livelihoods. One contributor to extreme poverty is the recurrence of droughts, which are increasing in frequency. Drought shocks deplete livestock assets and lead to underinvestment, perpetuating a cycle of low investment-low productivity in pastoral economies. They play a significant role in exacerbating the impacts of conflict in the region. To lift pastoralists out of poverty it is proposed to de-risk them with drought insurance (also called “index-based livestock insurance- IBLI”) and connect them to markets through value chains and trade interventions. Currently, in the rural areas of the HoA, there is limited transformation of livestock products or linkages to formal export markets; trade is mostly informal, which limits the value extracted by pastoral production groups from their livestock; entrepreneurship skills, and financial inclusion are scarce. In addition, overgrazing practices have led to a degradation of rangelands, which is exacerbated by drought.

### 1.2 Project Development Objectives

The proposed development objective is to enhance de-risking, financial inclusion, and value addition of rural economies in the HoA. The program will support the provision of financial de-risking in anticipation of drought (i.e., insurance and financial services) for livestock, which is the the main asset of pastoralists, to allow them to invest in their herds. It will better connect pastoral production groups with markets, support trade infrastructure for cross-border and small-scale trade, and strengthen capacity to meet international standards requirements. This will enable pastoral production groups to extract greater value addition from livestock-rearing activities. The main beneficiaries will be pastoral production groups in the HoA that can undertake commercial activities and move up the value chain.

### 1.3 Project Components

The proposed program components and activities include:

**Component 1:** Package of financial services for climate resilience. This component would:

- a) Finance a package of premium support, credit, business development services, and institutional strengthening to targeted production groups/cooperatives to strengthen their financial resilience to drought risk, deepen financial inclusion and prepare them to participate in livestock value chains. The bundling of de-risking with other financial and business development services would increase the value for the beneficiaries and the sustainability and ownership of the scheme.
- b) Explore de-risking instruments for local financial institutions.
- c) Support the provision of risk market infrastructure at the regional level to facilitate the development of financial products and services by local financial institutions.

**Component 2:** Value chains and trade facilitation: This component aims to enhance the competitiveness of the livestock value chains and support access to local and international markets. It would include three main interventions:

- a) Upgrading quality infrastructure, trade infrastructure and facilitation, and public investment to de-risk private investment into the value chains. This activity aims to crowd-in private investment.
- b) Scaling private ranches' capacity and linking them with pastoral production groups to supply livestock.
- c) Public sector investment to improve quarantine infrastructure and guarantee sanitary and phytosanitary conditions.
- d) Financing core trade and commercial infrastructure, implementation of policy and procedural reforms, and capacity building to eliminate non-tariff trade barriers or other impediments to cross-border trade.

#### **1.4 Justification for Social Assessment**

The project targets to benefit pastoralists, who are grouped as minority and marginalized and Vulnerable and Marginalised Groups (VMGs) according to the Environmental and Social Standard (ESS) 7 on Indigenous Peoples/Sub Saharan African Historically Underserved Traditional Local Communities (IP/SSAHUTLC). As per the requirement of ESS 7, a Social Assessment was carried out in consultations with affected VMGs.

The social assessment involves engagement of the indigenous people in a process of free, prior, and informed consultation to seek broad community support of indigenous people before deciding to develop any project that targets or affects indigenous communities. It is crucial, therefore, to identify impacts and risks that may result due to project activities as well as assess whether the indigenous communities provide their broad support for the project through free, prior, and informed consultation.

#### **1.5 Objectives of the Social Assessment**

The social assessment, therefore, sought to characterize the communities in the project areas in Somalia by analyzing their socio-economic and cultural characteristics, undertake free, prior, and informed consultation, and evaluate the project's potential positive and adverse impacts to pastoral groups and pastoralists.

Specifically, the objectives of the assignment include:

- i. To enhance DRIVE's ability to provide opportunities for traditionally underserved pastoralist communities in Somalia in ways that do not threaten their unique cultural identities and well-being.
- ii. To prepare a plan for averting potential negative impacts from project interventions on vulnerable and marginalized groups of people/indigenous people. Where not possible or feasible, the assessment sought to provide measures to mitigate or compensate such adverse impacts or examine project alternatives where adverse effects may be significant.

## 2. Methodology

The social assessment was conducted alongside the pastoral groups surveys implemented to assess the feasibility of financial protection schemes in the HOA. Three approaches were used in conducting the social assessment: (1) literature review to collect secondary information; (2) consultation with stakeholders; (3) quantitative primary survey data collection; and (4) qualitative primary data collection through focus group discussions and key informant interviews.

### 2.1 Sampling

Primary data collection was conducted in Puntland. The consulting team held virtual meetings with partners including NGOs working with pastoralists in Somalia. During the meetings, the objectives of the DRIVE project were discussed, and the team requested lists of pastoral groups that the partners were working with. These lists were then merged into one master list from which a random sample of six pastoral groups was selected.

### 2.2 Literature Review

A detailed review of the relevant secondary literature was conducted as a key methodology of the social assessment study. Both peer review publications and grey literature were reviewed. Among the documents reviewed included “The Somali Health and Demographic Survey 2020”; “Improvement and diversification of Somali livestock trade and marketing: Towards a formalized grading system for export quality livestock in Somalia”; “Mapping livestock value chains in the IGAD region”; “Impact of COVID-19 on livestock exports from Somalia and the Horn of Africa”; “Population estimation survey 2014”; “Somali Poverty Profile 2016: Findings from Wave 1 of the Somali High Frequency Survey”; “Somalia national development plan 2020 to 2024”; “Somali poverty and vulnerability assessment: findings from wave 2 of the Somali high frequency survey”; “African Union (AU) Policy Framework for Pastoralism in Africa”; “New fringe pastoralism: conflict and insecurity and development in the Horn of Africa and the Sahel”. Although studies on resource management and governance in Somalia are scant, the social assessment borrowed insights from studies conducted in similar settings in neighbouring countries such as Kenya to understand potential positive and negative impacts. The complete list of references is provided in the references section at the end of the report.

### 2.3 Primary Data Collection

A quantitative survey was conducted in Puntland and covered 6 randomly selected pastoral groups. The survey reached a random sample of 90 households through computer-assisted telephone interviewing (CATI). Table 2 presents the groups that were consulted.

	Name of group	Village	Number present	
			Female	Male
1	EU restore VSLA	Hasbahale	4	17
2	EU restore VSLA	Maraya	17	4
3	SIDA VSLA	Daawad	11	12
4	SIDA VSLA	Dhiganle	13	10

In addition to the quantitative survey, the team conducted four focus group discussions. The FGDs involved men and women in gender-disaggregated groups. Efforts were made to ensure representation of youth as well. The FGDs were conducted by a team of trained enumerators in the dominant local languages. The discussions were then translated into English.



Participatory Exercises in progress in Dhiganle and Hasbahale, Puntland. *Source: Authors*

Finally, eight key informant interviews were conducted with livestock traders, village chairpersons, and heads of VSLAs.

### 3. Key Findings of Social Assessment

#### 3.1 Socioeconomic Profile

##### 3.1.1 Overview and geographical characteristics

Somalia is located in the Horn of Africa, with an estimated surface area of 637,657 km<sup>2</sup> and a terrain consisting mainly of plateaus, plains and highlands. The country has the longest coastline in Africa, stretching over 3,333 km along the Gulf of Aden to the north and the Indian Ocean to the east and south. The vast arid rangelands of Somalia cover most of Somaliland, Puntland, and southwest Somalia, and fall across the boundaries of its neighbours Kenya, Ethiopia, and Djibouti (Banerji et al., 2021). With high temperatures and low and unpredictable rainfall, they are among the harshest in sub-Saharan Africa. Rainfall is bi-modal, with the main Guu rains falling from March to mid-July, and the shorter Deyr rains falling from October to early December. The rains are separated by two dry seasons, the shorter Haggaa summer season and the harsher Jilaal winter season. Annual rainfall varies from 400 to 600 mm in the southern areas to 200 mm in the central and more arid rangelands. Areas of semi-humid rangelands are restricted to the highlands of Somaliland and the Juba-Shebelle riverine areas in the south-west, accounting for around 5 per cent of the total land mass. Rainfed farming can occur in areas receiving anywhere from 100 to 600 mm, but typically in areas where rainwater run-off collects in depressions and along the banks of seasonal streamflow. Puntland, where the DRIVE pastoral survey was conducted is geographically situated in the northeastern portion of Somalia. It is bordered by Somaliland to its west, the Gulf of Aden in the north, the Indian Ocean in the southeast, and Ethiopia in the southwest. Puntland occupies a total land area of 212,510 km<sup>2</sup>.

### 3.1.2 Demographics, household and housing characteristics

This section presents the household and housing characteristics of Somalia, in general, and Puntland where the DRIVE pastoral groups survey was conducted. Therefore, the statistics presented here come from the Somali Health and Demographic Survey 2020 (SHDS 2020) (Directorate of National Statistics, Federal Government of Somalia, 2020), population estimation survey 2014 (PESS), and the DRIVE pastoral groups survey of 2021.

The population of Somalia is estimated at 15.5 million people, with 51 per cent living in urban areas (including 9 per cent internally displaced persons) and 49 per cent living in rural areas (26 per cent as pastoralists and agro-pastoralists and 23 per cent as farmers) (Banerjee et al., 2021). The average household size is 6.4 in urban areas, 5.8 in rural areas, 6.5 among the nomadic households, and 3.7 among the internally displaced persons (IDPs) (UNFPA, 2014). The estimated household size in rural areas is close to that obtained by the pastoral groups survey in Puntland (5.3) and the SHDS 2020 (Federal Government of Somalia, 2020). Estimates from the SHDS are, however, lower for nomadic households (5.3) than those reported by PESS. The age dependency ratio, defined as the ratio of children and old age dependents to working age population, is 1.7 in poor households indicating high dependency. In both urban and rural areas, 33% of households are headed by women (Federal Government of Somalia, 2020). Nomadic households have a lower proportion of women-headed households (28%). The pastoral survey in Puntland showed close but slightly higher proportion of women-headed households (36%) compared to those reported in the SHDS 2020.

Somalia ranks 6<sup>th</sup> poorest country in sub-Saharan Africa, after the Democratic Republic of Congo, Central African Republic, Madagascar, Burundi, and South Sudan (World Bank, 2019). Somalia national development plan 2020 to 2024 indicates that 69 percent of Somalis live under the international poverty line of US\$1.90 a day (in 2011 PPP dollars). Internally displaced persons and the rural population (pastoralists, agro-pastoralists, and nomads) have the highest rates of monetary poverty (World Bank, 2019; Federal Government of Somalia, 2020). With a sizeable share of the non-poor just above the poverty line, many are vulnerable to fall into poverty in case of adverse shocks. Being just above the poverty line and thus barely out of poverty, these segments of the population are defined as 'vulnerable', and are prone to fall back into poverty in case of an unexpected decrease in consumption (World Bank, 2017).

Access to education is considered a human right that inherently influences the development of a country. According to the SHDS 2020, 42%, 50%, and 78% of male household population aged six and above had no formal education in urban, rural, and nomadic households, respectively. The corresponding statistics for the female household population was 46%, 49%, and 84% in urban, rural, and nomadic households, respectively. In Puntland, results of the DRIVE pastoral survey showed that 43% of the female population aged six and above had never been to school, in comparison to 33% of men and boys. Thirty-three percent of female household members and 29 percent of the male household members had some primary education. Twenty-eight percent of men had attended secondary or higher schooling, compared to 17 percent of women. These results are close to those reported in the SHDS 2020 at national level (Federal Government of Somalia, 2020).

In terms of housing characteristics, 17 percent of rural households, and less than 1 percent of nomadic households used electricity for lighting. 59% of dwellings had floors made of earth or sand. Firewood was the most common source of fuel used for cooking in nomadic and rural areas, with 93 percent of nomadic households and 65 percent of rural households using firewood. The SHDS 2020 showed that 67% of rural households and 59.3% of nomadic households owned mobile phones (Federal Government of Somalia, 2020). In Puntland, estimates from the pastoral

survey showed that 98% of the household heads owned phones. Pastoral survey results also showed that 91% of women aged 15 years and older owned a phone compared to men (87%).

The nutritional status of Somali children is relatively poor. Twenty eight percent of children under the age of five are stunted, and 17% are severely stunted, while 12% are wasted, and 6% are severely wasted (Federal Government of Somalia, 2020). Twenty three percent of children under the age of five are underweight, with 12% severely underweight (Federal Government of Somalia, 2020).

Every fifth Somali household received remittances, but the likelihood of receipt varies from 7 to 32 percent across regions, leaving vulnerable populations, especially IDP settlements, relatively excluded (World Bank, 2017). Eight in 10 households remain excluded from the benefits that receiving remittances holds. Poor households are particularly unlikely to be recipients at 14% and current recipients are at risk of falling into poverty in case of shock to their income from remittances. Moreover, “households in IDP settlements and, to a lesser extent, rural households benefit least from remittances: they are least likely to receive remittances, receive very little money, and in many cases suffer a decline in the value of remittances” (World Bank, 2017).

Results of the pastoral survey in Puntland showed that 39% and 45% of women-headed and men-headed households had cash savings, respectively (Figure 1). More women than men saved using mobile money while the proportion of men using informal saving schemes and saving at home was higher compared to that of women (Figure 2).

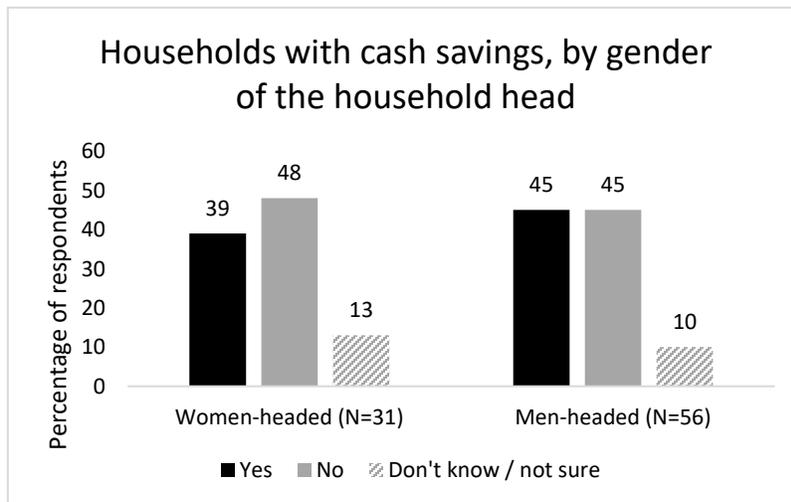


Figure 1. Percentage of men-headed and women-headed households with cash savings. Source: Author's own calculations based on pastoral survey data.

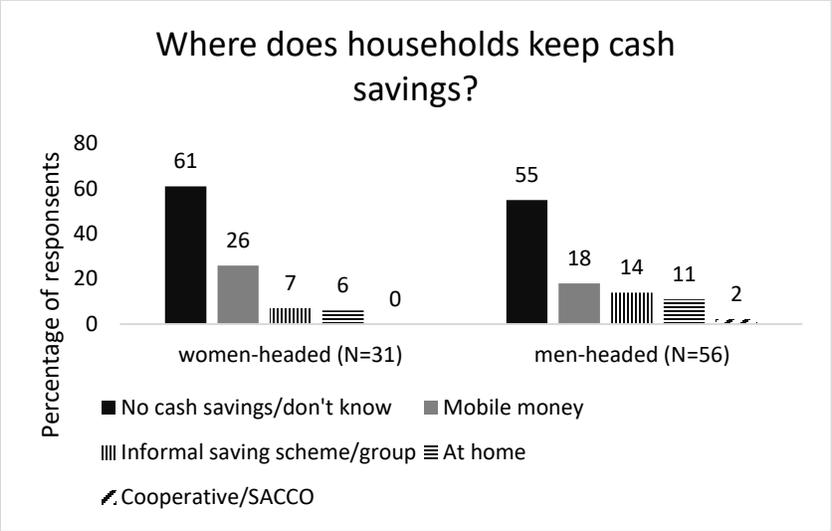


Figure 2. Sources of cash savings by men and women-headed households in Puntland. Source: Author's own calculations based on pastoral survey data.

**3.1.3 Livelihood Activities**

The livestock subsector is the backbone of Somalia’s economy, contributing around 40 percent of gross domestic product (GDP) and 80 percent of all export earnings (Federal Government of Somalia, 2020). The contribution of livestock to agricultural GDP is 88.2% (Guthiga et al., 2017). On average, rural households own about 4 tropical livestock units (TLUs) of livestock, whereas the nomadic population owns about 21 TLUs. In Puntland, results from the pastoral survey showed that the proportion of households keeping goats was highest (50% kept female goats, 21% kept male goats) followed by camels (4% kept female camels, 9% kept male camels) and sheep (4% kept female sheep, 6% kept male sheep) (Figure 3). Nearly half (49%) of the sample respondents in the pastoral survey indicated that they earned income from selling livestock or livestock products (Figure 4). Figure 5 presents results from FGDs showing the contribution of the different sources to household income in Puntland.

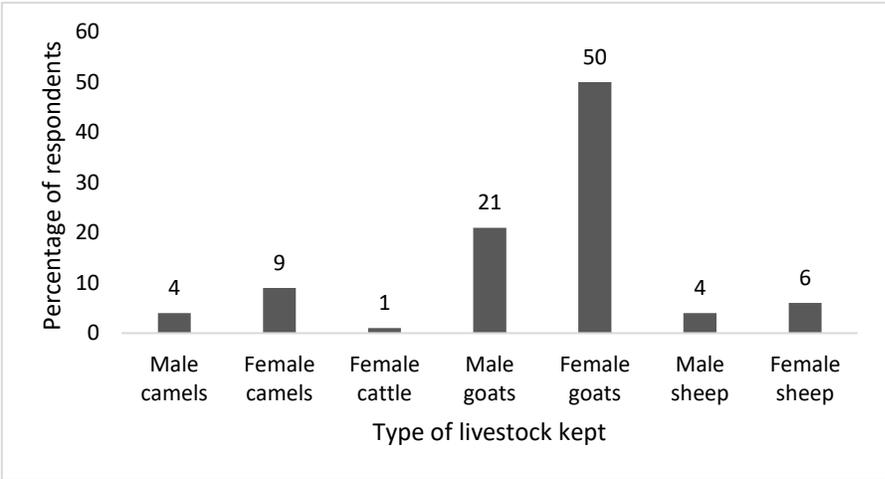


Figure 3. Types of livestock kept in Puntland. Source: Author's own calculations based on pastoral survey data.

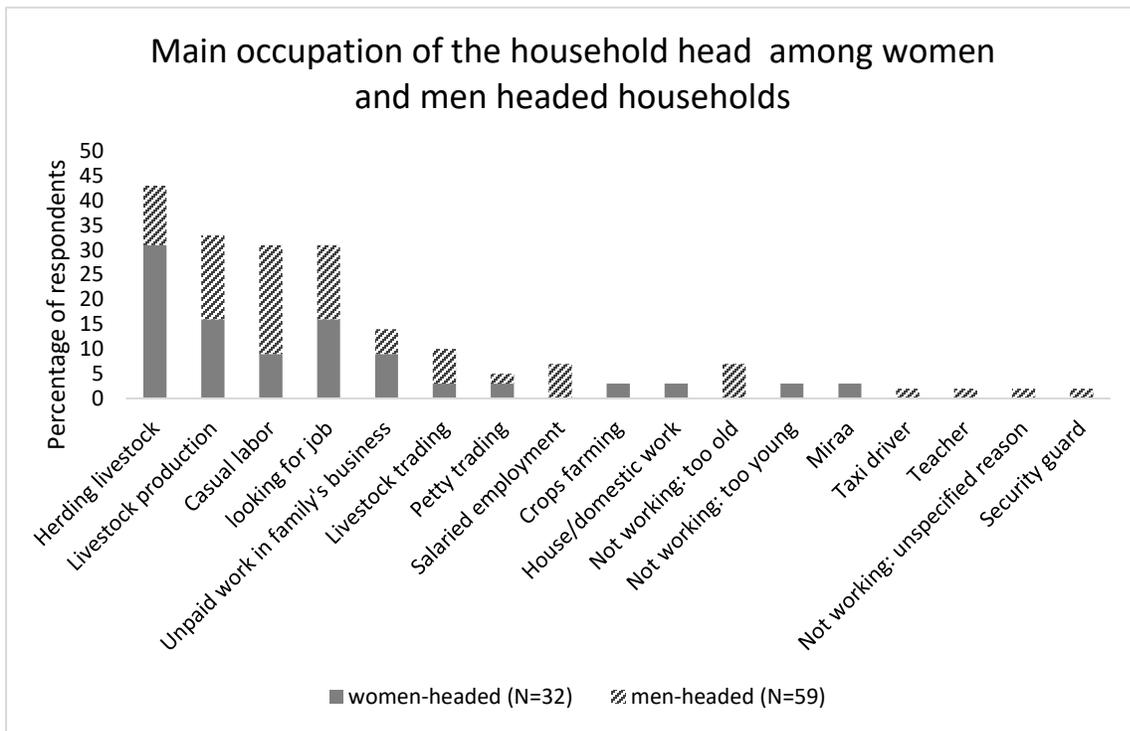


Figure 4. Income sources among pastoralist households in Puntland. Source: Author's own calculations based on pastoral survey data.

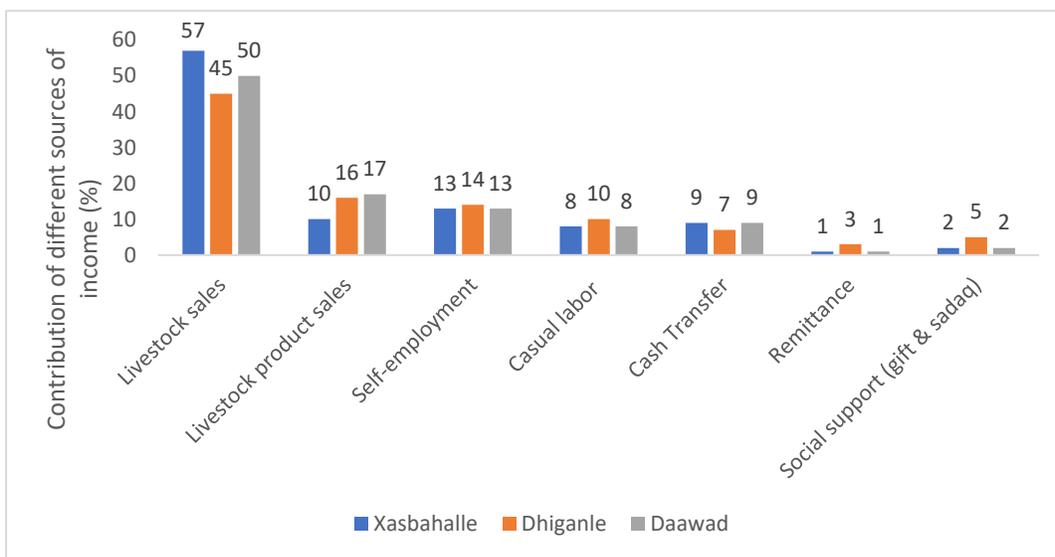


Figure 5. Contribution of different sources to household income in Puntland (Source: Authors' calculation based on data from FGDs)

Table 1. Use of different livestock products by pastoralist households in Dhiganle, Puntland (Source: focus group discussion in Dhiganle)

Livestock	Product	Use	Market	Buyers
Goats	Meat and milk	For Consumption	Cities, Like Garowe and Dhiganle	Traders, household families, restaurants and hotels, shops
Sheep	Meat	For Consumption	Cities, Like Garowe and Dhiganle	Traders, household families, restaurants and hotels, shops
Camel	Milk and meat	Consumption and commercial <ul style="list-style-type: none"> <li>Fresh milk (70% sold: 30% home consumption)</li> </ul>	Cities, Like Garowe and Dhiganle	Traders, household families, restaurants and hotels, shops

Table 2. Use of different livestock products by pastoralist households in Xasbahalle, Puntland (Source: focus group discussion in Xasbahalle)

Livestock	Product	use	Markets	Buyers
Goats	Meat and Milk	Consumption/commercial <ol style="list-style-type: none"> <li>Fresh milk sold: 60%</li> <li>Consumed milk: 35%</li> <li>Ghee or better production: 5%</li> <li>Meat sold 90%</li> <li>Consumed meat 10%</li> </ol>	Cities, Like Garowe, Bosaso, Xasbahaalle, and surrounding villages	Traders, household families, restaurants and hotels , shops
Sheep	Meat	Consumption and commercial <ul style="list-style-type: none"> <li>Commercial meat 90%</li> <li>Consumption 10%</li> </ul>	Cities, Like Garowe, Bosaso, Xasbahaalle , and surrounding villages	Traders , household families, restaurants and hotels , shops
Camel	Milk and meat	Consumption and commercial <ol style="list-style-type: none"> <li>Fresh milk sold: 80%</li> <li>Family consumption: 20%</li> </ol>	Cities, Like Garowe, Bosaso, Xasbahaalle , and surrounding villages	Traders , household families, restaurants and hotels , shops
Donkey	Back and power			

Table 3. Use of different livestock products by pastoralist households in Daawad, Puntland (Source: focus group discussion in Daawad)

Livestock	Product	use	Markets	Buyers
Goats	Meat and Milk	Consumption/commercial 6. Fresh milk sold: 60% 7. Consumed milk: 10% 8. Ghee or better production: 30%	Bosaso and Garowe livestock market	Traders, household families, restaurants and hotels , shops
Sheep	Meat	Consumption and commercial	Bosaso and Garowe livestock market	Traders , household families, restaurants and hotels , shops
Camel	Milk and meat	Consumption and commercial 3. Fresh milk sold: 80% 4. Family consumption: 20%	Bosaso and Garowe livestock market	Traders , household families, restaurants and hotels , shops
Cattle	Milk	Consumption and commercial 1. Fresh milk sold: 70% 2. Milk consumed: 25% 3. Batter production: 5%	Bosaso and Garowe livestock market	Traders , household families, restaurants and hotels , shops

Somalia has three livestock production and management systems, which include nomadic and transhumant pastoralism, agro-pastoralism, and urban and peri-urban livestock rearing. Nomadic pastoralism is predominant, and is characterised by little or no cropping and the high mobility of people and animals in search of water and pasture. While nomadic and transhumant pastoralists are found throughout Somalia, they are most concentrated in the central rangelands and in the northern rangelands of Somaliland and Puntland. The population engaged in pure pastoralism is 3.2M (about 26% of the total population) as per 2014 estimates. Agro-pastoralism is becoming a significant economic activity with 22.8% of the population, as per 2014 estimates, engaged in farming to diversify their food and income sources (World Bank feasibility study, unpublished).

### 3.1.4 Land Ownership and Resource Management

In response to the dry, harsh conditions, Somali pastoralists have developed sophisticated herding responses: mobility – the movement of herds from ‘wet’ to ‘dry’ season grazing areas, for accessing water and markets, among others; diversification – herding mixed animal types that include grazers (sheep and cattle) and browsers (goats and camels) that utilize different rangeland resources; splitting – with cattle trekked to one area better suited to their grazing needs, while goats and camels are moved to another that better favours their browsing needs (Banerjee et al., 2021).

Traditionally, rangelands were managed by clans under Somali *Xeer* customary law that continues to hold significant local legitimacy (UK Essays, 2018; Banerjee et al., 2021). The result, however, of the 1975 Somalia Land Law, civil war, and subsequent inter-clan conflict, is that increasing numbers of pastoral households have enclosed land for rainfed farming, pasturing lactating animals, and for dry-drought season grazing (UK Essays, 2018; Banerjee et al., 2021).

Land legislation passed in 1975 officially transferred control of tenure rights over all Somali land from traditional authorities to the Government of Somali. The 1975 land policy has not been reformed since

the collapse of the Somali Democratic Republic in 1991. These policies have increased land concentration, displaced landholders, and increased tenure insecurity for the remaining landholders without leasehold rights (Economic Commission for Africa (ECA), 2017).

Demographic trends are very much linked with other trends in pastoral areas, especially loss of rangeland and commercialization of livestock production and marketing. For example, the 'high export' and relatively commercialized pastoral areas of Somalia are characterized by a gradual transfer of livestock from smaller/poorer herders to larger/richer herders, with the former falling out of pastoralism and the latter expanding their herds and selling more animals into the export markets (African Union (AU), 2013). Simultaneously, richer and more politically-connected herders are able to create private enclosures on the rangeland, which further limits the productivity and growth of poorer/ smaller herds (AU, 2013). This displacement of smaller production units by larger units in pastoral areas contributes to pastoral destitution and out migration.

Focus group discussions indicated that Nugaal region has mountains and valleys. Generally, vegetation cover in Nugaal region is rich in plant diversity dominated by open grasslands, shrubs and scattered woody vegetation. Pastoral nomadism is the primary way of life for most of the people living in the valley. The quantity and quality of available pastures/forage have been adversely affected by prolonged and frequent dry seasons, making feed for livestock insufficient. Land and vegetation are shared by the whole community and no individual can claim or have the right to make enclosures. Management and utilization of the rangelands is controlled by the local administration, which also manages charcoal production. Participants in the FGD felt that lack of legislation and accountability in environmental protection in grazing lands were the causes of rangelands degradation. There are a few permanent wells, which nomadic population rely on during the dry season. Segments of the valley which converge into the Iyah plains are called *Jednugaal*. The northern part of Eyl district has dense trees and shrubs and is mainly grazed during the *Deyr* and *Guu* seasons. The area lacks permanent sources of water but has two seasonal rivers, the Nugal and westerly Dheere seasonal rivers, which fill briefly during *Guu* and drain into the Indian Ocean.

Key informants indicated that there was need for rules and regulations governing the grazing lands and that the communities should then be made aware of the laws. The key informants further suggested the need for legal enclosure during wet season for conservation of pastures and investment by private companies in commercial fodder production systems for selling to pastoralists during drought.

In the rural areas, land is collectively owned by the clans, rather than individuals. Local norms govern land resources and are used to resolve disputes. During severe droughts, elders from drought-stricken areas seek permission from elders in areas with stable condition to utilize their forage and water. This way, animals, and lives of those affected by drought are protected until they receive rains in their grazing lands.

There are civil committees comprising of sheikhs, traditional leaders and businessmen who raise funds to respond to severe droughts by providing emergency support. Elders monitor activities in the rangelands. Illegal closure is not allowed. Elders enforce penalties on anyone who violates the customary laws and rules, whether they are from same clan or those emigrated from other areas. No private agreements exist.

Literature indicates that the status of land governance and tenure security in Somalia is defined by legal pluralism, whereby multiple legal orders or systems coexist in the same social field (Adam Smith International, 2022). These include formal systems of the state enacted in legislation, Somali customary

law (Xeer), and local adaptations of Islamic Shari'a. The three systems are not mutually exclusive but rather have been shaped interdependently through interactions between customary law; Islamic law, colonial history; the socialist regime of Siad Barre; the collapse of the state following overthrow of the regime; and subsequent years of conflict and insecurity. The interface between land governance and tenure security is most evident in the way that the weak land governance system in Somalia has impacted land rights of minorities and women. In particular, gender inequality poses a challenge in the traditional dispute resolution structures, whereby women are excluded as key actors due to the expectation that elders lead community activities (Adam Smith International, 2022).

Some watering points are communal while others are privately owned. In the former case, local norms govern access and use by the community while for the latter case, water is sold by the owner. Watering points at the district are managed and maintained by a committee. Although communal water points have no established arrangement that guide access and usage and pastoralists can use the water any time and, in any amount, crop and vegetable farmers who reside around natural streams have specific time when they are allowed to irrigate their crops.

### **3.1.5 Exposure to Conflicts**

Causes of conflict in Somalia can be broadly classified as environmental, socioeconomic, and governance-related. Discussion of these factors in this section is based on work by the United Nations Human Settlements Programme (UN-Habitat). Findings from the pastoral surveys are presented later in the section.

Environmental factors are at the centre of pastoral land conflicts. These include scarcity of land for pastures, the unsustainable increase of livestock, unrecognized and undefined land rights of pastoralist communities, the breakdown of governance systems controlling the use of natural resources, the increasing inadequacy of the Xeer law and of its implementation mechanisms related to use of land and water, the use of land perceived as communal for private pasture enclosures, environmental degradation and destruction of the environment by charcoal production (UN-Habitat, 2020). The most common triggers that lead to violent conflict are droughts, excessive consumption of water or pasture by a group to the detriment of another, and destruction of grazing land by charcoal producers.

Socioeconomic factors driving conflicts include population growth, poverty, criminality and terrorism, and exploitative and unregulated investments. Factors related to population growth include youth bulge without secure land rights, landless poor and minorities, settlement of returnees and displaced people in their areas of origin or in alternative locations. Migration and displacement to areas already occupied by other groups and famine have been identified as the main triggers of conflict. Factors related to poverty include inadequate housing and basic services, mushrooming of under-serviced neighbourhoods and IDP settlements, discrimination against the poor with regard to access to land and housing, and limited access to land for farming and livelihoods. UN-Habitat (2020) identifies the poverty-related triggers of violent conflict as disease outbreaks, forced evictions or exclusion of the poor from urban or rural land, grabbing of land on which the poor are settled by powerful groups or individuals, social unrest, and the poor being forced to join criminal/terrorist groups to earn a living. In terms of criminality and terrorism the main factors linked to conflict include revenues from land and natural resources used to fuel terrorist groups, parallel land management and dispute-resolution systems run by terrorist groups as a way to claim legitimacy, and land grabbing by organized criminals. The main triggers of violent conflict include escalation of land-use conflicts because of high arms prevalence, acquisition of resources by terrorist groups to challenge and attack state institutions or opposing groups, and confrontation around clan land

grabbing. Exploitative or unregulated investment has been shown to drive conflict through illegal or irregular land acquisitions, land grabbing, corruption of land professionals and institutions dealing with land, and increased pressure on valuable land. Forced evictions, acquisition of land by investors to the detriment of vulnerable people, inequalities in terms of land access, and corruption have been identified as the main triggers of violent conflict.

The governance-related root causes of conflict include unregistered land, the non-functioning land registration system, the impossibility to acquire land ownership legally, the widespread practice of land grabbing, the dysfunctional land markets, the limitation of the customary land disputes-resolution system, the only partially functioning formal land dispute-resolution system (courts), and the disconnection between formal and customary land-dispute resolution system. Chaotic urbanisation has been shown to cause conflict through dysfunctional land registration, contested land claims on a large scale, grabbed open spaces and vacant land, land-use conflicts between pastoralists and urban residents, unplanned urban expansion, and spatial, social and economic segregation of vulnerable groups.

Results of the FGDs and KIIs in Puntland indicated that where conflicts arose, they were caused by nomadic pastoralists not following the customary rules established by the elders. Consequently, dispute over grazing land leads to war and civil strife sometimes even causing displacements of people. Participants further reported that conflicts usually arise due to resource scarcity which causes competition among the livestock herders. Pastoralists from other communities usually face challenges because sometimes local people try to deny them access water and a grazing land. When conflict arises among elders usually intervene before the situation escalates. Conflict resolution usually follows the rules and agreements set by the chief elders. Participants during FGDs and KIIs felt that the government should establish legal enclosures during the wet season to help pastoral during dry season and to avoid overgrazing and land degradation.

Land is a primary driver of conflict in Somalia (Adam Smith International, 2022). For example, land grabbing in southern Somalia has the interdependent effects of dispossessing powerless groups from their holdings, creating animosity, and engendering poverty (Adam Smith International, 2022). Challenges to resolving land conflict derive from the incapacity of traditional institutions to manage conflicts involving interests that derive their power from outside of community systems. (Adam Smith International, 2022). Moreover, changing demographics and population movement, and the increasing demand for investing in land and land-based resources by members of the Somali diaspora and foreign investors are undermining the ability of communities, systems, and institutions to manage land conflicts.

### **3.1.6 Institutional, Policy, and Legal Frameworks**

The rights of the VMG are anchored on several institutions. The 2012 Provisional Constitution of the Federal Republic of Somalia under Article 27 recognizes the socio-economic rights of the vulnerable populations including women, the aged, the disabled, and minorities. Article 43 states that the national land policy shall ensure equity in land allocation and the use of its resources and that the land and property market is regulated in a manner that prevents violations of the rights of small land owners. According to Article 31 of the constitution, the state shall promote the positive traditions and cultural practices of the Somali people, whilst striving to eliminate from the community customs and emerging practices which negatively impact the unity, civilization and wellbeing of society. Article 31 also seeks to promote the cultural practices of the minorities.

The 2017 Nairobi declaration on durable solutions for Somali refugees and reintegration of returnees in Somalia by IGAD's Heads of State and Government, and its accompanying Plan of Action 2018-2020,

recognize the need for a comprehensive regional approach and strong co-operation between Somalia and countries of the region on a range of political, security, humanitarian, peace building, development, economic and trade issues to find lasting solutions to forced displacement.

Somalia is also a party to numerous international and regional instruments that promote the rights and access to justice for indigent persons and vulnerable groups. The most important applicable international instruments include the International Covenant on Economic, Social and Cultural Rights (ICESCR), International Covenant on Civil and Political Rights (ICCPR), the Convention on the Rights of the Child (CRC), and the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (CAT).

The Somalia National Social Protection Policy recognizes nomadic and pastoralist communities as vulnerable and marginalized. The Federal Government of Somalia defines social protection as “government-led policies and programs, which address predictable needs throughout the life cycle in order to protect all groups, and particularly the poor and vulnerable, against shocks, help them to manage risks, and provide them with opportunities to overcome poverty, vulnerability, and exclusion”.

The National Disaster Management Policy 2017 provides a legislative framework for embedding disaster management within appropriate government structures and for strengthening capacities for effective disaster preparedness, response, mitigation, prevention, and recovery at the federal, member state, and section and village levels to protect lives and livelihoods, property, the environment, and the economy. A policy priority under the objective of disaster mitigation and response is to build household, community, and institutional resilience to acute shocks. Such acute shocks include the risks and vulnerabilities directly associated with natural hazards and non-climatic shocks. Priority under the objective of recovery is given to preventing the erosion and speeding the recovery of livelihoods. Similarly, the Somalia Recovery and Resilience Framework (RRF) sets out a collective vision, strategic objectives and principles to guide drought recovery and build future resilience. Its longer-term intent is to reduce and mitigate the adverse impacts created by recurrent natural disasters and related links with conflicts and governance. Among the strategic objectives of RRF is to promote durable solutions for displacement affected communities. RRF also has among its intermediate outputs an improvement in citizens’ livelihoods, particularly those of women and other vulnerable groups.

The goal of the Somali Disaster Management Agency’s Framework for Disaster Management 2016–2018 is to ‘build capacity of communities and local /regional authorities to manage disasters in their areas, protect lives and livelihoods of the vulnerable and reduce their exposure and vulnerability to [hazards]’. The framework comprises six strategic objectives. Objective 5 focuses on ‘developing capacity at federal and regional levels for timely and effective disaster preparedness and response, significantly reducing the number of deaths, extent of damage and economic loss and the number of people affected by disasters’.

The AU Policy Framework for Pastoralism in Africa (AU, 2013) explicitly recognizes the rights of pastoralists, and the need to provide security, services, infrastructure and economic opportunities in pastoral areas which are comparable to non-pastoral areas. This principle is articulated as a response to the high levels of conflict in pastoral areas, and the low levels of basic services, of which health and education are particular concerns. It further recognizes that under the broad challenges of health and education, are a set of specific barriers of service access for women and girls. The principle relates directly to international human rights conventions and laws, including the right of people to protection from violence, the right to pursue a livelihood of their choice, and the right to education and health. Strategy 1.3 of Objective 1 of the policy framework calls for “equitable access to land, water, capital and technology

resources by national and regional development strategies to help bring peace and security to pastoral lands and communities by preventing conflicts related to competition over scarce pastoral resources, and by reducing the risk of marginalized and frustrated pastoralists pursuing violent means to acquire resources or political influence.”

It should be noted that all the policies speak to both the financial protection and the value chain component since the focus is on building resilience of the vulnerable and marginalized groups in the drylands of Somalia.

## **4. Stakeholder and Institutional Analysis**

### **4.1 Pastoralists Groups**

The quantitative survey showed that there are very many groups of pastoralists. The main functions of the groups include savings, loan, credit, and microfinance (76%), milk production (10%), livestock marketing (3%), and water use (3%). Other functions included value addition/processing, and civic/charitable. About 31% of the interviewed households indicated that they had been appointed to a leadership position in the group. Decision-making in the groups is done by leaders through consultations with members (51%) or through members’ consensus (40%). This shows the active participation of group members in decision-making. There were, however, a few instances where decision making in groups were made by the leaders alone (6%). 62% of the survey respondents indicated they were very satisfied with the leadership of the group, 67% said they were very comfortable speaking and expressing their opinion in the group, and 78% reported they influenced some or majority of the decisions. As fodder production has been identified by stakeholders as a key intervention to addressing drought risks, there is an opportunity to build the capacity of pastoral groups in fodder production. Drawing lessons from Kenya might help.

### **4.2 National and state government stakeholders**

Earlier research conducted by ILRI to assess the feasibility of IBLI in Somalia, and which involved interactions with government officials, indicated that there was a clear delineation between the roles of the FGS and state governments. FGS was seen as working closely with international development organizations to create an enabling environment and a regulatory and legal framework for index insurance, touching on elements of consumer protection, the identification and registration process, and Sharia compliance. The state governments were seen as directly involved in the implementation of the scheme by working closely with implementing partners in the coordination of activities at the regional and local levels. The study further identified that both the federal government and state governments are key for raising awareness, in cooperation with local and international partners, especially during times of national emergency or disaster. The government also has a role in quality control of livestock and livestock products.

### **4.3 Private sector**

The IBLI feasibility study by ILRI, and based on experiences from Kenya and Ethiopia, highlighted the importance of a market-driven approach in which the private sector leads the implementation of drought index insurance for livestock to guarantee the scheme’s long-term sustainability. Though the main work of the private sector would be to underwrite the product, it would do well to support public sector entities,

local organizations, and international donor agencies in designing the product, especially given Somalia's long history of humanitarian assistance. Participants in the FGDs and KIIs conducted as part of the pastoral surveys indicated the importance of private sector investment in fodder production.

#### **4.4 International organizations and NGOs**

The important role of International research organizations and NGOs, working with both public and private sector entities, in designing financial protection schemes, identifying efficient and effective delivery models, supporting capacity development and awareness creation, and designing monitoring and evaluation and impact studies was recognized by IBLI feasibility study. The feasibility study also found that NGOs have a strong presence and network in Somalia, which can be used for capacity development and for initial support to private companies willing to invest in livestock insurance and value chains development.

### **5. Potential Positive and Negative Impacts of the DRIVE project**

#### **5.1 Potential Positive Impacts**

Consultations with stakeholders identified several constraints facing pastoralism as an economic activity. These include frequent, severe, and prolonged droughts; poor market infrastructure limiting participation in markets; livestock diseases; and limited access to veterinary services. Livestock herders, particularly the nomadic pastoralists, practice extensive system and move from one place to another. As such, they do not engage in economic activities beyond selling livestock for subsistence. During drought demand for livestock reduce because of low quality of animals. Though there are currently limited livelihoods opportunities among pastoralists, stakeholders mentioned several opportunities for strengthening their livelihoods.

- Pastoralist communities in Somalia share responsibilities intrahousehold. Women typically take care of shoats while men are associated with camel. When selling livestock, men are mostly the ones who take them to the market. The return is, however, shared by the family; women keep the money for family needs and manage the income from livestock sells. Although there is need for indepth studies to assess intrahousehold dynamics, results of the FGDs and KIIs suggested that the DRIVE project has a huge potential to empower women by strengthening the livestock value chains and increasing access to financial services.
- Pastoralists identified the critical need to crowd-in private sector investment in commercial fodder production. This they felt would help reduce the impact of drought on the livelihoods of pastoralists. The DRIVE project, therefore, has the potential to enhance the resilience of pastoralists households by protecting their assets and facilitating trade.
- Somalia is a major livestock exporter to Gulf countries. Improving marketing infrastructure and investment in quality improvement will provide better returns to pastoralists by allowing them to exploit the export potential fully.
- Water point needs maintenance and repair.
- Index-based livestock insurance (IBLI) is currently absent in Somalia. Pastoralists are not aware of this important instrument that has been shown to be effective in managing drought risks and improving pastoralists wellbeing in Kenya and Ethiopia. Through the DRIVE project, pastoralist households will not only become knowledgeable of IBLI but will also be enabled to adopt.

Through increased access to financial services and improved functioning of the value chains, the DRIVE project has the potential to increase incomes, generate employment, alleviate poverty, reduce vulnerability and enhance resilience to drought, mitigate conflicts, and facilitate trade. In addition, by crowding in private sector investment in value chain development, DRIVE aims to ensure sustainability of the positive impacts.

## 5.2 Potential Negative Impacts

Participants suggested the need for land enclosures during the wet season for use during the dry season. Studies in Kenya, however, caution about establishment of such enclosures because they might have potential negative impact on pastoralism with implications for equity and the poor. Elite capture by those with “good connections”, including livestock exporters, often facilitate enclosure of communal lands for private use and/or eventual sale, especially when there are anticipated. Such private enclosures affect land rights and can be a trigger for conflict and resentment if indigeneous communities speculate and fear that land will be taken from them. The DRIVE project should be aware that investments in market and other infrastructure will increase the value of land and might motivate the growth of private enclosures/fragmentation of lands with implications for equity and possible conflict. The DRIVE project should avoid elite capture which often occurs when enclosures are carved out of communal grazing areas. The DRIVE project should also be aware that if development of markets and facilitation of trade causes the transfer of livestock from smaller/poorer herders to larger/richer herders, with the former falling out of pastoralism and the latter expanding their herds and selling more animals into the export markets then displacement of smaller production units by larger units in pastoral areas will likely contribute to pastoral destitution and out migration.

Development of market infrastructure and linkages to well-functioning value chains is expected to increase the degree of commercialization and market participation. Studies have shown that modern livestock raiding in Kenya has a commercial orientation (Mkutu, 2019). There is potential for DRIVE project to mitigate incidence of conflict arising from cattle rustling and banditry by ensuring wide scale and inclusive access to markets so that benefits would be enjoyed by all as opposed to a few individuals or communities.

It has been suggested that careful, thought out targeting as well as need-based services provision bundled with insurance could benefit the marginalized and traditionally under deserved communities. There is potentially no obvious negative impacts, however it would be important to create enough awareness and marketing around the financial component, in order to avoid misinformation, misunderstanding and misguided expectation. Should this happen, this may have some adverse effects on the community trust, damage to the product/s offered and reputation of the DRIVE.

Somalia has a growing population of IDPs. These IDPs are currently the poorest and most vulnerable. They also tend to be excluded from access to services including financial services. DRIVE should be careful not to implement the project in a way that would further marginalize this population.

## 6. Conclusions

Drawing from findings of a pastoral survey conducted by the International Livestock Research Institute and literature review, this study conducted a social assessment with the objective to characterize the communities in the Federal Republic of Somalia, and by analyzing their socio-economic and cultural characteristics, undertake free, prior, and informed consultation, and evaluate the project’s potential

positive and adverse impacts of the DRIVE project to pastoral groups and pastoralists. The findings show that poverty rates are high in Somalia and concentrated in rural areas (where most pastoralist and agro-pastoralists reside) and among the internally displaced persons (IDPs). Dependency ratio is highest in these areas and these populations are the most vulnerable to drought risks. The DRIVE projects offers a huge opportunity to improve livelihoods and increase resilience in Somalia. Specifically, potential positive impacts include empowering women, given the intra-household dynamics, by strengthening the livestock value chains and increasing access to financial services; addressing conflicts and improving quality of livestock by supporting investment in fodder production; and promoting livestock trade both domestic and exports through investment in improved market and road infrastructure. There are, however, potential risks that the project should carefully consider. Investment in market and other infrastructure will likely increase the value of land. The wealthy and well-connected might take advantage of this opportunity to dispossess poor and vulnerable populations of land, consequently causing conflict. Although participants suggested the need for enclosures of land during the wet season, insights from Kenya showed that such enclosures can cause conflict if people speculate that land will be taken away from them or if some groups are excluded from accessing grazing lands. There is also a likelihood that as land increases in value, “chaotic” urbanization might dispossess people of land causing conflict between pastoralists and urban/peri-urban dwellers. Care should also be taken to ensure IDPs, who tend to be marginalized and excluded from financial and other services are not left out. This is important especially because there are currently policy efforts both nationally and regionally in IGAD to protect the rights of the IDPs in Somalia.

## 7. Next steps

The findings of this social assessment were integrated in the design of the DRIVE project, and information on the project can be found under <https://projects.worldbank.org/en/projects-operations/project-detail/P176517>

The findings are also integrated in the guidance note prepared for financial intermediaries targeting pastoralists with a package of financial services, which will be published shortly on ZEP-RE website (<https://www.zep-re.com/index.php>).

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## Annex 1. FGD Guideline and Tool for Pastoral Surveys for HoA Initiative

**Objective:** To have a better understanding of socio-economic characteristics of the beneficiaries in the pastoral communities as part of assessment of the adequacy of financial protection schemes for the pastoralists.

**Introduction:** This team is from the International Livestock Research Institute (ILRI), and the xxxx (the consultant group joining). We are here to discuss a wide range of socio-cultural, economic, infrastructural and bio-physical features of the area. As a community, you are in the best position to describe this to us and also provide us information on how this community has changed over time. This information will be used to design a project called the De-Risking, Inclusion and Value Enhancement of Pastoral Economies (DRIVE). The aim of the project is to protect pastoralists against severe drought shocks, link them to reliable markets and enhance their access to financial. The project has two parts; the first part has the objective to provide a package of financial services including drought insurance, payment, savings and possibly contingent credit, to protect pastoralists against drought shocks. We recognize that insurance is just one of the way to cope against severe droughts, and savings can then be used during less severe conditions. . ILRI, World Bank and several partners since are supporting a programme called the Index-Based Livestock Insurance (IBLI) in Kenya and Ethiopia. Taking the best experiences in Ethiopia and Kenya, the DRIVE project is scaling the programme further in Kenya and Ethiopia, while expanding into Somalia. The second part aims to better connect pastoralists to market, attract private investment into the value chains and facilitate the regional livestock trade

Your responses today will enable us to understand the requirements to design products which can be more effective to cope against drought related risks, coupled with additional services and can be delivered effectively and efficiently in *(mention the name of the area depending on where it is being conducted)*

We are aware that some of you must have participated in a phone survey, conducted earlier, this engagement is to get a better understanding of some of the issues you have raised and information you have provided

We would like to thank you for your time. All discussion points here will be used for the sake of understanding the afore-mentioned features/issues of the community and identity of participants kept anonymously.

Please tell us a little bit about yourselves (name, relation to the community

Name of the participants	Name of areas they come from	Type of Livestock

Date:

Before proceeding, we would like to give you a quick description of the IBLI product (this will be for groups who have not been exposed to IBLI. For the ones who have been exposed to IBLI add a sentence to state *(we know some of you are members of IBLI, we will be happy to get some feedback from you, on the areas where it can be improved)*

**About Index-based livestock insurance** : The Index-based Drought Risk Financing Insurance (IBDRFI) solutions rely on similar Earth Observation technologies and general principles. This is a solution which is designed specifically for the pastoralists in the drylands. Satellite indicators of forage condition (i.e., the Normalized Difference Vegetation Index, NDVI) are elaborated to derive an index of forage production in a given area and to calculate payouts using a pre-defined payout function and trigger mechanism. NDVI is a low-cost, accessible, and widely used satellite indicator of drought. The solutions are developed for anticipatory action and livestock asset protection in times of severe drought leading to forage scarcity. The forage-deficit estimated by the satellite index is used as an early indicator that drought conditions are going to negatively impact forage availability and therefore livestock health, and, in turn, pastoralists' livelihoods.

Because the satellite data provide near real-time assessment, when payouts are triggered at the end of the rainy period (i.e. the most critical period for pastoralist to plan herd management), they can support pastoralists to make informed and financially-supported tactical decisions to better cope with the shock, by protecting their livestock assets through timely purchase of fodder and animal feed supplements to keep core breeding animals alive – i.e. before incurring major livestock losses and more severe impacts

### Personnel requirements for all exercises

1. Facilitator -1
2. Dedicated Note-taker – needs to be comfortable taking exhaustive notes quickly – 1
3. Translator/ Consultant for ILRI – 1 (could be from supporting organization or could be one of the enumerators/ contact person of specific local institutions)

### Exercise 1: “Free listing” (20 minutes)

- **Exercise objective:** Introduce participants to the topic and get them comfortable speaking via discussion of local understandings of drought risk and the traditional methods of risk management used.
- **Materials required:**
  - Markers (many colors)
  - Flip chart paper
  - Flip chart having the diagram below
- **Activity description:** In this exercise, participants are asked to “free list” the degree of droughts they are exposed to and then the traditional methods used to cope. There will be **three columns** on the pre-prepared chart/ flip chart (see diagram below).

*FIRST:* We would like to hear from you the kinds of drought that you have experienced. It would be great if you could also let us know if there are any local names you use to describe the different types of drought (*Free list all answers on flip chart paper*)

*THEN move to the chart which would have the diagram below:* Please tell us how you describe the

*Explain the arrow pointing from top to bottom on the left side of the first column, that this is a scale from mild to very severe drought. Then list participants responses in the **first column** of the sheet. Ask them **where on the scale each type of drought falls**. Answers might include: events when there is not enough water, a dry spell, others where forage disappears altogether, some localized, some widespread, etc. Ask respondents to agree on categories of events, using colors (Green, Yellow, Orange, Red). Colors should be*

marked next to each category with an asterisk or symbol. Symbols/icons could be used instead of or in addition to words.

**SECOND:** Please tell us how your livestock respond to each type of drought. What kind of effects on your animal's health? What kind of livestock mortality do you experience corresponding to these categories of drought? (Also probe differences between animals)

**THIRD:** Pastoralists have been coping with drought for a very long time. Please tell us about the primary ways in which your community responds to drought and how you cope with future drought risk.

Step by step as these mechanisms are listed, ask participants to specify which types of drought (from the previous list) these coping mechanisms usually apply to. Answers might include: farther migration, destocking through slaughter, destocking through sale) Again, symbols/icons could be used instead of words. Record both sets of responses on flip chart or on ground.

	Drought intensity/sensitivity	Livestock mortality/Health	Response/Coping mechanism (at what level do you start buying forage etc)
<b>Mild</b>			
<b>Moderate</b>			
<b>Severe</b>			

The free listing exercise transitions into the timeline exercise. Be sure to keep the freelist visible to participants during the timeline activity.

**Exercise 2 Timeline of shocks and coping (45 mins)**

- **Exercise objective:** To map the historical events that have affected the community. This serves two purposes: first, to get participants thinking and talking about specific instances of shocks (this could be shocks related to climatic and/or non-climatic such as droughts, floods, pest attacks, conflicts, cattle rustling and so on), and second, to cross-check the shocks cited by them with the historical data we have on droughts.
- **Materials required**
  - Markers (Colors: One color for anchoring dates and red color for the severe years, yellow for mild, brown for events related to conflict/ other shocks and orange for moderate)
  - Pre-made timeline on large sheets of paper on the ground / timeline drawn on the floor / or on flip charts taped together
  - Camera, notebooks, paper and pen to make a copy of the timeline and to make notes of the discussions that follow.

**Activity description:**

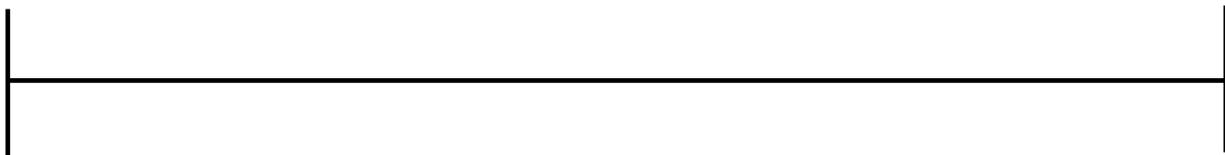
Before starting this exercise and depending on which country you are in ask the community members the major seasonality for that country. Make note of the dry and the wet months and the local names associated with it. Record this information on a flip chart. Also ask them the role that they play when it comes to i) herding, ii) looking after the livestock iii) how is livestock ownership determined. If it is mixed group, within the group make sure that the women are given a chance to respond.

Next, ask the communities to recall adverse climatic and major non-climatic events (droughts, flood, locust attacks, conflicts, COVID-19 and so on) in the last 15 years, when their assets were affected. Identification should be based on productive assets including livestock. Since it might be difficult to remember all the years, use the process of “Anchoring” to particular years and memorable events should be done first, using the help of either local calendar or local events.

This activity can be done jointly with the both men and women

**2005**

**2021**



**STEP 1: Anchoring Years:**

Now we would like to learn how and when over the past fifteen years you have climatic and non-climatic shocks/events, and how this affected your productive assets. We will divide this time into smaller periods to help everyone recall specific events. *(Anchor through a few years that everyone remembers, around some key events in the community. Mark these above the line. E.g. government intervention, building of a new school, any political event – if say the year is 2015 when either of these events or any event of*

*significance took place- ask them if there was any drought or any other climatic shock that took place in that year)*

STEP 2: Mapping the shocks:

Could you tell us about the years between (every five-year group e.g. 2005 -2010) did you suffer from a drought? If so, what kind of drought was it? (*Use the identified colors to mark "X" on the timeline for each type of serious event*). *In case of a flood use blue to indicate the same. Continue the same process taking blocks of every 5 years till the participants reach 2018. Treat 2018 -2021 as the final block.*

For each 5-year period, ask the participants if they lost any livestock and the state of vegetation during that period

**Note: Make sure that even if you are taking clusters of 5 years – e.g. 2005 – 2010, ask the respondents individual years within this cluster to ensure that we are able to get the accurate years of climatic and non – climatic events.**

If this activity is being done in a mixed group, please probe to understand if the coping strategies that women and men use differ? If so, why? Specifically, ask the women how their coping strategies differ from that of men. How do the women and men in the households support one another during such times to cope – probe incase of a polygamous households, if there is different approach on the coping strategies

How do women and men in households support one another?

As the group is describing its coping strategies ask questions around: i) what would be the closest sources of water and the distance they travel usually to get tot it ii) how far do they usually migrate incase of a drought situation and based on their severity iii) is there a usual migratory route that they take or does it differ depending on the severity of the shock – could you describe the route. Specially in relation to the drought situation in 2021, how is the community coping

*Give time for the group to discuss and go back and forth about the chronology and severity of the events. Make sure that you move from one phase and then to the next to get exhaustive information.*

### **Exercise 3. Livestock diversification (20 minutes)**

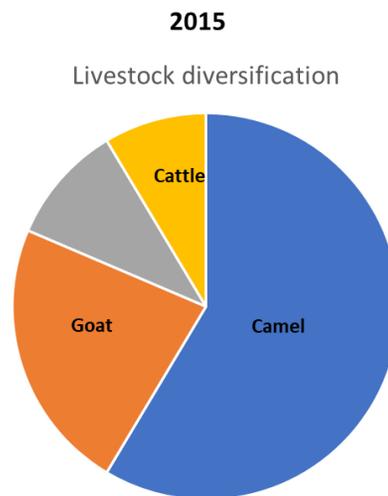
- **Materials required**

- Markers -different colors
- Materials required
- Camera, notebooks, paper and pen to make a copy of the table and to make notes of the discussions that follow.

**Note: This exercise should be done separately with men and women**

- Ask the participants to list the main type of livestock that they own (*for the purposes of this exercises, make a note on a flipchart of the type of livestock each of the participants own and put it up*)
- Ask the participants what kind of products do they usually get from each of the livestock type they own

- Are the products used for domestic consumption or are sold commercially – if commercially which product from which livestock type is most in demand and from where
- Where are these products sold and who is the main client
- Once this is done, ask the participants if there have been changes in livestock keeping over time.
  - Ask the participants to map the changes in the livestock composition in the last five years (2015 -2021). Ask them to provide a proportion of changes through a pie chart against each of the year and for every change in proportion, ask the reason for it. *(An example is provided below)*
  - Let the participants choose the colors that they would like to associate with each of the livestock type



*Give enough time for the participants to go discuss amongst themselves on the changes, allow back and forth as they map the changes over time*

- Once the mapping is done, and if the information has not been already captured in the reasons, ask the group if i) there has been changes in the demand for the livestock products over time ii) which products have been in most demand in last two – three years and from where
- *(Assuming they haven't bought IBLI before)*, We described to you about livestock insurance, if you were interested in purchasing it (i) do you think you would be able to afford pay for it – if yes, which livestock would you want to cover for ii) if not, what would be your reasons
- *(Assuming they have bought IBLI before)* Is the amount you pay for the insurance affordable for you i) yes -why ii) no -why not, what would make it affordable iii) what livestock do you generally insure
- We would also like to ask you that incase a livestock insurance product is offered where you do not have to pay the premium before you purchase the policy – but you can pay it either i) at the

end of the season (ii) after selling your livestock in the market within a given year, would it be something that would make you subscribe to the product

#### **Exercise 4. Sources of Income (20minutes)**

- **Materials required**

- Markers -different colors
- Materials required
- Camera, notebooks, paper and pen to make a copy of the chart and to make notes of the discussions that follow.
- Stones/ pebbles/ bottle caps (or a combination of all) = 100

**Note: This exercise should be done separately with men and women**

*Approach: Proportionate piling*

- Ask participants main sources of livelihood in their area on a flip chart and use pebbles to understand the proportion of the different sources of livelihood
- Take out the 100 stones/ pebbles/ bottle- caps which you have with you and explain to the respondents the significance of the stones. Indicate that each stone determines a share of the sources of income. Agree with the respondents, the number of stones representing the associated % (e.g. 5 stones = 10%; 10 stones = 20%; 20 stones = 30% and so on). Make sure that the % allocated cumulatively comes to a full 100%.
- Once this is agreed, ask the respondents to put the number of stones corresponding to its % against the sources of income listed. After each of the sources of income have been assigned stones, based on the number of stones put, ask the reason for doing so.
- Give time to the respondents to discuss amongst themselves and reach a consensus. In case they want to change the number of stones, let them do so, but ensure that the total number of stones adds upto 100.

#### **Exercise 5 Expenditure (30 minutes)**

Planned Time – **30 minutes**

*Objective:* To understand the regular expenses and allocation of the money in a family in the region; and how that changes in case of a shock.

**Exercise Objective:** Introduce the participants to the topic and make them comfortable to speak. Assure them that if there are some areas which they feel they are uncomfortable talking about, it will be respected

**Method:** Group Activity

*Approach:* Ideally this activity should be done separately with men and women, since most of the time, the expenditure patterns might vary. However, if that is not possible, probe the women asking on the same areas as identified by the men, if the spending is the same or different.

Materials checklist:

- Formats

- Markers and pens for recording
- A1 size chart / flip chart on Budget expenses
- A1 size chart/ flip chart on expenses under stressed situation
- Stones/ pebbles/ bottle caps (or a combination of all) = 100

**Facilitator Guidelines:**

- Roll out the first chart and display in on the wall. If there is no availability of chart, use the floor to make the below table. Ask the participants to free list the items which they would generally spend on, in a given month.
- Once that is done, ask the participants to priorities the items and provide reasons for the same. Ask the participant that list in priority how they allocate their monthly income for their family and general expenses (including for their livestock) in the first table. Allow the members to discuss among themselves in order to reach a consensus
- Ask the participants, how these decisions are made i.e. – i) is it a consultative process between the men and the women ii) which are the areas where decisions are taken only by the men
- Like the previous exercise on incomes, take out the 100 stones which you have with you and explain to the respondents the significance of the stones. Indicate that each stone determines a share of the expenditure. Agree with the respondents, the number of stones representing the associated % (e.g. 5 stones = 10%; 10 stones = 20%; 20 stones = 30% and so on). Make sure that the % allocated cumulatively comes to a full 100%.
- Once this is agreed, ask the respondents to put the number of stones corresponding to its % against the expenditure listed. After each of the expenses have been assigned stones, based on the number of stones put, ask the reason for doing so

<b>GENERAL BUDGET.</b>		
<b>Budget/expenditure items</b>	<b>% (pebbles)</b>	<b>Reasons</b>

- Once they are done with this exercise, roll out the second chart and paste it next to the previous one. Ask the participants, from the list of items they have prioritized under the General Budget, what would be their priority in case of a stressful or a drought situation and the reasons for the same. Allow a discussion to take place in the group and record it on the chart.

<b>Expenses during stressful/drought situations (pastoral group)</b>		
<b>Budget/expenditure items</b>	<b>% (pebbles)</b>	<b>Reasons</b>

- Since 2021 has seen severe droughts in most areas, take out another flip chart and based on the items they had listed for expenditure, ask if there was any difference in the expenditure during this period and the reasons for the same. Also ask, who was the main decision maker during this time

Expenses during stressful/drought situations (pastoral group)		
Budget/expenditure items	% (pebbles)	Reasons

Based on the information put on the chart, ask some related questions such as:

- What is main the source of financial support during a drought situation or a stressful situation (free listings)
- What are the services that are generally available to you during a drought or a stressful situation?
  - o Traditional/community services/support :
  - o Support by other development partners (this could be in the form of food -aid):
  - o Others:
- Where do you usually get health services and feed for your livestock
- How does decision making take place usually in your household – i) during normal times ii) during severe seasons iii) incase of any emergency (health, accident, theft)
- If there was an insurance product which came with credit facility, do you think it would be useful for you i) if yes how (probe how they would use the credit, for what purpose and if it would help them to cope from a shock) ii) if no – what other services besides credit, do you think should come with the insurance product

**Exercise 6 Priority Ranking (30 minutes)**

Planned Time – **45 minutes**

**Objective:** To go further details developed from the timeline to understand the participants’ perceptions of the most stressful time of the year, at which time of the year do they have the most need of resources and at which times of the year the community would be able to make the best use of resources.

**Approach:** The timeline will be revisited in this exercise where members of the group will respond to questions the need of resources during a given year. For this exercise, from the timeline a moderate drought year and a severe drought year will be chosen (preferably between 2015 – 2017). Respondents can use pebbles to respond to the questions which will be written on flip charts.

**Facilitator Guidelines:**

- Using the attached tables, have the facilitator ask the FG questions and have the note taker use a similar table to fill in the results. If possible, show different areas that pertain to the data collection. Observe if the FG answered the questions appropriately and if not, note any differences between the responses and the observations of the market. This information can be triangulated with representatives of organizations as part of the Key Informant Interviews.

Materials checklist:

- Pre-prepared months chart on a flipchart paper
- 100 stones.
- Index -cards or pieces of paper (flipcharts cut into the size of index – cards)
- Note books, pens, camera for replicating the exercise and taking discussion notes

**Activity description:**

- Roll out two charts side by side so there are 24 months visible.
- Ask an observer to count out 24 stones and pile them in front of the chart.
- Pick two years from the timeline for further reflection between 2015 – 2021 cluster: one moderate drought year, and one bad drought year. It is important to select two years that were somehow different – refer back to timeline and the freelist of categories of drought to cross check this.
- Write the years (and seasons) on two different index cards (e.g. “2011 Long rain long dry”)
- Begin with the earlier of the two years selected. Place this index card in the top left corner of the chart.

The months of the year are charted out in 12 columns from January to December on a pre-prepared timeline as shown below (if possible, for each of the months of the year, ask if there are any local names for them):

[place year card here]	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Necessity for support/ resources												

- For each year, there is one round of ranking. Ask the participants to gather around the chart, while ensuring that social distance protocols are being maintained – then ask them the following:
  - When did the drought begin? (Write this on an index card/piece of paper and place it over the month they indicate).
  - When did the animals weaken? (Write on an index card(s) and place over the months they indicate – perhaps different months for different animals)
  - -When did the animals begin to die? (Write on index card and place over month(s) they indicate)
  - -When did the rains finally begin?
- Once this is done, explain to the community the role of the stones
  - Suppose that your household received some support and encouragement for keeping your animals alive. We will represent this support with these stones. We want to know

when you would have most benefitted from this support. We would like you to distribute these stones among the months (*ask the community to distribute the stones from the months that help would benefit them the most to the months that it would not*).

- Please choose 1 or 2 from amongst your group to be responsible for reflecting your opinions by distributing the stones. (*solicit differences of opinion from various members of the group*)
- Usually, support comes at a certain time of the year, so we would like to know at what specific times during the year your livestock would have most benefited from support.
- Once all stones are allocated, ask all participants to look at the results.
  - Now we would like to hear your reasoning. If you had had support at these times during [the year chosen by the communities], what would you have used it for? (*Use the flip chart paper to list ALL responses on the left side of the paper*)
  - Which of these are the most important? We would like to know your top 3 priorities. Mark them in the chart as the participants list their priority

*(Be sure one observer PHOTOGRAPHS the final result)*

- Once the first part is done pull out a new piece of flip chart paper and repeat the stone sorting for now the severe drought year chosen. Repeat this activity a second time for the second year selected, following the same procedure.
- Turn the focus on the current year (2021), and ask In this year, would you have used the support for anything different from the items already listed here (*Return to free list of uses for support and ranking and review contents of list for those who cannot read – add anything new to the list*)
- For this year, what are your top 3 priorities? If different, ask why they are difference and make note of it
- Now we would like to ask you some more questions about the local conditions that might help you in times of drought stress.
  - What current support to you receive to help you deal with drought, and when do you get it? (timing of food aid, cash aid, forage aid, etc)
  - -What kinds of livestock need the most support?
  - Suppose you want to find a way to feed your livestock during drought times. What would you do if you had no cash? - What is the kind of feed that is usually given to shoats, cattle, camel during stressful times?
  - What is the cost to feed an animal during stressful times (the cost does not have to be accurate – but an approximation – probe for different livestock – camel, cattle, sheep and goat)
  - Are forage markets accessible? Where are they? Where do truckers come from?
  - How much does forage cost during drought versus normal times?
  - Is water trucking available? How costly? Where do truckers come from?
  - What other kinds of inputs would be useful for you? (veterinary, nutritional supplements? etc). Are they accessible easily and what is the cost to access them

- *For women FGD members only* – Besides your income, are there other means by which you can access financial services i) what are the challenges for you to access finance such as credit ii) do you have access to mobile money
  - if yes, what do you use it for, does it help you access finance/ capital easily
  - do you think purchasing an insurance product would be easier through the use of mobile money

### **Exercise 7 Market Information (45 minutes)**

**Objective:** To understand the operating nature of the small scale and large markets and access to inputs

**Approach:** In continuation with the FGD, members of the group will respond to questions regarding local markets and the accessibility of MFIs. Respondents can use pebbles to respond to the questions which will be written on flip charts.

#### **Facilitator Guidelines:**

Using the attached tables, have the facilitator ask the FG questions and have the note taker use a similar table to fill in the results. If possible, show different areas that pertain to the data collection. Observe if the FG answered the questions appropriately and if not, note any differences between the responses and the observations of the market. Ideally this exercise should be done separately with men and women

This information can be triangulated with representatives of organizations as part of the Key Informant Interviews.

#### **Materials checklist:**

- Premade table and list of the questions involved for the FGD.
- Markers and pens for recording
- Camera and notebooks for recording

Question	Response						
What areas does the market serve? Indicate time it takes to get to the market from each homestead/village.	Market Name	How often does the market take place? What days? (Indicate the number of times and days in the flip chart)	Communities Served (names of localities)			Proximity to their locality (use 5 pebbles to determine proximity say 1-2 pebbles for close markets centers; 3 for moderate distances; 5 for far ones) – Ask the respondents first how they define – close, moderate and far distance, note it on a flipchart	
Remarks/additional notes							
What products are available at the market? (Free List)	Market Name	FOOD			NON-FOOD		
Livestock	Market Name	Livestock Breeds	Distribution of livestock (Using animal names/pictures and pebbles)	Availability of feed (Using pebbles to determine availability)		Availability of Water for animals – commercial (Using pebbles to determine availability)	
				Rainy	Dry	Rainy	Dry
	Livestock Type	Impact on Price	Impact on Quantity Sold	Impact on Quantity Purchased		Impact on Health of the animals	

<b>Do droughts affect market conditions in this region/district? How?</b>					
<b>Notes on Market Services in the region – feed and fodder Veterinary, Medical, Etc.</b>					
<b>Do conflicts affect market conditions in this region/district? How?</b>	<b>Livestock Type</b>	<b>Impact on Price</b>	<b>Impact on Quantity Sold</b>	<b>Impact on Quantity Purchased</b>	<b>Impact on household</b>
<b>Notes on Market Services in the region – feed and fodder Veterinary, Medical, Etc.</b>					
<b>Has COVID-19 affected market conditions in this region/district? How?</b>	<b>Livestock Type</b>	<b>Impact on Price</b>	<b>Impact on Quantity Sold</b>	<b>Impact on Quantity Purchased</b>	<b>Impact on household</b>
<b>Notes on Market Services in the region – feed and fodder Veterinary, Medical, Etc.</b>					

## Annex 2: Key informant interviews guide for pastoral groups survey to assess suitability of financial protection schemes the Horn of Africa

**Introduction:** This team is from the International Livestock Research Institute (ILRI). We are here to discuss a wide range of socio-cultural, economic, infrastructural and bio-physical features of the area. As a community, you are in the best position to describe this to us and also provide us information on how this community has changed over time. This information will be used to design a project called the De-Risking, Inclusion and Value Enhancement of Pastoral Economies (DRIVE). The aim of the project is to protect pastoralists against severe drought shocks, link them to reliable markets and enhance their access to financial. The project has two parts; the first part has the objective to provide a package of financial services including drought insurance, payment, savings and possibly contingent credit, to protect pastoralists against drought shocks. We recognize that insurance is just one of the way to cope against severe droughts, and savings can then be used during less severe conditions. . ILRI, World Bank and several partners since are supporting a programme called the Index-Based Livestock Insurance (IBLI) in Kenya and Ethiopia. Taking the best experiences in Ethiopia and Kenya, the DRIVE project is scaling the programme further in Kenya and Ethiopia, while expanding into Somalia. The second part aims to better connect pastoralists to market, attract private investment into the value chains and facilitate the regional livestock trade

Your responses today will enable us to understand the requirements to design products which can be more effective to cope against drought related risks, coupled with additional services and can be delivered effectively and efficiently in (*mention the name of the area depending on where it is being conducted*)

We are aware that some of you must have participated in a phone survey, conducted earlier, this engagement is to get a better understanding of some of the issues you have raised and information you have provided

We would like to thank you for your time. All discussion points here will be used for the sake of understanding the afore-mentioned features/issues of the community and identity of participants kept anonymously.

Please tell us a little bit about yourselves (name, relation to the community/affiliation to organizations

### **Topic 1. Pastoralism**

#### **Constraints and opportunities faced by pastoralism as an economic activity**

*Let's talk about your vision of the livestock sector, focusing specifically on pastoralism in [COUNTRY], and what you believe are the constraints and opportunities to developing pastoralism as an economic activity.*

Based on your understanding of the sector and past experiences:

1. Can you explain past attempt to support pastoralism as an economic activity? What were those activities? How much were the attempts successful in enhancing resilience and increasing the economic performance of pastoralism-based activities?
  - What were the key factors that explain success? Prompt for explanation – WHY?
  - What have been the key constraints? Prompt for explanation – WHY?
2. Are there constraints to the development of the pastoralism sector that you think disproportionately affect one gender more than the other?
  - If YES, what constraints affect women specifically?
  - What needs to happen to address these constraints?
  - If YES, what constraints affect women specifically?

- What needs to happen to address these constraints?
3. What, if any, recommendations do you have for potential solutions to these barriers?

## **Topic 2: Management of grazing areas**

*Let's talk about grazing areas and how they are management. Based on your understanding of the sector and past experiences:*

4. How would you classify the different type of grazing lands – are there any local methods by which this classification is done?
- Can you tell us the categories of grazing lands that are used by pastoralists?
  - For each category prompt for: characteristics (size of the grazing land, when are they utilized mostly (wet season or dry season), type of vegetation).
  - In case of a severe drought/ climatic shock, what role does the community play when it comes to access and use of the grazing lands
5. We are also interested in your opinion about how the grazing areas managed.
- What rights do pastoralists have over the grazing areas (communal, private, and hybrid)?
  - What types of agreements govern access to communal, private or hybrid grazing areas?
  - If there are private arrangements, does this include the enclosed ranches and conservancies – if yes, what kind of agreements exist with such arrangements
  - Are there incidences of conflict arising from denied/forced access to grazing areas? Please explain what factors contribute to the conflict.
  - Could you tell us about some of the institutional measures that have been taken for better grazing land management
6. What, if any, recommendations do you have for potential solutions to the management of grazing lands?
- Prompt for: capacity building (e.g., training), coordination among actors (e.g., communication and exchange), and investment capacity (e.g., access to loan and financial mechanism)
  - Do you see a role for the private sector in some of the recommendations you have provided
7. Where do communities/ individuals/ groups usually access fodder from
- When is the fodder most required, is there a way people can buy fodder in bulk – if yes, how is the storage done for the times of need
  - What type of fodder is usually available for sale – what is the cost of a bail i) during a normal season ii) during a dry season iii) during an extreme dry season such as now

## **Topic 3: Management of water resources**

*Let's talk now about how water resources are managed*

8. We are also interested in your opinion about how watering points are managed
  - What are the types of watering points in the area?
  - How are they distributed in the area? Are they concentrated in some regions or are they distributed widely in the region?
  - In your experience what is the shortest distance pastoralists need to travel to a watering point? What is the longest distance? (*prompt them to give practical examples such as from the homestead or a market area*)
  - How is the institutional arrangement around the use of water points? How is the use of water and the amount to be used determined within a given community
  - How does this differ between normal, dry and very severe drought seasons
  - What are the types of agreements that govern access to the watering points?
    - Are there incidences of conflict arising from denied/forced access to watering points? Please explain what factors contribute to the conflict.
    - If there are conflicts, or they have been conflicts in the past, how have they been resolved
  
9. What, if any, recommendations do you have for potential solutions to the management of the water points? How do you think they can be linked with the pasture management
  - Prompt for: capacity building (e.g., training), coordination among actors (e.g., communication and exchange), and investment capacity (e.g., access to loan and financial mechanism)
  - Do you see a role for the private sector in some of the recommendations you have provided

#### **Topic 4. Integrating pastoral groups into the livestock value chain**

*Let's talk about ways in which pastoral groups could be integrated into profitable value chains:*

10. What is your opinion about the cost of livestock production currently? What according to you includes livestock production?
  - If HIGH, could you provide an approximate figure (in the local currency depending on the country) what do you think are the factors driving the cost of production high?
    - Prompt for access to and cost of services and inputs
    - Prompt whether prices of livestock and livestock products are commensurate of the cost of production.
    - Does the livestock prices and products differ with changing seasons? If yes, could you give us an example of the difference between the prices in i) in normal times, ii) incase of a climatic shock/ pest attack iii) pandemic iv) conflict
  
  - In your view, can linking farmers to value chains such as processing, financial services, credit, business establishments help to improve the economic performance of pastoralism?
    - Prompt for: what do you think would be the effect on the number of livestock kept (1) during the year and (2) during drought?

11. What are the main selling channels used by pastoralists for livestock?
  - Prompt for: Abattoir, primary auction market, butchery, middlemen/trader/broker
  - What are the most profitable channels for pastoralists?
  - How are prices determined:
    - For livestock?
    - For livestock products?
  - In your experience, do you think pastoralists are willing to sell livestock on an ongoing basis as a commercial activity?
    - If YES, why?
    - If NO, why not?
  - What recommendations, if any, do you have for the potential ways profitable channels for selling livestock and livestock products can be more accessible to pastoralists?
12. What value addition activities do you think if implemented by pastoralists would improve the performance of the livestock value chain
13. We are also interested in your view about women's participation in livestock value chain.
  - Are there specific factors that hinder women pastoralists from effective participation in the value chain? Can you explain?
  - If YES, what should be done to increase women's participation in value chains?

#### **Topic 5. Financial protection**

*Let's talk about the role of financial protection schemes in managing drought risk:*

14. What do you think are some of the challenges in purchasing/ getting access to livestock insurance (*assumption that the informant knows about livestock insurance and has experienced it*)
  - What are some of the reasons that pastoralists have not been keen on purchasing livestock insurance (*Probe into areas with regards to affordability – prices of the premium, if high why so and what would be an affordable premium rate for them*)
  - Is there any other reason why the uptake of the insurance product has not been high
15. In your opinion, which one would work better to provide financial protection through livestock insurance to pastoralists: selling livestock insurance to individuals or selling to pastoral groups?
  - If selling livestock insurance to group is better, please explain why selling livestock insurance is likely to be more successful than to individuals? In what ways?
    - Prompt: how should payment be made if livestock insurance payout triggers?
    - Prompt: how would the payout be shared or provided to the group in case of a payout?
  - If selling livestock insurance to individuals is better, please explain why selling livestock insurance to individuals is likely to be more successful than to groups? In what ways?
16. Besides livestock insurance, access to savings and credit can provide financial protection to pastoralists.

- Do you think it is possible to combine livestock insurance, access to credit, and access to savings as a way of enhancing financial protection?
  - Would pastoralists be interested in such combinations or financial protection schemes?
  - If not financial combination of services with insurance, what other combination would they want
  - How would you see such schemes being combined with insurance
- In your opinion, would such combinations be better at providing financial protection compared to provision of these financial instruments separately?
  - If combination is better, in what ways?
  - If separate is better, why?
- What sources of financial services such as loans and credit are trusted the most?
  - Prompt: WHY *(incase the response is on informal sources, ask how they can be included as part of the formal financial access mechanism)*
- What sources of financial services such as loans and credit are trusted the least?
  - Prompt: WHY
- What would you think is the best way for delivery of the livestock insurance product to the pastoralists
  - Would mobile money be an option for collecting and paying premiums – i) if yes, why ii) if no – why not
- If different types of livestock insurance products are rolled out, how do you see yourself i) contributing to the implementation ii) delivering the product *(Probe to find out if the informant sees himself/herself carrying out awareness creation, as an agent selling insurance, marketing the product, a policy holder and so on)*

<b>Names of MFI operating in the region/district</b>	<b>Accessibility when you want the services? Use pebbles or give options as high, medium or low.</b>	<b>What are the major services the MFIs in your area provide? Free listing</b>	<b>What are the challenges for MFI in the area? Free Listing (Sharia compliance or cultural issues values)</b>	<b>Notes</b>

Are there any distribution or marketing of products/services in your locality? Such as local kiosks?

Have you had any experience of using formal financial service providers for either savings, getting loans - if yes, which ones – did you face any challenges to get such services

*(For the men as this question has been covered earlier for the women)* – Have you had any experience with mobile money – i) if yes – how was the experience; would you be willing to use mobile money to access financial services such as savings schemes, credit and insurance ii) if no – what are the reasons for you not using mobile money

<b>Name/Type of Marketing</b>	<b>Major Products/Services sold</b>	<b>Rank their competency in marketing/distribution as high, medium or low (use pebbles)</b>	<b>What are major criteria to determine the effectiveness of each marketing/distribution entities? Familiarity, generating receipts, trust...</b>
Kiosks			
Credit & Saving			
Women groups			
Youth groups			
Other: Market gardening cooperatives			

## Closing:

Ask them a few questions, which could give some insight into a livestock insurance/ drought risk financing like product.

- We earlier described the product to you. How many of you have purchased the product before or have been a beneficiary
  - If you have, could you let us know about your experience
- What do you think would be the viability of an such products in the areas that you stay
- If we were to introduce/implement in your area/ community, which institutions should we be approaching – which institutions according to you would be the best suited for sales and distribution of livestock insurance products and why
- In your opinion, what in your mind would be the best way of introducing livestock insurance products? E.g. bundling of services, community risk reduction, individual based or any other way
- What do you think would be the best method to purchase such a product – i) at an individual level ii) group level – could you tell us the reason for your choice
- If you already have experienced the product, how best do you think the product can be improved -we would like to know from the perspective of premium payments –
  - What would be the best time for selling such a product
  - What would be your opinion on having a policy which covers multiple years assuming the premium contribution could be made annually at the time of your choosing.
  
- Do you have any other feedback you would like to share with us? *Allow them to give some feedback.*

We appreciate your sharing your valuable time and experiences with us. This will be extremely useful information to help us improve and provide livestock insurance and other finance products and the livestock value chain which would help build resilient livelihoods in the pastoral areas.

### Annex 3: List of participants in FGDs

Name of the participants	Name of areas they come from
Mohamud Jama Wayrax	Dhiganle
Jama ahmed Hirsi	Dhiganle
Ahmed cabdulle jirde	Dhiganle
YAasiin Muuse YUusuf	Dhiganle
Aden Nor Mohamed	Dhiganle
Maxamuud Maxamed Faarax	Xasbahalle
Maxamed Cabdirisaaq Gabayre	Xasbahalle
Faadumo Maxamed Axmed	Xasbahalle
Abshir Xuseen Xasan	Xasbahalle
Xaawo Maxamed Maxamuud	Xasbahalle
Abshiro Maxamuud Xasan	Xasbahalle
Maryam Bootaan Faarax	Daawacad village Eyl district
Fadumo Siciid Xuseen	Daawacad village Eyl district
Xaliimo Maxamed Cabdulle	Daawacad village Eyl district
Caasho Cali Adan	Daawacad village Eyl district
Waris Maxamed Ciise	Daawacad village Eyl district
Farxiyo Axmed Faarax	Daawacad village Eyl district

#### Annex 4: List of participants in KIIs

Name of the participants	Name of areas they come from	Phone
Faysal Abdi Gabayre	Head of Village, Xasbahalle	0907794334
Abdurahman Sulayman Mire	Head of VSL, Xasbahalle	0907651669
Xaliye Jamac Yusuf	Livestock trader, Dhiganle	0906081064
Zakariye Jaamac cabdullaahi	Village chair man, Dhiganle	0907286906