

Learning for Livelihoods - Empowering Female Heads of Households

Project highlights:

Working with Female Headed Households with project provides basic literacy, numeracy and livelihood skills training and enables access to microfinance to enable women to start their own businesses.

Context

Devastated over the past 20 years by successive cycles of drought, conflict and famine, recent assessments have ranked Somalia at 165 out of 170 countries in terms of human development and second only to Afghanistan as the worst place to be a woman.

Many of the poorest groups in Somalia consist of people displaced by conflict or famine (1.1 million in all), among whom as many as 42% of households are headed by women. These households are most reliant upon loans, gifts (*kaalmo*), alms (*zakat*) and “marginal livelihood strategies”, with typically few assets to sell. Because of the low status and education of women, these families are particularly vulnerable to abuse and exploitation.

Despite the years of conflict and famine the traditional Somali economy continues to function much as it always has, with growing opportunities to find work or start small businesses, but these are open only to those with the necessary skills and assets, which the poorest households do not have.

How does it work

This project aims to support 3200 of the most vulnerable Somali households out of extreme poverty and dependence on external aid, by giving them the skills and assets they need to establish themselves in work or business. These marginalised households are given a practical chance to adopt more viable livelihood strategies. By working with community leaders and building on local traditions of social support, the project aims also to address issues of protection and assistance for female headed households in particular.

Selected female heads of households enrol in a six-month course in basic literacy/numeracy and social issues, focused on the application of reading, writing and mathematics to everyday life and livelihood activities. This includes discussion of wider social protection issues, including health, nutrition and sanitation; gender relations; violence and conflict resolution; and the rights of children, minorities and people with disabilities.

On completion, they receive training in their chosen livelihood skill, which best suits their own circumstances and local market opportunities. This is supported by training in business skills and financial literacy to enable them to put a business plan together and potentially apply for a microloan to get their business up and running.

Who does it help

This project has supported over 3,700 of the most vulnerable Somali households to gain literacy, numeracy and livelihood skills. This has given them the skills they need and opportunities to access microfinance to establish themselves in work or business.

Relevant Case Studies

Sahra: From 'Rags to Riches'

Sahra is a brilliant example of how perseverance and hard work reaps rewards. Thanks to Learning for Livelihoods she was able to cultivate her own financial freedom without neglecting her other responsibilities. Being the eldest, Sahra was responsible for her siblings as well as her own children when her father passed away. Fortunately, some of her relatives were able to give her a small sum of money which she used to start up a grocery business. Her produce consisted of vegetables and confectionary items.

She soon put her newly acquired literacy and numeracy skills to use. Her modest business venture was successful, and she was able to buy *larger* commodities such as rice, pasta, cooking oil, salt and sugar and increase her trading and income.

Business Studies: Knowing the difference between profit and Loss

AET's Business studies module enabled Sahra to sharpen her financial literacy skills and empowered her entrepreneurship. She was enlightened to the concepts as well as the practicalities of profit and loss. She scaled her stall into a shop and added higher ticket items to her produce; maize sorghum, beans and also fuel oil.

She managed to build quite a positive reputation for herself and forged valuable partnerships with wholesalers and other local businesses. She could order large quantities of stock and pay the vendors back once she had sold the produce - In Somalia this is known as *Ha I wareerinin*.



Inside Sahra's shop

As her business prospered so did Sahra. She saw a gap in the market and was able to rent a shop on the main road. She diversified her items by adding fashionable clothes and shoes. An AET Outreach officer visited her store recently and was very pleased to see that Sahra's shop is in very high demand! So much so that she now has wholesalers approaching her asking to form business partnerships to sell their goods. Since learning the value of education, she has ensured that the older kids go to school so that they can be afforded the opportunities that education brings.



Some happy customers leaving Sahra's shop

Sahra said: "AET changed my life by providing me with the skills I needed to run my business. I will forever be grateful for the chance AET afforded me and would not have been the woman I am today without the free education."

Many women have seen Sahra's success and have reached out to AET to enlist in the next cohort of LfL. They have seen the transformation in Sahra and now aspire to better their situations by acquiring new skills and business knowledge. LfL has been successful as it enables the women to attend lessons alongside their daily routines. They learn to make education work for them and have the freedom to do so.

Never Too Late: Deka Gains Literacy and Numeracy Skills as well as a business!

Deka is 20 years old and lives with her parents and 8 younger brothers and sisters. Her family was displaced from a rural village to Garowe Town due to poverty. Her father was a driver for the Somali government for 30 years, but he can no longer work due to his age and health issues. Her father received some money from relatives, which he used to support her mother to start a small business. She bought clothes and shoes from big shops in the market and began to sell those items. Deka supported her mother in the business while her brothers and sisters had the opportunity to go to school.

Luckily, Deka was able to participate in the literacy and numeracy classes and learned how to read and write. After six months she received good marks for her exams and moved on to vocational skills training.

Before joining the project, she was not able to list and write the cost of items or produce a bill. Now she can take measurements, prepare a shopping bill and record the daily income and expenses. She says, "Let me to

say thanks AET, I have got the knowledge from AET and provided me different skills that lifted my life as well as my family life."



Deka telling prices of clothes



Deka using a sewing machine for tailoring

Nimco the Business Girl

Nimco is from one of the minority clans in Somalia. She was displaced with her family due to conflict and now lives with her parents in Hargeisa town. After the civil conflict her father was left unemployed and disabled, she knew that she would be required to create a sustainable income as her family was now depending on her so she joined our literacy and numeracy classes.

She says she is lucky to have learned how to write and read and especially to have gained skills in mathematics. With her new skills, she has been able to start her own business. She is proud to have been able to open her own shop and be known as a 'Business Girl.' Nimco hopes to join a formal school in the future and finish her education whilst her siblings manage the business.



Nimco looks on from her well stocked shop

Rahma Now Knows the Difference Between Profit and Loss

“When I began this programme, I was selling vegetables and sometimes selling milk to people in Merca. I had never received an education; never held a pen and the only book I had ever held was the Holy Qur’an.”

At first I was quite intimidated, being in a classroom was completely different environment for me and I was rather daunted. This soon changed as I got to know my peers and establish relationships with my teachers.

Prior to signing up to AET’s lessons, at the beginning of the day I would buy a lot of different sacks of vegetables so that I would have items to sell at the market in the afternoon. I never knew whether I was making a loss or a profit as all I could by was if I still had money in my hand at the end of the day. However, I now understand how to calculate sums and I understand how to ensure that I make a profit from the vegetables I sell!”



Student in an exam

Asha’s Story

“I had a place earlier where it was a small shop, where I used to sell basic materials, whenever anyone takes a credit from me I did not used to record it, they used to return it to me every time small amount where it was difficult for me to calculate what is left on them, this was my biggest problem, then I learned FHH classes where I learned how to read and write. I was little girl when I got married but got divorce from my husband, I have two children now where I support and bring them up.”

“I heard AET organization taking up classes for female households, where I registered and attended the classes for literacy and numeracy through FHH project. I had a beautiful and amazing certificate where I was awarded for the completion of classes. Later on it is easy for me now to calculate and know exactly how much I own to anyone who takes from me as a credit. This is where I felt the most changes in my life. Later on I learned tailoring skills and Hinna.”

“I work here where I benefit my daily expenses for my children and my family, I can read and write today, I can easily tell whether I got benefit from my place or lost. As I learned tailoring, I buy clothes and get tailored in the centre where I learned but now I get from micro dahab-shiil loans and now I have a tailoring machine to do at my own, and I can carry out my things easily at my own.”