



INTEGRATED HOUSEHOLD BUDGET SURVEY 2022

SOMALILAND REPORT





INTEGRATED HOUSEHOLD BUDGET SURVEY 2022

Somaliland Report

Foreword

It is with great pleasure that we present the findings of the Integrated Household Budget Survey (IHBS). This comprehensive undertaking represents a significant effort to understand the economic dynamics, living conditions, and social well-being of households across Somaliland. The results of this survey provide invaluable insights into the intricate tapestry of the society, shaping the understanding of the challenges faced by citizens and informing evidence-based policies for a better future. The Government of Somaliland, through the Central Statistics Department at the Ministry of Planning and National Development (MoNPD) conducted the 2022 Integrated Household Budget Survey (IHBS) together with World Bank.

The Integrated Household Budget Survey serves as a critical tool for policymakers, researchers, and stakeholders seeking a nuanced understanding of the economic landscape. By meticulously examining the income, expenditures, and various socio-economic indicators of households, this survey enables us to identify trends, disparities, and areas in need of targeted intervention. Moreover, the data collected serves as a baseline for assessing the impact of existing policies and guiding the development of new strategies to address emerging challenges.

In these pages, readers will find a detailed analysis of household incomes, expenditure patterns, and the factors influencing economic well-being. The survey delves into the demographics of our households, shedding light on the composition of families, education levels, and employment. Furthermore, it explores the living conditions, housing arrangements, and access to social services that contribute to the overall quality of life of our citizens.

The IHBS provides valuable information to update the National Accounts Weighting Systems as well as a new commodity basket with updated expenditure weights to be used in calculating the CPI. This report is an essential tool for filling the gap of the needed economic data allowing a better understanding of contemporary economic challenges and opportunities in the country.

The Ministry of Planning and National Development wants to express its gratitude to everyone who participated in the implementation of IHBS 2022 with financial and technical support as well as the support and technical guidance provided by the World Bank, particularly the training of fieldwork staff, consultations, recommendations, and analyses of the data collected. Because of this, Somaliland now has a legacy of information and skilled statistical staff who are able to lay a strong foundation of statistics for our future generations.

Above all, we hope that the insights gleaned from the Integrated Household Budget Survey will stimulate dialogue, inform policy discussions, and serve as a foundation for collaborative efforts aimed at improving the well-being of all members of our community.

Acknowledgments

The Integrated Household Budget Survey represents the culmination of collaborative efforts and the dedication of numerous individuals and organizations. We extend our sincere gratitude to all those who played a pivotal role in the planning, execution, and analysis of this comprehensive survey.

First and foremost, we would like to express our thanks to the World Bank group for their financial and technical support through the survey. Our gratitude also goes to the World Bank team led by Aphichoke Kotikula, Shinya Takamatsu, Alastair Haynes and other teams for providing technical assistance at all stages from preparation to the implementation of this survey.

Our gratitude also goes to the statistical agencies, government departments, and research institutions that provided essential support and guidance throughout the planning and execution stages. Their expertise and collaboration ensured the integrity and rigor of the survey methodology. We acknowledge the invaluable contributions of the data analysts, researchers, and experts who meticulously processed and interpreted the collected data. The cooperation of government officials, community leaders, and various stakeholders has been instrumental in ensuring the smooth progress of the Integrated Household Budget Survey. Their insights have provided a rich understanding of the economic and social dynamics within our Country.

Furthermore, we express our appreciation to the households across Somaliland that graciously opened their doors to our survey teams. Their participation and candid responses are the foundation upon which this study rests. Without their willingness to share their experiences and circumstances, this survey would not have been possible. We extend our thanks to the dedicated field teams who traversed diverse landscapes and communities, working diligently to collect accurate and reliable data. Their commitment to the survey process, often in challenging conditions, is commendable and greatly contributed to the success of the endeavor.

Finally, we remain grateful to everyone who took part at the various quality assurance stages and validation exercises including the peer group of experts in different fields that provided their valuable inputs, time and effort to ensure the successful implementation of IHBS. To all who contributed, directly or indirectly, your efforts have not gone unnoticed.

This survey stands as a testament to the power of collaboration and shared commitment to understanding and improving the lives of our fellow citizen

CONTENTS

Foreword	ii
Acknowledgments	iii
Chapter 1: Introduction and Survey Methodology	1
1.1 Introduction	2
1.2 Objectives	2
1.3 Survey Design	2
1.4 Instruments, Staff Training, Fieldwork and Quality Control	3
1.4.1 Instruments	3
1.4.2 Staff Training	3
1.4.3 Fieldwork	3
1.4.4 Quality Control	3
1.5 Organization of the Survey Report	3
Chapter 2: Characteristics of Household and Household Population	4
2.1 Introduction	5
2.2 Population Distribution	5
2.3 Household Size	5
2.4 Sex Ratio	5
2.5 Population by age	6
2.6 Dependency Ratio	6
2.7 Marital status	7
Chapter 3: Household Characteristics	8
3.1 Introduction	9
3.2 Access to Electricity	9
3.3 Main Source for Lighting	9
3.4 Sources for Cooking	10
3.5 Source of Drinking Water in the Rainy Season	10
3.6 Source of Drinking Water in the Dry Season	11
3.7 Kitchen Location	12
3.8 Type of toilet facilities	12
3.9 Handwashing Facility with water and soap	13
Chapter 4: Education	14
4.1 Introduction	15
4.2 Literacy	15
4.3 Enrollment status	15
4.4 Primary gross enrollment	16
4.5 Secondary Enrollment Rates	17
4.6 Educational Attainment	17
4.7 Education Expenditure	18

Chapter 5 Health	19
5.1 Introduction	20
5.2 Type of illness or Injury	20
5.3 Type of Disability	21
5.4 Types of chronic illness	22
5.5 Cigarette and shisha smoking	22
Chapter 6 Labour Force	24
6.1 Introduction	25
6.2 Labour force	25
6.3 Unemployment rate	25
6.4 Median Monthly Earnings	26
6.5 Household owning land	27
Chapter 7: Household Enterprises	28
7.1 Introduction	29
7.2 Ownership of Household Enterprise	29
7.3 Type of Household Enterprise	29
7.4 Household Enterprise ownership by Sex	30
7.5 Household Enterprise Registration	31
7.6 Size of Household Enterprise	31
Chapter 8: Remittance Source and Transfer Method	32
8.1 Introduction	33
8.2 Non-Labour Income Sources	33
8.3 Remittance Source and Transfer Method	33
Chapter 9: Shocks and Food Security	35
9.1 Introduction	36
9.2 Shocks Type	36
9.3 Food Insecurity	36
9.4 Moderate and Severe Food Insecurity	37
Chapter 10: IT and Financial Inclusion	38
10.1 Introduction	39
10.2 Phone Ownership and Accessibility	39
10.3 Internet Access	39
10.4 Bank account Ownership and Usage of Mobile Banking	40
10.5 Sources of loans	41
10.6 Consumption and Purpose for Loan	42
Endnotes	43

List of Figures

Figure 2.1:	Population Distribution by Residency	5
Figure 2.2:	Average Household Size	5
Figure 2.3:	Sex Ratio	6
Figure 2.4:	Dependency Ratios	6
Figure 3.1:	Access to Electricity by place of residence and region	9
Figure 3.2:	Kitchen Location	12
Figure 3.3:	Handwashing Facility with water and soap	13
Figure 6.1:	Unemployment Rate, Percent of Labour Force	26
Figure 7.1:	Household enterprise ownership by Sex	30
Figure 9.1:	Moderate and Severe Food Insecurity, Individuals	37

List of Tables

Table 2.1:	Population by Age	6
Table 2.2:	Marital status	7
Table 3.1:	Main Source of Lighting	10
Table 3.2:	Main Source of Cooking Fuel	10
Table 3.3:	Main Drinking Water Source in Rainy Season	11
Table 3.4:	Main Drinking Water Source in the Dry Season	11
Table 3.5:	Main Toilet Facility	13
Table 4.1:	Literacy Rates	15
Table 4.2:	Enrollment Status	16
Table 4.3:	School Enrollment Rates, Primary	16
Table 4.4:	School Enrollment Rates, Secondary	17
Table 4.5:	Educational Attainment, 15+	18
Table 4.6:	Education Expenditure	18
Table 5.1:	Share of Population with a Chronic Illness, Disability, or an Accident	20
Table 5.2:	Type of Disability	21
Table 5.3:	Type of Chronic Illness	22
Table 5.4:	Cigarette, Khat, and Shisha Usage, 15+	23
Table 6.1:	Labour Force Statistics	25
Table 6.2:	Median Monthly Earnings, USD	26
Table 6.3:	Land Ownership	27
Table 7.1:	Household Enterprises	29
Table 7.2:	Type of Household Enterprise	30
Table 7.4:	Age, Registration Status, and Months Operating for Household Enterprise	31
Table 7.5:	Average Number of workers in the Household Enterprise	31
Table 8.1:	Sources of Non-Labour Income	33
Table 8.2:	Remittance Source and Transfer Method	34
Table 9.1:	Exposure to Shocks and Shock Type	36
Table 9.2:	Food Insecurity during the month preceding the survey	37
Table 10.1:	Mobile Ownership, Access, and Financial Use, 15+	39
Table 10.2:	Access to Internet, 15+	40
Table 10.3:	Bank Account Ownership	41
Table 10.4:	Loans	41
Table 10.5:	Purpose for Loan	42

Chapter 1

Introduction and Survey Methodology



1.1 Introduction

The Integrated Household Budget Survey in Somaliland (IHBS) is the first nationally representative household survey conducted in Somaliland with an aim to enhance data systems and evidence-based planning. The primary purpose of the IHBS is to furnish policymakers and planners with detailed information on household expenditures, consumption incurred on goods, access to services, and to measure poverty more sustainably. In addition, the IHBS will provide information on the living conditions of households, such as access to basic assets, facilities, and services, as well as improving GDP estimates and the compilation of the commodity basket used in the construction of a new Consumer Price Index (CPI).

1.2 Objectives

Main objective

The main purpose of the Integrated Household Budget Survey in Somaliland (IHBS) is to (a) monitor welfare, (b) provide macroeconomic baselines and establish baseline survey for a frequent data collection system in the future.

The primary objective of the IHBS is therefore to collect detailed information on household expenditures and consumption incurred on goods and services to monitor household welfare and measure poverty more sustainably. In addition to welfare data, IHBS collects other socioeconomic information relevant for monitoring the living conditions of Somaliland households such as access to basic assets, facilities, and services.

The Specific Objectives of the IHBS are:

- To obtain the reference commodity basket of household consumption as weights for the compilation of the consumer price index (CPI). Collection of consumer price data is critical for inflation measurement.
- To estimate household expenditure for national accounts indicators such as gross domestic product (GDP).
- To study income/expenditure patterns of disadvantaged groups, including pensioner households, single parent households, etc.
- To study income/expenditure disparities among socio-economic groups.
- To study consumer behavior among socioeconomic groups for general poverty and/or income distribution studies calculation of minimum subsistence level (national poverty line).

1.3 Survey Design

The Integrated Household Budget Survey (IHBS) is a representative survey of Somaliland based on a sample of 2,112 households: 1) representative both at the regional level and 2) for urban, rural and nomadic areas. As a random sample survey, each interviewed unit (household and individual) represents a certain number of similar units in the target population.

The IHBS targeted households living in Somaliland covering all sampled enumeration areas in urban, rural and nomadic areas. The total number of household interviews per region is presented in the table below:

Somaliland: number of HH interviews per region	
Awdal	348
Maroodijeh	348
Saahil	348
Sanaag	360
Sool	360
Togdheer	348
Total	2,112

The development of the IHBS sampling frame followed a stratified multi-stage probability cluster sample design. Urban and rural areas followed a three-stage stratified cluster sample design, while in nomadic areas the design was a two-stage stratified cluster sample design. The primary sampling units (PSUs) were selected with a probability proportional to the number of dwelling structures, which constituted the sampling frame. The secondary sampling units (SSUs) for rural and urban areas were selected with a probability proportional to the number of listed households, which constituted the frame. The ultimate sampling units (USUs) for rural, urban and nomadic areas were randomly selected from listed households in the cluster.

To begin with, 100% of households in the sampling frame in the selected urban, rural and nomadic enumeration areas (EAs) were listed as the first level, which captured information on the head of household, spouse, dwelling location description, GPS coordinates and household unique identifier. The listed households were recorded using an electronic listing questionnaire. The data was cleaned, and a summary of households (HH) listed per EA were used to generate HH sampling frames for the second stage of sampling; an average of 12 HHs were selected in every EA within each stratum. The primary target for interview was the Head of Household (HoH)¹ and/or the spouse of the HoH. If neither was available, another member, listed in the form, was chosen if he/she was a HH member aged 16 and above, was not

a dependent, and knew about the expenditures and consumptions of the household.

1.4 Instruments, Staff Training, Fieldwork and Quality Control

1.4.1 Instruments

The questionnaire for this survey contained three modules:

- A demographic module collecting information on the population including demographics, education, health, labor, disability, security perceptions, ICT and relation to the HoH.
- A household module collecting information on dwelling, ownership of land and durable goods, access to basic services and utilities, food security, exposure and response to shocks, household businesses including crops, fisheries and livestock, financial services and remittances.
- A consumption module collecting detailed information on food and non-food consumption expenditures.

The survey questionnaire and listing form were scripted with the Survey Solutions software to allow for use in CAPI (computer-assisted personal interviewing) using tablets. A series of checks and testing was done on the mobile script to ensure that all the questions, skip logics and iterations were well captured. Further, the scripted instruments were then piloted in English. The pilot enabled the survey team to check for language comprehension, questionnaire structure and question flow, skip logic and interview length.

Two independent translators translated all text into Somali and a third translator reconciled the two translations to ensure that the language and meanings were correctly captured. Then, the Somali version was back translated into English for quality assurance. After that, the final pilot in Somali was undertaken in the field and further revisions were implemented based on the pilot report. Finally, all adjustments were applied on the scripts in English and in Somali for training of the field teams.

1.4.2 Staff Training

Trainings for the field team were organized at three levels: Training of Trainers (ToTs), HH listing training, and training of enumerators and supervisors for the main survey:

- The ToT training was conducted in Hargeisa with several trainers who went through a one-week training that equipped them with information on key components of the survey.

- The enumerators and supervisors first attended a one-week training to learn how to carry out the listing exercise before being trained on the main survey instrument.
- The training sessions for the main survey was undertaken over three weeks including field practice and were conducted immediately following the listing training. The training covered data collection instruments, a thorough review of interviewing procedures and research ethics.

1.4.3 Fieldwork

Fieldwork was completed between 26th May and 31st July 2022. The study was administered by face-to-face, in-home interviews using a computer assisted personal interviewing (CAPI) approach. Enumerators on the field used tablets to complete the survey questionnaire through the Survey Solutions platform. Once questionnaires were completed, the data was submitted immediately to the server. The total response rate was 96 percent. Response rate was the highest among nomadic households, at 99 percent, followed by rural at 97 percent and urban at 95 percent.

1.4.4 Quality Control

Data collection was subject to rigorous quality control protocols, carried at different levels of the field operations. Quality assurance protocols included supervised interviews, spot-checks, back checks, and automated high-frequency checks of the data collected.

Supervisors observed 10-15 percent of all interviews done by every interviewer; this supervision was more intense during the initial days of data collection to evaluate and improve interviewer performance by noting errors. Meanwhile, back checking was performed on 5 percent of the interviews.

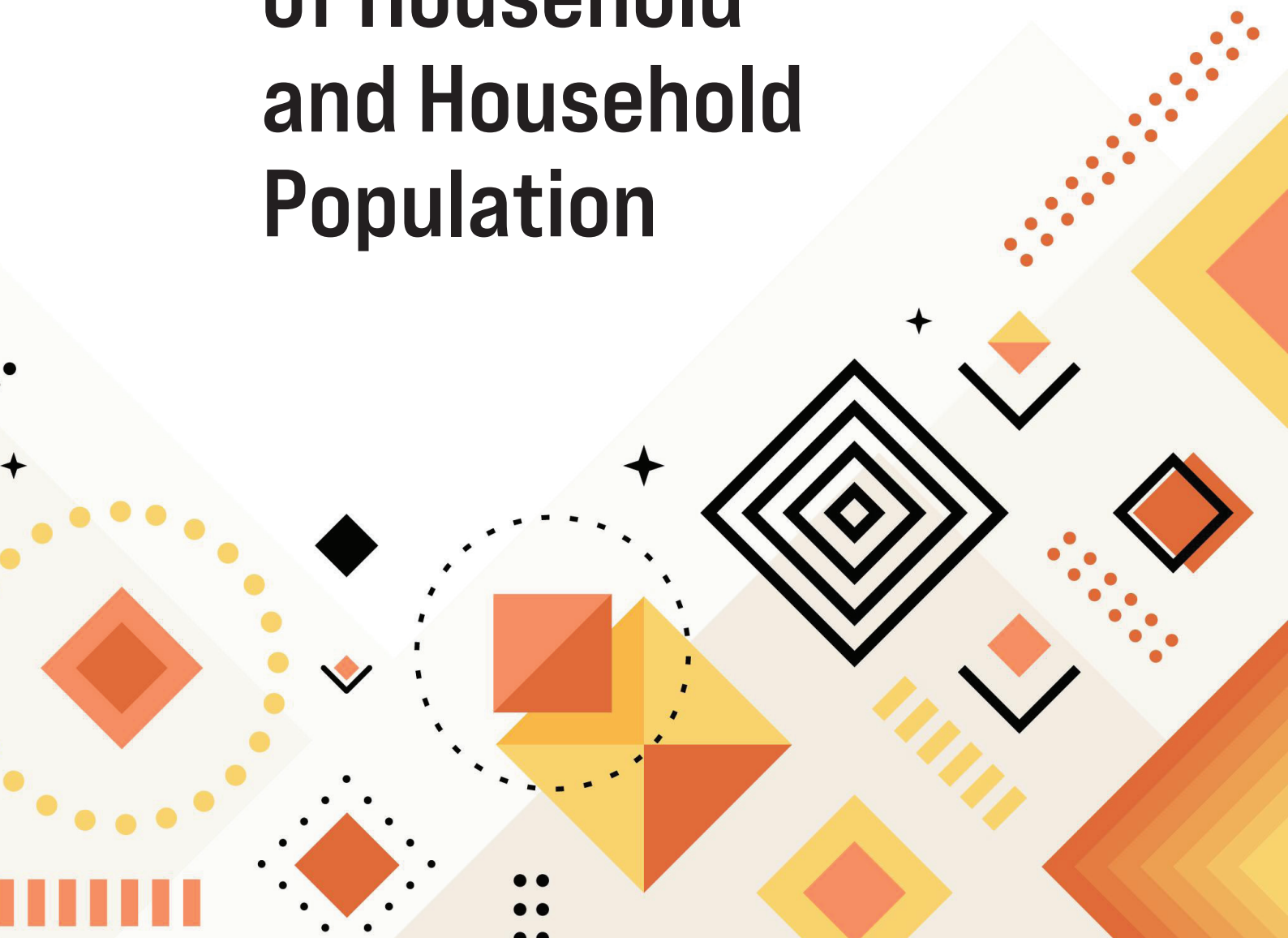
1.5 Organization of the Survey Report

The rest of the report is organized as follows:

- Chapter 2: presents the characteristics of household and household population.
- Chapter 3: presents information on characteristics of the dwelling.
- Chapter 4: covers information on education.
- Chapter 5: covers information on health, smoking, and Covid-19 vaccination.
- Chapter 6: covers information on labour.
- Chapter 7: presents information on household enterprise.
- Chapter 8: focuses on remittances and other income sources.
- Chapter 9: covers on food security and shocks.
- Chapter 10: focuses on IT and financial inclusion.

Chapter 2

Characteristics of Household and Household Population



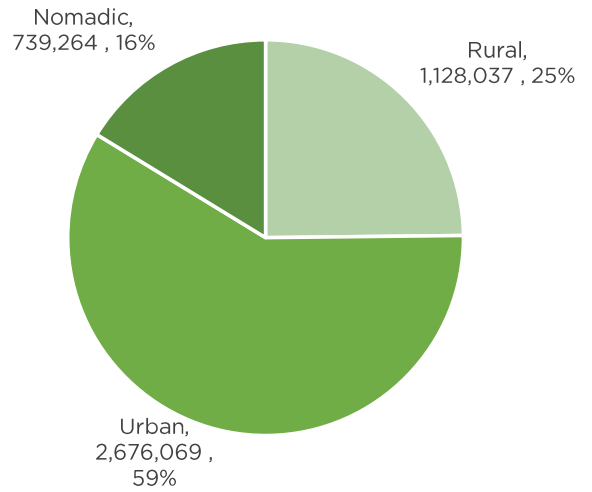
2.1 Introduction

This chapter provides a descriptive summary of the demographic structure of households, which includes the distribution of household size, and the population's sex, age, and marital status.

2.2 Population Distribution

Figure 2.1 below shows the population distribution in Somaliland households by residence. Urban areas have the highest population, accounting for 59 percent of the population, followed by rural areas at 25 percent, while nomadic areas have the lowest share of the population at 16 percent.

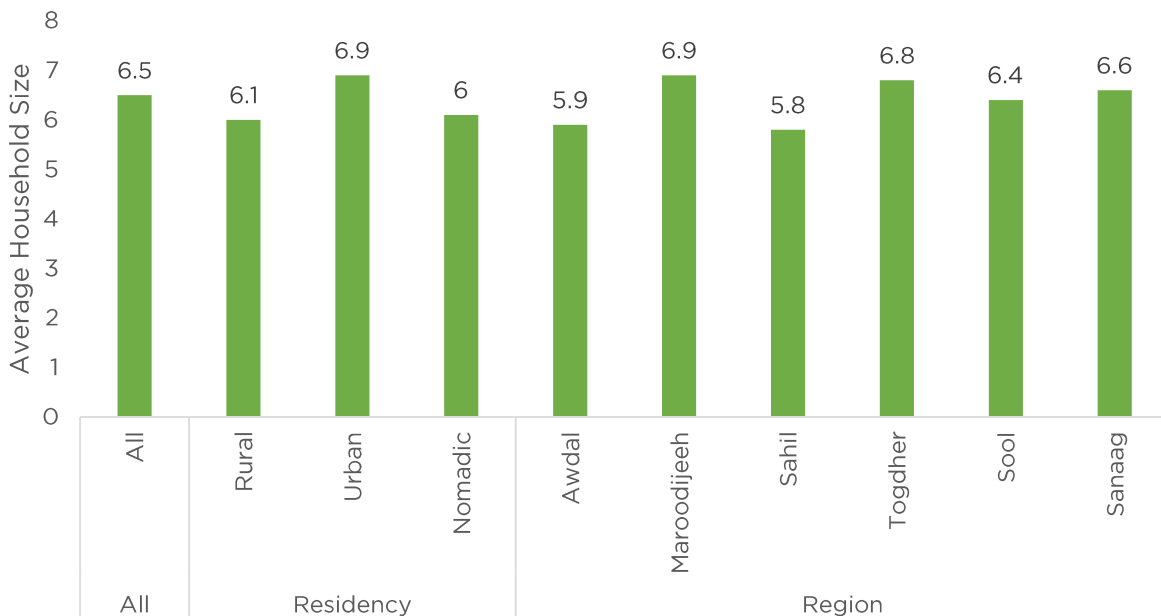
Figure 2.1: Population Distribution by Residency



2.3 Household Size

The average household size in Somaliland is 6.5, compared to 5.9 persons per household recorded in the PESS 2014 (Figure 2.2). Figure 2.2 shows the average household size across area of residency and region. Urban households are largest on average with 6.9 members, which is slightly higher than rural and nomadic households with an average of 6.1 and 6.0 members, respectively. Across region, Marodijeeh has the highest average household size with 6.9 members, followed by Togdheer and Sanaag at 6.8 and 6.6 members, respectively, and Sahil region has the lowest average household size of 5.8.

Figure 2.2: Average Household Size

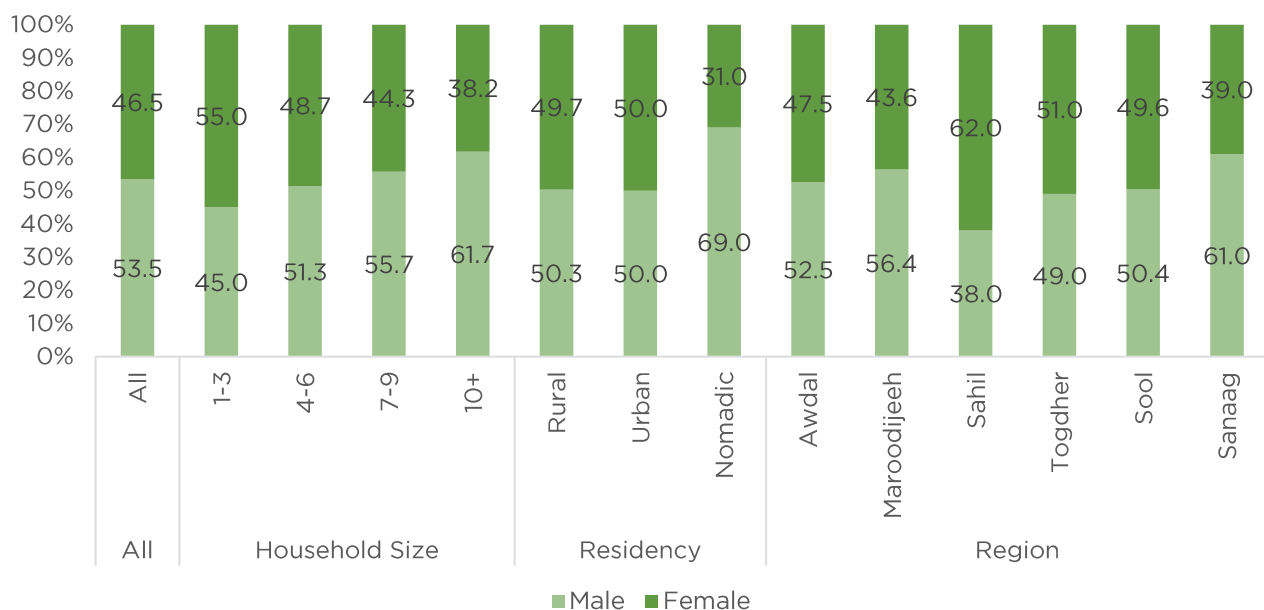


2.4 Sex Ratio

The sex ratio presented in Figure 2.3 is the proportion of males and females for every 100 members of the population. Figure 2.3 shows the variations in gender composition by household size, area of residency, and across regions. Overall 53.5 of the population is male compared to 46.5 percent who are female. By area of residency, the nomadic population has the largest

share of males at 69 percent, while in urban and rural areas, the population is equally split between male and females. Across region, Sanaag has the largest share of men at 61 percent, followed by Marodijeeh with 56.4 percent. The ratio of men to women is almost equal in Awdal, Togdher, and Sool, while women account for 62 percent of the population in Sahil.

Figure 2.3: Sex Ratio



2.5 Population by age

Table 2.1 presents the distribution of the population, by age and area of residence (urban, rural and nomadic). The age structure of the population is typical of a society with a young population. Age and residence are important demographic variables that are the primary

basis of demographic classification in vital statistics and surveys. The largest population age group is 15-64 years, which constitutes 51 percent, closely followed by under 15's who account for 46 percent of the population, while only 3 percent of the population is over 64.

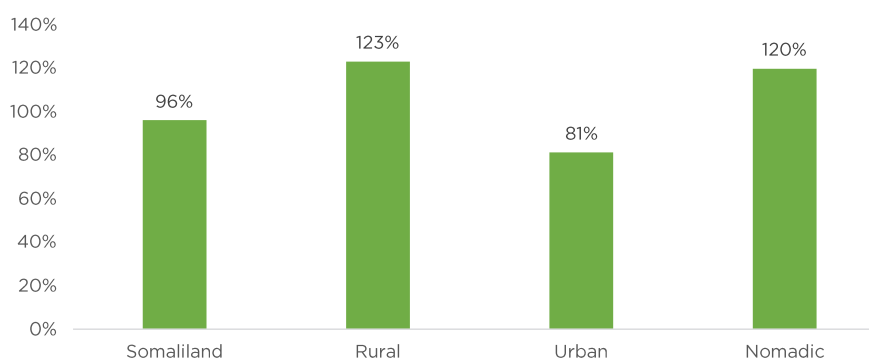
Table 2.1 Population by Age

	0-4	5-14	15-64	65+
Somaliland	15%	31%	51%	3%
Rural	17%	34%	45%	4%
Urban	14%	29%	55%	3%
Nomadic	17%	35%	46%	2%

2.6 Dependency Ratio

The dependency ratio is a measure of the number of dependents, meaning the population aged below 15 and over the age of 64, divided by the population aged 15 to 64. This demographic indicator gives insight into the number of people of non-working age, compared with the number of those of working age. The dependency ratio is highest in rural and nomadic areas reaching 123 and 120 percent respectively, compared with 81 for urban areas (Figure 2.4).

Figure 2.4: Dependency Ratios



2.7 Marital status

Less than a half of the population above the age of 15 are married (45 percent), and 44 percent have never been married. Only 6 percent of the over 15 population are widowed, while only 4 percent are divorced (Table 2.2).

Table 2.2 presents the distribution of marital status for the population aged 15 years and above. Almost all individuals between 15 to 19 are never married at 96 percent, but this rate quickly decreases with age with only 3 percent of those between 50 to 54 being never married. Currently, the share of the population who are married is highest among people aged 35 to 39 years old at 82 percent. The proportion of divorced persons is highest among those aged 45 to 49 at 8 percent.

The proportion of the over 15 population who are never married is highest in urban areas at 51 percent, compared with 34 percent in rural areas, and 31 percent in nomadic areas. The share who are married is highest in nomadic areas at 62 percent, while nomadic areas also have the lowest share who are divorced at 2 percent. Urban areas have the highest share of individuals who are divorced at 5 percent, followed by rural areas at 4 percent. People with no formal education are least likely to have never been married at 29 percent and conversely, they are most likely to be married, divorced, or widowed. There is a general trend of decreasing rates of being married, divorced and widowed status as educational attainment increases.

Table 2.2: Marital status

		Married	Divorced	Never Married	Widowed
Somaliland	All	45%	4%	44%	6%
Sex	Male	47%	2%	49%	1%
	Female	44%	5%	40%	11%
Age	15-19	3%	1%	96%	0%
	20-24	23%	3%	73%	1%
	25-29	48%	5%	45%	1%
	30-34	72%	4%	22%	1%
	35-39	82%	6%	10%	3%
	40-44	78%	6%	8%	7%
	45-49	75%	8%	5%	12%
	50-54	79%	6%	3%	12%
	55-59	74%	3%	4%	19%
	60-64	62%	6%	2%	31%
	65-69	61%	4%	7%	28%
	70-74	50%	3%	4%	43%
	75-79	33%	2%	5%	60%
80+	37%	4%	4%	56%	
Education	No formal education	56%	5%	29%	10%
	Primary	34%	5%	59%	3%
	Secondary	30%	3%	66%	1%
	Higher	33%	1%	65%	1%
Residency	Rural	55%	4%	34%	8%
	Urban	38%	5%	51%	6%
	Nomadic	62%	2%	31%	5%
Region	Awdal	44%	4%	47%	6%
	Maroodijeeh	42%	3%	48%	7%
	Sahil	47%	8%	40%	6%
	Togdher	44%	6%	44%	7%
	Sool	51%	5%	39%	5%
	Sanaag	55%	3%	36%	6%

Chapter 3

Household Characteristics



3.1 Introduction

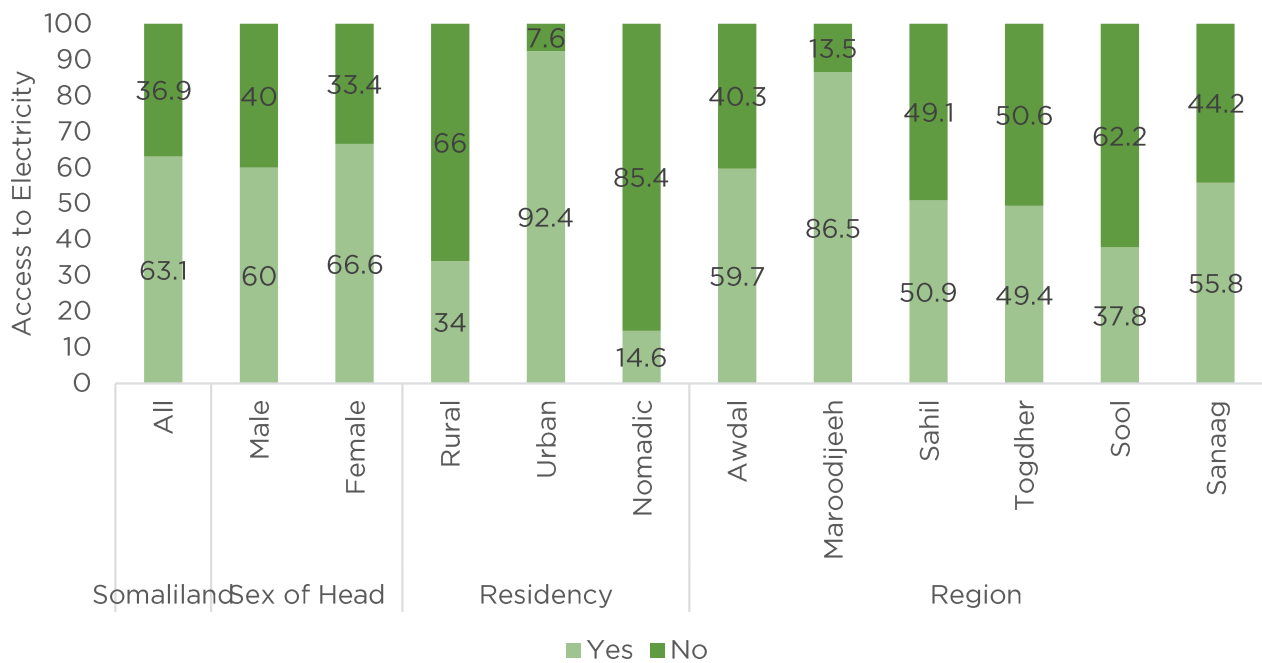
This chapter covers energy, water, and sanitation. The survey collected data on access to electricity, sources of fuel for both cooking and lighting, consumption of firewood and charcoal, toilet facilities, drinking water and kitchen location.

3.2 Access to Electricity

Figure 3.1 below shows just under two-thirds of Somaliland's population (63.1 percent) has access to

electricity. There are significant differences between places of residence, as most urban dwellers have access to electricity (92.4 percent), compared to (34 percent) of rural residents and only 14.6 percent of nomads. By region, Maroodijeeh has the highest access to electricity at 86.5 percent, followed by Awdal with 59.7%, Sanaag with 55.8%, and Sahil with 50.9%. In the remaining two regions (Togdher and Sool), less than half of the population have access to electricity.

Figure 3.1: Access to Electricity by place of residence and region



3.3 Main Source for Lighting

Table 3.1 presents the source of energy for lighting and cooking. Electricity (55.9 percent), torches (32.4 percent) and solar (10.5 percent) are the most popular energy sources for lighting in Somaliland. The majority of urban residents rely on electricity (90.3 percent), while the majority of nomads rely on torches (84.9 percent). More than half of the rural residents rely on torches (51.8 percent), more than a quarter on solar lighting

(26.5 percent), and one fifth on electricity (20.3 percent). Disaggregation by region shows that Maroodijeeh had the highest percentage of households that used electricity for lighting (80.2 percent) while Sanag region had the lowest (31.2 percent). On the other hand, Sool had the highest percentage of households that used torch for lighting (58.9 percent), while Maroodijeeh had the lowest (9.8 percent).

Table 3.1: Main Source of Lighting

%		Electricity	Solar	Torch	Other
Somaliland	All	55.9	10.5	32.4	1.2
Sex of Head	Male	52.3	9.9	36.5	1.4
	Female	60	11.3	27.7	1
Residency	Rural	20.3	26.5	51.8	1.3
	Urban	90.3	2	6.4	1.3
	Nomadic	1.2	13.2	84.9	0.7
Region	Awdal	57.4	10.8	30.1	1.8
	Maroodijeeh	80.2	9.3	9.8	0.7
	Sahil	49.3	12.8	37.2	0.8
	Togdher	45.8	7.2	46.2	0.8
	Sool	35.2	3.4	58.9	2.5
	Sanaag	31.2	20.4	47.3	1

3.4 Sources for Cooking

As shown in Table 3.2, charcoal (48 percent) and firewood (33 percent) are the two energy sources most commonly used for cooking, unlike gas or electricity which are only minimally used. Urban areas stand out for mostly using charcoal (67 percent) while other residence types rely more often on firewood at 55 percent for rural households and 89 percent for nomadic households. In the regions, charcoal is the main source of cooking fuel, except for Sool and Sanaag, which mainly use firewood.

Table 3.2: Main Source of Cooking Fuel

		Electricity	Gas	Charcoal	Firewood	Other
Somaliland	All	7%	9%	48%	33%	2%
Sex of Head	Male	5%	12%	45%	37%	2%
	Female	10%	7%	52%	29%	3%
Residency	Rural	2%	2%	36%	55%	5%
	Urban	12%	16%	67%	5%	1%
	Nomadic	0%	0%	8%	89%	3%
Region	Awdal	14%	14%	37%	32%	3%
	Maroodijeeh	7%	14%	64%	12%	2%
	Sahil	14%	3%	45%	35%	3%
	Togdher	3%	4%	48%	44%	1%
	Sool	9%	4%	33%	53%	2%
	Sanaag	1%	4%	42%	50%	4%

3.5 Source of Drinking Water in the Rainy Season

The most common sources of drinking water during in rainy season are piped and tanker truck at 33 percent each, as shown in (Table 3.3). In urban areas, piped water is the most common source of water in rainy season at 49 percent, while in rural areas tanker truck/cart is the main source at 23 percent. In nomadic areas the main source of drinking water in the rainy season is a tube

well or borehole at 45 percent. By region, piped water is the main source in Awdal, Sahil, and Togdheer at 65, 50 and 38 percent, respectively. In the remaining three regions, the main source of drinking water during the rainy season is the tanker truck/cart at 62 percent in Marodijeh, 34 percent in Sool and 37 percent in Sanaag.

Table 3.3: Main Drinking Water Source in Rainy Season

		Piped	Public tap / standpipe	Protected well / spring	Unprotected well / spring	Tubewell / borehole	Rainwater collection	Tanker truck / cart	Surface water	From neighbours
Somaliland	All	33%	2%	7%	4%	13%	5%	33%	2%	1%
Sex of Head	Male	29%	1%	6%	5%	16%	6%	34%	3%	0%
	Female	38%	2%	7%	3%	10%	5%	32%	2%	1%
Residency	Rural	21%	3%	14%	6%	17%	12%	23%	4%	0%
	Urban	49%	2%	1%	1%	2%	1%	44%	1%	1%
	Nomadic	1%	1%	13%	12%	45%	9%	16%	4%	0%
Region	Awdal	65%	2%	4%	4%	14%	3%	7%	1%	0%
	Maroodi-jeeh	22%	1%	4%	2%	2%	5%	62%	1%	1%
	Sahil	50%	10%	9%	2%	12%	2%	11%	3%	1%
	Togdher	38%	1%	13%	5%	13%	6%	19%	6%	0%
	Sool	16%	2%	6%	3%	25%	11%	34%	2%	0%
	Sanaag	10%	1%	10%	8%	29%	5%	37%	1%	0%

3.6 Source of Drinking Water in the Dry Season

Table 3.4 presents the main source of drinking water during the dry season. The most common sources are tanker truck at 37 percent and piped at 32 percent. In urban areas, piped is the main source of drinking water during the dry season at 47 percent, while in rural areas tanker truck or cart is the main source at 31 percent.

For nomadic areas, the main source of drinking water in the dry season is tube well or borehole at 36 percent. By region, piped water is the main source in Awdal, Sahil, and Togdher at 64, 48 and 38 percent, respectively. The main source of drinking water during the dry season is a tanker truck or cart in the other three regions, at 64 percent in Marodijeh, 35 percent in Sool, and 49 percent in Sanaag.

Table 3.4: Main Drinking Water Source in the Dry Season

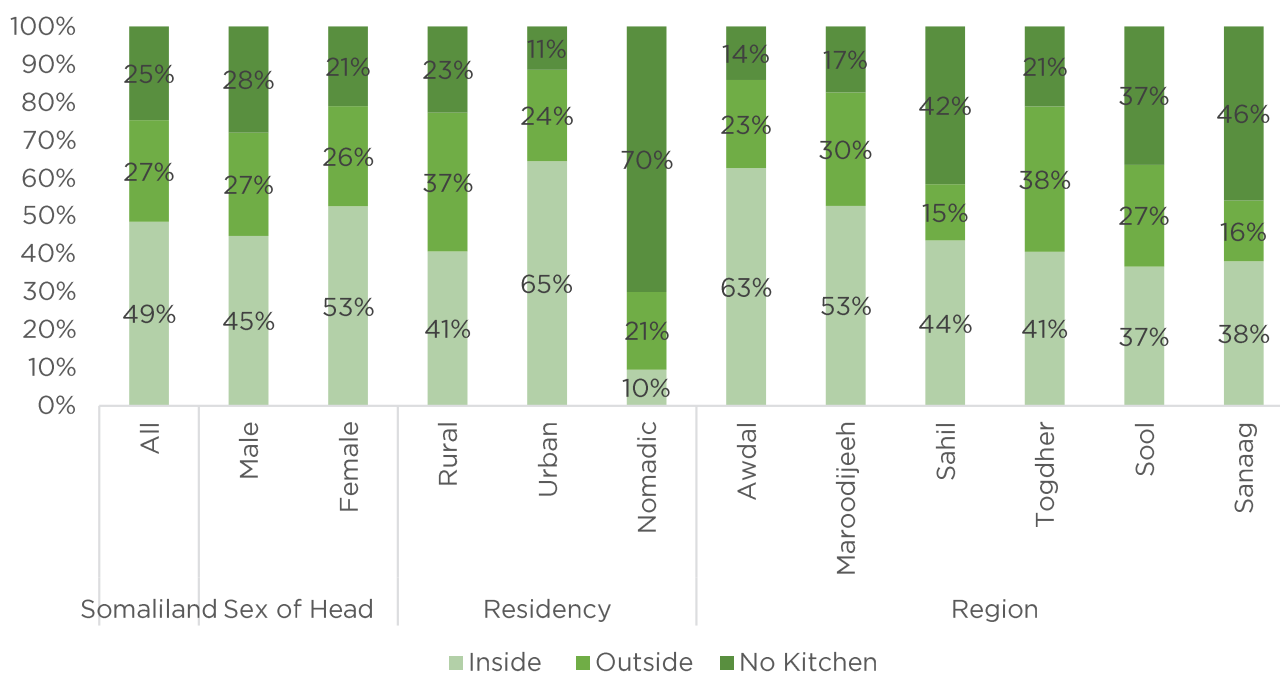
		Piped	Public tap / standpipe	Protected well / spring	Unprotected well / spring	Tubewell / borehole	rain water collection	tanker truck / cart	Surface water	From neighbours
Somaliland	All	32%	2%	7%	6%	11%	2%	37%	2%	1%
Sex of Head	Male	27%	2%	7%	7%	12%	2%	39%	3%	0%
	Female	37%	2%	7%	4%	9%	3%	35%	1%	1%
Residency	Rural	20%	3%	15%	8%	14%	5%	31%	4%	0%
	Urban	47%	2%	2%	1%	2%	1%	44%	1%	1%
	Nomadic	1%	1%	12%	17%	36%	3%	28%	3%	0%
Region	Awdal	64%	2%	4%	5%	13%	0%	11%	1%	0%
	Maroodi-jeeh	22%	1%	5%	3%	2%	2%	64%	1%	1%
	Sahil	48%	13%	9%	2%	12%	1%	13%	2%	1%
	Togdher	38%	1%	15%	6%	11%	4%	19%	5%	0%
	Sool	12%	2%	3%	10%	27%	5%	35%	5%	0%
	Sanaag	9%	1%	10%	8%	18%	3%	49%	2%	0%

3.7 Kitchen Location

As shown in Figure 3.2, almost half of the households in Somaliland (49%) used a kitchen inside the dwelling, while 27 percent cooked outside the dwelling and 25 percent had no kitchen. By place of residence, the majority of urban and rural households cooked inside the dwelling at (65 and 41 percent) respectively, while only 10 percent in nomadic areas cooked inside the dwelling.

Just under two-thirds of nomadic households had no kitchen. By region, Awdal had the highest percentage of households that cooked inside the dwelling at 63% followed by Marodijeeh region at 53%. Togdher had the highest percentage of households that were cooking outside the dwelling at 38 percent, while Sahil had the highest proportion of households with no kitchen.

Figure 3.2: Kitchen Location



3.8 Type of toilet facilities

Table 3.5 below presents information about toilet facilities used by Somaliland's residents. Overall, 24 percent of households did not have a toilet facility, 21 percent used a flush to piped sewer system, 15 percent used a flush to pit latrine facility and 12 percent used an open pit latrine. In both rural and urban areas, the percentage of households that used a flush to piped sewer system or a flush to pit latrine was high (33 and 22 percent for urban areas and 10 and 8 percent for rural areas, respectively) compared to nomadic households (0 and

3 percent, respectively). The use of no toilet facilities is largest in nomadic areas (76 percent), followed by rural (33 percent), and urban areas (3 percent). By region, Awdal and Sahil had the highest share of households that used a flush to piped sewer system (30 and 25 percent, respectively) while Sool had the lowest (12 percent). Marodijeeh (23 percent) and Sahil (26 percent) had higher shares of households that used a flush to pit latrine facility compared to other regions.

Table 3.5: Main Toilet Facility

		Flush to piped sewer system	Flush to septic tank	Flush to pit latrine	Pit latrine with slab	Open pit latrine (pit latrine without s	No toilet	Other	Use neighbor's
Somaliland	All	21%	10%	15%	14%	12%	24%	3%	1%
Sex of Head	Male	19%	9%	18%	15%	7%	28%	3%	1%
	Female	23%	11%	11%	14%	18%	19%	4%	0%
Residency	Rural/IDP	10%	12%	8%	15%	15%	33%	5%	1%
	Urban	33%	10%	22%	16%	14%	2%	3%	0%
	Nomadic	0%	9%	3%	6%	2%	76%	4%	0%
Region	Awdal	30%	12%	11%	3%	12%	28%	3%	1%
	Maroodijeeh	20%	4%	23%	17%	24%	10%	0%	0%
	Sahil	25%	2%	26%	1%	7%	31%	0%	1%
	Togdheer	22%	13%	16%	23%	2%	21%	3%	0%
	Sool	12%	8%	12%	20%	1%	34%	12%	0%
	Sanaag	14%	20%	1%	9%	10%	40%	6%	1%

3.9 Handwashing Facility with water and soap

Figure 3.3 presents the different methods of handwashing used by the residents of Somaliland across places of residence and region. Overall, about half of Somaliland's population (48 percent) use soap and water to wash their hands. In addition, female headed households use soap and water more than the male headed at (50 and 46 percent, respectively). More than two-third of urban

residents use soap and water (68 percent), followed by just under a third of rural residents (29 percent). In contrast, very few nomads use soap and water for handwashing (12 percent). By region, 62 percent of the Maroodijeeh population use soap and water to wash their hands, followed by Awdal and Sahil at 51 and 50 percent, respectively. Sanaag has the lowest share of individuals using soap and water to wash their hands, at 27 percent.

Figure 3.3: Handwashing Facility with water and soap



Chapter 4

Education



4.1 Introduction

Education is a fundamental right as well as one of the most important factors for a country's long-term social and economic development. This chapter examines the formal education of Somaliland's population using indicators such as literacy, school attendance, enrollment, highest education level achieved, and mode of transportation.

4.2 Literacy

Table 4.1 demonstrates Somaliland's literacy rate by gender, age, residence, and region. In this report, the definition of the literacy rate is the percentage of

respondents who report they can read and write aged 15 and older at the date of the survey. The overall literacy rate of Somaliland is 58%. Males have a higher literacy rate (67.1%) than females (50.7%), indicating gender gap in literacy rate. By age group, individuals aged 15-19 have the highest literacy rate (77.8%) among all age groups, while individuals aged 75 and older has the lowest literacy rate (13%). Urban residents have the highest literacy rate (67.5%) compared to rural residents (51.8%) and nomadic residents (26.8%), indicating the differences in access to schooling and infrastructure. By region, Maroodijeh has the highest literacy rate (65.6%), while Sahil has the lowest literacy rate (46.9%).

Table 4.1: Literacy Rates

		Literacy Rate		
		Male	Female	Total
All	All	67.1	50.7	58.0
Age	15-19	80.8	75.5	77.8
	20-24	81.9	70.1	75.1
	25-29	64.0	57.9	60.4
	30-34	65.7	51.3	57.7
	35-39	66.1	31.2	46.1
	40-44	49.5	27.8	38.4
	45-49	62.0	31.1	43.9
	50-54	51.6	28.5	40.5
	55-59	58.4	10.3	38.5
	60-64	55.7	10.2	31.0
	65-69	45.8	9.5	27.0
	70-74	38.5	5.0	20.1
	75+	34.3	1.2	13.0
Residency	Rural	60.8	45	51.8
	Urban	79	58.5	67.5
	Nomadic	30.1	23.6	26.8
Region	Awdal	61.7	48.4	54.4
	Maroodijeeh	78.5	55.7	65.6
	Sahil	57.6	37.4	46.9
	Togdher	75.3	53.5	62.7
	Sool	62.4	55.2	58.4
	Sanaag	44.4	38.6	41.2

4.3 Enrollment status

Table 4.2 indicates enrollment status by age group, gender, and residence. Among age groups, individuals aged 13-18 has the highest proportion of individuals current enroll in school at 63.3 percent, followed by those aged 6-12 at 57.9 percent, while only 30.5 percent of those between 19-24 are currently enrolled.

By gender, males have higher shares currently enrolled compared to females across all age groups, which is an indication of gender difference in school enrollments. By residence, urban residents have higher enrollment rates across all age groups compared to their rural and nomadic counterparts.

Table 4.2: Enrollment Status

		Currently Enrolled	Previously Enrolled	Never Enrolled
All	6-12	57.9	2.4	39.7
	13-18	63.3	13.0	23.7
	19-24	30.5	41.5	28.0
Male	6-12	59.4	2.2	38.5
	13-18	65.8	12.7	21.4
	19-24	35.2	43.9	20.9
Female	6-12	56.5	2.7	40.8
	13-18	61.2	13.3	25.5
	19-24	26.8	39.6	33.6
Rural	6-12	62.1	1.9	36.1
	13-18	66.2	13.3	20.5
	19-24	18.0	47.2	34.8
Urban	6-12	68.3	3.0	28.7
	13-18	71.0	13.7	15.3
	19-24	37.3	42.9	19.8
Nomadic	6-12	20.9	1.7	77.4
	13-18	30.3	10.2	59.5
	19-24	10.9	25.7	63.3

4.4 Primary gross enrollment²

Table 4.3 indicates gross enrollment rate by gender and residence. Somaliland's primary gross enrollment rate is 60.2 percent, with a primary net enrollment rate of 41.8 percent. Gross enrollment and net enrollment rates vary by gender, males have higher gross enrollment rate at 61 percent compared to females at 59.5 percent. Likewise, males have a higher net enrollment rate at 43.1 percent than females at 40.6 percent.

Primary schooling gender parity in gross enrollment is 0.98, which shows equality in gross enrollment of both males and females. The gender parity in net enrollment is lower at 0.94, which is an indication of gender gap in primary net enrollment rate. In residence, residents in urban have higher gross and net enrollment rates compared to rural and nomadic residents.

Table 4.3: School Enrollment Rates, Primary

		Gross Enrollment Rate	Net Enrollment
All	Total	60.2	41.8
	Male	61.0	43.1
	Female	59.5	40.6
	Gender Parity ³	0.98	0.94
Rural	Total	62.0	42.8
	Male	55.6	41.6
	Female	68.5	43.9
	Gender Parity	1.23	1.06
Urban	Total	72.3	51.6
	Male	78.1	55.2
	Female	67.3	48.5
	Gender Parity	0.86	0.88
Nomadic	Total	22.6	11.7
	Male	25.0	13.8
	Female	19.9	9.4
	Gender Parity	0.79	0.68

4.5 Secondary Enrollment Rates⁴

The rates of enrollment in Somaliland's secondary schools by gender and place of residence are shown in Table 4.4. The overall GER and NER for secondary education in Somaliland are 34.9 and 18.6, respectively. Among gender, GER varies with males having a higher rate compared to females, 37.4 percent, and 32.8 percent, respectively. The gender parity is 0.88 for GER and 0.86 for NER, demonstrating a difference in secondary school enrollment between males and females.

By area of residency, individuals living in urban areas have higher gross and net enrollment rates compared to rural and nomadic areas. This implies that secondary school GER in urban areas is higher at 47.3 percent than rural (25.4 percent) and nomadic areas (2.8 percent).

Table 4.4: School Enrollment Rates, Secondary

		Gross Enrollment Rate	Net Enrollment
All	Total	34.9	18.6
	Male	37.4	20.1
	Female	32.8	17.2
	Gender Parity	0.88	0.86
Rural	Total	25.4	12.0
	Male	28.1	10.7
	Female	23.8	12.8
	Gender Parity	0.85	1.19
Urban	Total	47.3	25.8
	Male	49.9	28.5
	Female	44.9	23.2
	Gender Parity	0.90	0.81
Nomadic	Total	2.8	1.2
	Male	3.4	0.2
	Female	2.2	2.2
	Gender Parity	0.63	8.67

4.6 Educational Attainment

Table 4.5 presents school attainment of household members older than 15 years. 47 percent of individuals over 14 have no education. By area of residency, almost 80 percent of individuals in nomadic areas have no education, followed by just over half of individuals in rural areas. Individuals over 14 in urban areas have the lowest share without any education at 37.8 percent. There are differences in education between the regions; Awdal and Maroodijeeh have the highest percentages of individuals with higher education (13% and 12.5%, respectively). In contrast, Sanaag has the highest percentage of individuals without any education (60.9%).

Table 4.5: Educational Attainment, 15+

%		No schooling	Some primary	Complete Primary	Some Secondary	Complete Secondary	Higher Education	Other
Somaliland	All	47.0	13.2	6.9	7.5	8.1	9.7	7.5
	Male	38.4	12.6	9.2	8.3	11.2	13.1	7.1
	Female	53.9	13.6	5.0	6.9	5.7	7.1	7.8
Rural	All	51.7	17.5	7.7	6.5	5.2	4.0	7.5
	Male	43.3	15.3	11.3	7.4	8.8	5.7	8.3
	Female	57.9	19.1	5.0	5.8	2.6	2.6	6.9
Urban	All	37.8	12.2	8.0	9.5	10.9	13.9	7.7
	Male	26.4	11.9	10.6	10.6	14.6	19.1	6.9
	Female	46.7	12.4	5.9	8.7	8.1	9.9	8.4
Nomadic	All	79.1	11.0	1.1	0.7	0.8	0.7	6.7
	Male	77.6	11.8	1.5	0.9	1.4	0.0	6.7
	Female	80.6	10.1	0.6	0.5	0.2	1.3	6.6
Region	Awdal	49.0	11.7	8.5	6.8	9.5	13.0	1.5
	Maroodijeeh	37.4	13.5	7.3	8.5	9.7	12.5	11.0
	Sahil	58.1	10.8	5.7	6.0	8.3	7.6	3.5
	Togdher	51.3	13.3	6.4	7.5	7.2	6.3	8.1
	Sool	45.7	17.4	6.0	6.2	5.8	6.1	12.9
	Sanaag	60.9	12.5	5.0	7.4	4.9	5.1	4.2

4.7 Education Expenditure

Table 4.6 presents the share of expenditure on education by school type, residence, and region. Overall, the average expenditure on the education of a person is 55 USD per year. More than fifty percent of that money goes to tuition, and 21.2 percent goes towards boarding costs.

Among school types, the largest expenditure goes to private schools at 144 USD individually per year, followed by government schools at 40 USD, 32 USD for religious schools, and 17 USD for community schools. By region, Maroodijeh has the largest expenditure at 90 USD for education per year, while Sahil has the least value 31 USD for schooling expenses.

Table 4.6: Education Expenditure

		Share of Expenditure (%)										
		Median Exp. (USD)	Tuition	Text-book	Exam	Other materials	Boarding	Uniform	Transport	Maintenance	Tutor	Other
Somaliland	All	55.0	50.3	5.2	3.7	11.3	21.2	5.1	1.7	0.5	0.2	0.8
School Type	Gov't	40.0	39.3	6.9	3.4	14.3	27.7	5.3	1.2	0.7	0.2	0.9
	Private school	144.0	59.6	3.1	4.5	8.4	14.5	5.5	2.9	0.4	0.3	0.8
	Religious school ⁵	32.0	55.9	5.0	2.9	10.4	20.6	4.1	0.5	0.1	0.0	0.5
	Community schools	17.0	27.7	29.3	0.3	18.8	15.2	1.4	5.2	0.0	0.0	2.1
Residency	Rural	28.5	39.9	10.2	2.8	10.6	30.7	4.1	0.1	1.0	0.1	0.5
	Urban	77.0	55.9	2.7	4.3	12.5	15.2	5.6	2.4	0.3	0.3	0.9
	Nomadic	24.0	31.3	13.0	0.7	2.3	46.6	4.1	0.8	0.1	0.0	1.1
Region	Awdal	63.0	52.7	8.7	2.9	7.4	19.2	6.2	1.6	0.5	0.2	0.8
	Maroodijeeh	90.0	56.8	2.6	5.6	16.5	11.9	3.5	1.7	0.3	0.1	0.8
	Sahil	31.0	37.4	4.7	3.9	19.6	22.0	9.6	1.5	0.1	0.1	0.9
	Togdher	43.0	44.4	6.7	2.6	6.1	30.0	4.9	2.4	1.1	0.6	1.2
	Sool	34.5	42.0	8.4	2.0	7.0	30.8	6.6	2.3	0.3	0.2	0.5
	Sanaag	38.0	46.8	4.2	1.6	8.8	31.4	6.2	0.5	0.1	0.1	0.3

Chapter 5

Health



5.1 Introduction

The IHBS collected information on the health status of the population. This chapter presents key indicators of general health such as incidence of sickness or injury, disability, and chronic illnesses, cigarette and shisha smoking and those who have a diagnosed chronic illness. Information on the population's health and healthcare access is crucial in the design of policy interventions as well as monitoring NDP3 and international milestones such as Sustainable Development Goals (SDGs).

5.2 Type of illness or Injury

Table 5.1 below shows the proportion of the population with chronic illness (6 percent), disability (10 percent),

and had accident in the past month of the survey time (2 percent). A similar share of males and females reported a chronic illness (6 and 7 percent, respectively). However, the proportion of females with disability is slightly higher at 11 percent compared to males at 9 percent. The proportion of population with disability is higher in rural areas at 12 percent than urban and nomads at 9 percent. Among age groups, chronic illness and disability increase with age. By region, Maroodijeh has the highest population with chronic illness at 8 percent, and Togdher has the lowest proportion at 4 percent. Sool has the largest share with a disability (13 percent), while Sahil has the lowest (7 percent).

Table 5.1: Share of Population with a Chronic Illness, Disability, or an Accident

		Chronic Illness (%)	Disability (%)	Accident (%) ⁶
All	All	6%	10%	2%
Sex	Male	6%	9%	2%
	Female	7%	11%	2%
Age	0-4	1%	11%	2%
	5-9	1%	5%	1%
	10-14	2%	3%	1%
	15-19	2%	4%	1%
	20-24	3%	3%	1%
	25-29	5%	5%	2%
	30-34	5%	7%	2%
	35-39	9%	9%	3%
	40-44	14%	17%	3%
	45-49	21%	15%	2%
	50-54	28%	26%	8%
	55-59	28%	22%	4%
	60-64	31%	35%	6%
	65-69	30%	39%	6%
	70-74	41%	61%	6%
75-79	56%	81%	3%	
80+	42%	74%	3%	
Residency	Rural	6%	12%	2%
	Urban	8%	9%	2%
	Nomadic	3%	9%	1%
Region	Awdal	7%	11%	1%
	Maroodijeeh	8%	8%	2%
	Sahil	6%	7%	1%
	Togdher	4%	11%	4%
	Sool	5%	13%	2%
	Sanaag	7%	9%	1%

5.3 Type of Disability

Table 5.2 presents different types of disability by sex, age, residency, and region. In Somaliland, visual disability is the most common of all disability types at 5 percent, while mental and communication disabilities are the least common at 2 percent. Among age groups, disability increases with age. The rural and urban population have

the highest proportion with visual disability at 5 percent relative to the nomadic population at 3 percent. Among regions, Awdal and Sanaag have the highest proportion of visual disability at 6 percent and 5 percent respectively compared to other regions at 4 percent each.

Table 5.2: Type of Disability⁷

		Visual	Hearing	Movement	Mental	Self-care	Communication
All	All	5%	2%	4%	2%	3%	2%
Sex	Male	4%	2%	4%	2%	3%	2%
	Female	6%	3%	5%	2%	3%	2%
Age	0-4	1%	1%	2%	3%	9%	6%
	5-9	1%	1%	1%	1%	2%	1%
	10-14	2%	1%	1%	1%	1%	1%
	15-19	2%	1%	1%	1%	1%	1%
	20-24	2%	0%	1%	1%	0%	0%
	25-29	3%	1%	1%	1%	1%	1%
	30-34	3%	3%	2%	2%	1%	1%
	35-39	4%	2%	3%	2%	1%	0%
	40-44	6%	3%	7%	2%	3%	1%
	45-49	8%	3%	8%	2%	1%	1%
	50-54	11%	5%	13%	3%	1%	2%
	55-59	13%	4%	15%	1%	2%	4%
	60-64	23%	7%	23%	8%	6%	3%
	65-69	28%	17%	21%	9%	9%	6%
	70-74	43%	25%	43%	20%	17%	4%
75-79	78%	34%	62%	36%	31%	9%	
80+	61%	42%	58%	37%	39%	16%	
Residency	Rural	5%	3%	5%	3%	4%	2%
	Urban	5%	2%	4%	2%	2%	1%
	Nomadic	3%	2%	3%	1%	4%	3%
Region	Awdal	6%	3%	5%	2%	2%	2%
	Maroodijeeh	4%	2%	3%	2%	2%	1%
	Sahil	4%	2%	3%	2%	1%	1%
	Togdher	4%	2%	5%	4%	5%	3%
	Sool	4%	2%	5%	2%	8%	3%
	Sanaag	5%	3%	5%	2%	2%	2%

5.4 Types of chronic illness

Table 5.3 presents the different types of chronic illnesses by sex, age, residency, and region. Blood pressure is the most common chronic illness in Somaliland at 2 percent, followed by diabetes and stomach ulcers at 1 percent each. There is little difference across male and females, area of residency, and region. Among age groups, population with diabetes and blood pressure issues increases with age.

Table 5.3: Type of Chronic Illness

		Diabetes	Blood Pressure	Joint Inflammation	Cancer	TB	Leprosy	Cardiac	Respiratory	Stomach Ulcer	Anemia	Mental	Hepatitis	Other	
All	All	1%	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	
Sex	Male	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	
	Female	1%	2%	1%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	
Age	0-4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	5-9	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	10-14	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	15-19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
	20-24	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	
	25-29	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	1%	0%
	30-34	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	35-39	1%	2%	0%	0%	0%	0%	0%	1%	1%	2%	1%	0%	1%	0%
	40-44	2%	4%	1%	0%	0%	1%	0%	0%	0%	0%	2%	0%	1%	0%
	45-49	4%	6%	2%	0%	0%	0%	0%	2%	0%	1%	1%	0%	2%	0%
	50-54	5%	9%	4%	0%	0%	0%	0%	1%	0%	2%	0%	0%	1%	0%
	55-59	8%	10%	1%	0%	0%	0%	0%	1%	0%	1%	3%	2%	0%	0%
	60-64	6%	15%	2%	4%	0%	0%	0%	0%	0%	2%	1%	1%	1%	0%
	65-69	9%	5%	2%	0%	0%	0%	0%	7%	0%	0%	1%	0%	0%	2%
	70-74	6%	15%	7%	1%	0%	1%	0%	0%	1%	4%	2%	0%	1%	0%
	75-79	15%	25%	0%	0%	0%	0%	0%	0%	10%	8%	0%	0%	0%	0%
	80+	4%	15%	2%	0%	0%	0%	0%	6%	0%	7%	0%	1%	1%	0%
Residency	Rural	1%	2%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	
	Urban	2%	2%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	
	Nomadic	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	
Region	Awdal	2%	2%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	
	Maroodi-jeeh	2%	2%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	
	Sahil	1%	2%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	
	Togdher	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	
	Sool	1%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	Sanaag	1%	2%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%

5.5 Cigarette and shisha smoking

Table 5.4 shows the proportion of individuals that used cigarette, khat, or shisha in Somaliland by sex, age, residency, and region. In Somaliland, 4 percent of the population smoked cigarettes, 4 percent chewed khat, 0 percent used shisha, resulting in 5 percent using any of the three. By gender, only men smoked cigarettes (9 percent), chewed khat (10 percent), and 12 percent

used any of the three. Women in contrast did not smoke cigarettes or shisha and did not chew khat. The use of either cigarette or khat increases with age, although declines again in those over 60. The use of cigarettes and khat is largest in rural areas and lowest in urban areas. Sahil has the highest proportion of individuals that smoked cigarettes and chewed khat across all regions at 7 percent and 8 percent, respectively.

Table 5.4: Cigarette, Khat, and Shisha Usage, 15+

		Cigarette	Khat	Shisha	Any cigarette, khat, or shisha
All	All	4%	4%	0%	5%
Sex	Male	9%	10%	0%	12%
	Female	0%	0%	0%	0%
Age	15-19	1%	0%	0%	1%
	20-24	2%	2%	0%	2%
	25-29	3%	3%	0%	4%
	30-34	5%	5%	0%	6%
	35-39	8%	9%	0%	11%
	40-44	6%	9%	1%	12%
	45-49	6%	7%	0%	8%
	50-54	10%	9%	0%	12%
	55-59	12%	14%	0%	16%
	60-64	6%	7%	0%	8%
	65-69	8%	8%	0%	8%
	70-74	1%	5%	2%	6%
	75-79	0%	0%	0%	0%
	80+	0%	1%	0%	1%
Residency	Rural	5%	6%	0%	7%
	Urban	3%	4%	0%	5%
	Nomadic	4%	5%	0%	6%
Region	Awdal	3%	5%	0%	5%
	Maroodijeeh	4%	5%	0%	6%
	Sahil	7%	8%	0%	10%
	Togdher	3%	3%	0%	4%
	Sool	5%	3%	0%	6%
	Sanaag	3%	3%	0%	4%

Chapter 6

Labour Force



6.1 Introduction

This chapter provides an overview of the main economic activities of the population in Somaliland including employment, and unemployment by age group, place of residence and sex. The discussion in this chapter also touches on household ownership of land and land usage.

6.2 Labour force

Table 6.1 presents the overall Somaliland labour force participation (LFP) by sex, age, place of residence and region. 20 percent of the population 15 and over are employed while 3 percent of the population are

unemployed, resulting in a LFP of 23 percentage of individuals 15 and over. 18 percentage of individuals 15 and over are in education, while the majority are inactive (59 percent).

Labour force participation is higher among men compared to women (35 percent compared to 14 percent), while men having higher rates of employment and unemployment. Just under 70 percent of women 15 and over are economically inactive. LFP is higher in rural (25 percent) and urban areas (23 percent) compared to nomadic areas (17 percent). By region, LFP is highest in Sool (33 percent), closely followed by Sahil (31 percent), while LFP is the lowest in Sanaag at 15 percent.

Table 6.1: Labour Force Statistics

		In the labour force...			Outside the labour force...	
		Employment (%)	Unemployed (%)	Labour Force Participation (%)	In Education (%)	Inactive (%)
All	All	20%	3%	23%	18%	59%
Sex	Male	30%	4%	35%	19%	47%
	Female	11%	2%	14%	17%	69%
Age	15-24	7%	3%	9%	44%	47%
	15-35	15%	3%	18%	27%	55%
	15-64	20%	3%	24%	19%	58%
	65+	11%	1%	12%	0%	88%
Residency	Rural	21%	4%	25%	14%	61%
	Urban	20%	4%	23%	22%	55%
	Nomadic	17%	1%	17%	8%	75%
Region	Awdal	16%	2%	18%	19%	63%
	Maroodjeeh	21%	4%	25%	18%	57%
	Sahil	24%	7%	31%	15%	54%
	Togdher	20%	3%	23%	20%	58%
	Sool	32%	2%	33%	20%	47%
	Sanaag	12%	3%	15%	15%	71%

6.3 Unemployment rate⁸

Figure 6.1 shows that the unemployment rate is 14 percent. The unemployment rate is slightly larger for females (17 percent) compared to males (13 percent). By age, the population of the age group 15 to 24 have the highest unemployment rate in Somaliland at 27 percent. The unemployment rate is higher in urban (15 percent) and rural areas (14 percent) compared to nomadic areas (5 percent). The unemployment rate for Sahil region is higher (22 percent) than other regions of the country.

Figure 6.1: Unemployment Rate, Percent of Labour Force



6.4 Median Monthly Earnings

Table 6.2 shows the median monthly earnings for the Somaliland population. The median across Somaliland is 200 USD, which is the same for men, while the median monthly earnings for women is lower at 140 USD. Individuals in urban areas have the highest median monthly earnings compared to rural and nomadic areas.

Median monthly earnings increase with education, ranging from 150 USD for those without formal education to 300 USD for those with tertiary education. By region, Sahil has the highest median monthly earnings at 240 USD, while Awdal has the lowest at 150 USD.

Table 6.2: Median Monthly Earnings, USD

		Monthly Earnings (USD)
All	All	200
Sex	Male	200
	Female	140
Age	15-24	150
	15-35	200
	15-64	200
	65+	140
Education	No formal	150
	Primary	178
	Secondary	200
	Higher	300
Residency	Rural	160
	Urban	200
	Nomadic	150
Region	Awdal	150
	Maroodijeeh	200
	Sahil	240
	Togdher	164
	Sool	200
	Sanaag	200

6.5 Household owning land

Table 6.3 presents land ownership types by the population of Somaliland. Just over a quarter of the Somaliland population owned land, with residential land being the most common type (22 percent), followed by agricultural land (6 percent), then business (3 percent) and lastly pastoral (2 percent). While male and female headed households had a similar share of land ownership, male headed households more often owned agricultural and business land.

Land ownership is higher in rural areas (43 percent), compared to urban (25 percent) and nomadic areas (10 percent), driven by higher ownership of residential and agriculture land. Awdal has the highest land ownership at 39 percent, while Sanaag has the lowest at 15 percent.

Table 6.3: Land Ownership

		Type of Land Owned				
		Own Land	Residential	Agriculture	Pastoral	Business
All	All	27%	22%	6%	2%	3%
Sex of Head	Male	28%	22%	7%	2%	4%
	Female	27%	22%	4%	2%	1%
Residency	Rural	43%	36%	18%	1%	2%
	Urban	25%	21%	1%	2%	3%
	Nomadic	10%	6%	4%	0%	1%
Region	Awdal	39%	35%	17%	3%	2%
	Maroodijeeh	31%	23%	7%	2%	4%
	Sahil	16%	11%	1%	3%	1%
	Togdher	20%	14%	0%	2%	2%
	Sool	29%	25%	0%	0%	3%
	Sanaag	15%	12%	0%	0%	1%

Chapter 7

Household Enterprises



7.1 Introduction

This chapter presents information on household enterprises and household business ownership by type of operating space, ownership status, business employee categories and household involvement in business by sex.

7.2 Ownership of Household Enterprise

Only 14 percent of households have a household enterprise in the last 12 months (Table 7.1). Female-headed households have a slightly larger share with enterprises. The rate of owning a household enterprise is higher among rural (18 percent) and urban (14 percent) households than nomadic ones (6 percent). By region, Sool and Togdher have the highest percentage of household enterprise ownership at 21 percent and 19 percent respectively, followed by Marodijeh and Sanag at 14 percent and 10 percent, respectively. Sahil has the lowest percentage of household enterprise ownership at only 8 percent.

Table 7.1. Household Enterprises

		Household enterprise ownership
All	All	14%
Sex of Head	Male	13%
	Female	15%
Residency	Rural	18%
	Urban	14%
	Nomadic	6%
Region	Awdal	10%
	Maroodijeeh	14%
	Sahil	8%
	Togdher	19%
	Sool	21%
	Sanaag	11%

7.3 Type of Household Enterprise

Table 7.2 shows the types of household businesses operated in the 12 months preceding the survey. In Somaliland, the most common types of household businesses are a trading business on a street or in a market at (41 percent), and business or services from home or shop at (35 percent). By residency, household enterprises ran by rural households are most often a trading business on street or market at 51 percent.

Urban households most often run an enterprise involved in business or services from a home or shop at 40 percent, while nomadic household enterprise are most often engaged in services of hawking or selling anything on a street or in a market at 35 percent. There are also differences in the type of households enterprises operated across region.

Table 7.2: Type of Household Enterprise

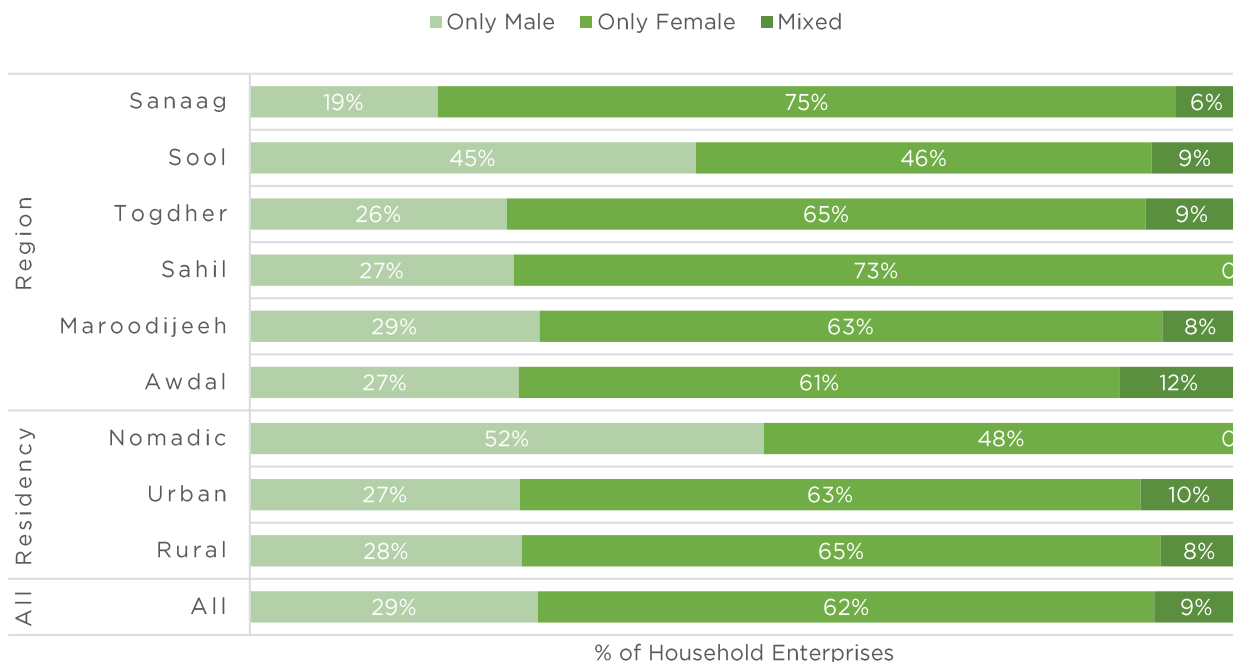
		Business or Service from home or shop	Processed any purchased crops or livestock products for sale	Trading business on a street or market	Service or hawking or sold anything on a street or in a market	Professional office or professional service from home	Transport services	Food services	Other
All	All	35%	3%	41%	5%	1%	2%	7%	7%
Sex of Head	Male	33%	2%	41%	9%	1%	1%	7%	6%
	Female	37%	4%	40%	1%	1%	3%	7%	8%
Residency	Rural	32%	1%	51%	1%	1%	4%	5%	4%
	Urban	40%	5%	37%	4%	0%	1%	6%	8%
	Nomadic	15%	0%	25%	35%	0%	0%	17%	9%
Region	Awdal	27%	6%	48%	2%	0%	0%	3%	15%
	Maroodi-jeeh	42%	7%	31%	5%	0%	2%	9%	4%
	Sahil	41%	0%	18%	0%	0%	21%	17%	4%
	Togdher	28%	0%	54%	1%	1%	1%	6%	9%
	Sool	23%	1%	45%	18%	1%	3%	6%	4%
	Sanaag	54%	0%	32%	1%	2%	0%	5%	6%

7.4: Household Enterprise ownership by Sex

Overall, 62 percent of enterprises are operated only by women, compared to 29 percent only by men, and 9 percent that are owned by both genders (Figure 7.1). Higher rates of female ownership are in both rural and urban areas; however, household enterprise ownership is almost equal among genders in nomadic areas.

By region, Sanaag and Sahil have the highest percentage of female ownership at 75 percent and 73 percent, respectively, followed by Togdher and Marodijeeh at 65 percent and 63 percent, respectively. Sool is the region with the most equal household enterprise ownership by sex..

Figure 7.1: Household enterprise ownership by Sex



7.5: Household Enterprise Registration

In most countries, the government requires any business of any size to obtain a business license/registration prior to operation, a process which aims to ensure a proposed business adheres to the country's laws and regulations, including the payment of taxes. Table 7.3 shows that 50 percent of household enterprises in

Somaliland are registered. Female-owned enterprises have a much higher likelihood of business registration at 54 percent than male business registration at 45 percent. By region Awdal has the highest household business registration at 82 percent and Sool has the lowest proportion at 7 percent.

Table 7.4: Age, Registration Status, and Months Operating for Household Enterprise

		Age (Average)	Registered	Months Operated in the last year
All	All	5.6	50%	11.5
Sex of Head	Male	5.3	45%	11.4
	Female	5.9	54%	11.6
Region	Awdal	5.4	82%	11.0
	Maroodijeeh	6.1	68%	11.7
	Sahil	4.6	69%	12.0
	Togdher	6.6	37%	11.3
	Sool	4.0	7%	11.6
	Sanaag	4.4	32%	11.7

7.6 Size of Household Enterprise

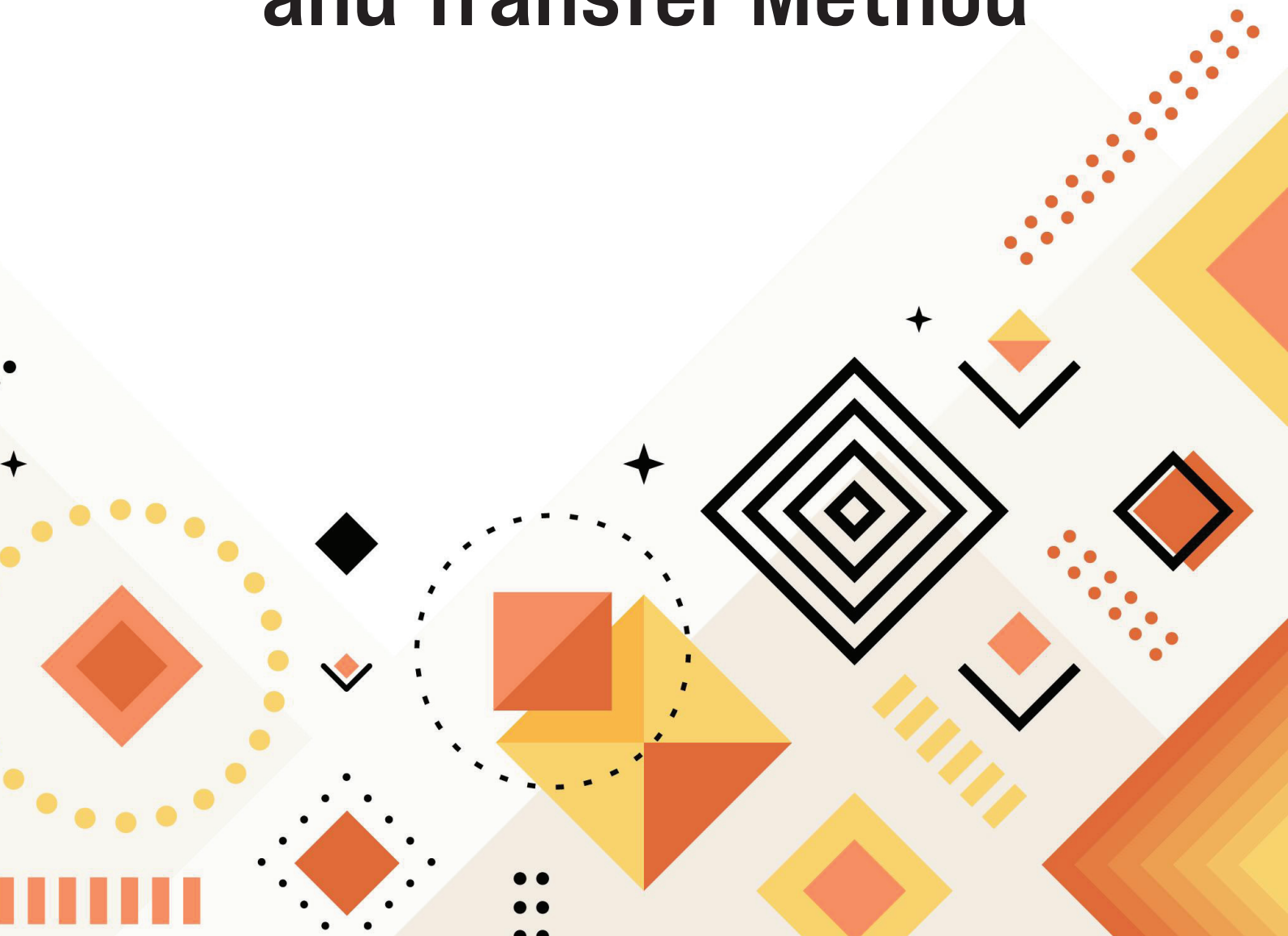
In Table 7.5 shows almost half of household enterprises have a single worker, 32 percent have two workers, with the remaining 19 percent having three or more workers, resulting in average size of 2.1 workers. Household enterprises in female headed households are smaller on average and more often consist of a single worker. By region, Sahil has the largest average size (3.7) while Sool has the smallest (1.4).

Table 7.5: Average Number of workers in the Household Enterprise

		Number of Workers (Average)	1	2	3	4 or more
All	All	2.1	49%	32%	9%	10%
Sex of Head	Male	2.5	45%	34%	8%	13%
	Female	1.7	52%	31%	10%	7%
Region	Awdal	1.7	41%	47%	8%	4%
	Maroodijeeh	2.1	52%	26%	11%	11%
	Sahil	3.7	57%	9%	0%	35%
	Togdher	3.1	27%	41%	9%	22%
	Sool	1.4	61%	32%	4%	3%
	Sanaag	2.1	47%	35%	4%	15%

Chapter 8

Remittance Source and Transfer Method



8.1 Introduction

This chapter covers the descriptive summary of remittances, including the sources, transfer methods and sources of other non-labour income of the household. It presents the percentage of domestic and abroad remittance by sex, residency (urban, rural, and nomadic) and region. It also shows the percentage of the population using Hawala, bank transfer, mobile money and individual transfer method by sex, residency and region. It also indicates the sources of non-labour income including investment, rental, pension, aid, charity and remittance by sex, residency, and region.

8.2 Non-Labour Income Sources

Over the 12 months preceding the survey, about 24 percent of the households received income from remittances, 14 percent from aid and 6 percent from

charity. By place of residence, 30 percent of nomadic households received aid, 24 percent of rural households, and 4 percent of urban households. There is a higher percentage of urban and rural households who received income from remittance at 29 percent and 27 percent, respectively, compared to nomadic households (8 percent). By region, Togdheer, Awdal and Sool have higher rates (34 percent, 33 percent, 33 percent, respectively) of remittances as non-labour income source comparing to the other regions. On the other hand, Sanaag and Sool have a higher percentage (30 percent and 24 percent respectively) of households who reported aid as source of non-labour income compared to Awdal (15 percent), Togdheer (14 percent), Sahil (8 percent) and Marodijeh with only 3 percent (Table 8.1).

Table 8.1: Sources of Non-Labour Income

		Investment	Rental	Pension	Aid	Charity	Remittance
All	All	0%	2%	0%	14%	6%	24%
Sex of Head	Male	0%	2%	0%	16%	6%	18%
	Female	1%	2%	1%	12%	6%	32%
Residency	Rural	0%	1%	1%	24%	8%	27%
	Urban	1%	2%	0%	4%	5%	29%
	Nomadic	0%	1%	0%	30%	5%	8%
Region	Awdal	1%	2%	0%	15%	7%	33%
	Maroodijeeh	0%	3%	1%	3%	3%	17%
	Sahil	0%	1%	0%	8%	3%	18%
	Togdher	0%	0%	0%	14%	10%	34%
	Sool	1%	2%	0%	24%	3%	33%
	Sanaag	0%	1%	0%	30%	8%	13%

8.3 Remittance Source and Transfer Method

18 percent of remittances are received from abroad, while 7 percent of the remittances are domestically sent with in the country, over the 12 months preceding the survey (Table 8.2). By place of residence, international remittances are more common among urban households (24 percent), while domestic remittances are more common among rural households (14 percent). International remittances are most common in Awdal (25 percent), while domestic are most common in Togdher (Table 8.2).

Table 8.2 shows the highest two methods of remittance transfer in Somaliland are Hawala (52 percent) and mobile money (46%), while the least used two methods of remittance transfer are bank and individual transfer amounting to 2 percent each. By place of residence, urban areas adopt Hawala transfers (63 percent) more than others, while mobile money method is the most used among nomadic (83 percent) and rural (61 percent) households.

Table 8.2: Remittance Source and Transfer Method

		Source			Transfer Method			
		Domestic	Abroad	Total	Hawala	Bank Transfer	Mobile Money	Individual
All	All	7%	18%	24%	52%	2%	46%	2%
Sex of Head	Male	5%	14%	18%	57%	0%	44%	2%
	Female	11%	22%	32%	50%	3%	47%	3%
Residency	Rural	14%	14%	27%	37%	1%	61%	1%
	Urban	5%	24%	29%	63%	2%	36%	3%
	Nomadic	5%	3%	8%	14%	0%	83%	6%
Region	Awdal	9%	25%	33%	61%	1%	38%	1%
	Maroodijeeh	2%	15%	17%	66%	4%	29%	8%
	Sahil	7%	13%	18%	58%	0%	46%	0%
	Togdher	15%	20%	34%	41%	1%	54%	1%
	Sool	12%	22%	33%	39%	0%	64%	0%
	Sanaag	5%	8%	13%	39%	1%	62%	0%

Chapter 9

Shocks and Food Security



9.1 Introduction

This chapter presents information about different types of shocks, which affect the lives of families, such as weather, rising prices, the loss of a family member, the loss of a source of income, and conflict. The chapter also covers food security.

9.2 Shocks Type

Table 9.1 presents the shocks households experienced households living in Somaliland during the 24 months before the survey. The two most common shocks reported by households were food price increases (51

percent), and climate-related shocks (50 percent). By place of residence, nomadic households are by far the most likely to be affected by climatic shocks at 89 percent, followed by rural households at 65 percent, while urban households are much less affected (31 percent). On the other hand, 61 percent of rural population faced rising prices, compared with 58 and 45 percent of the nomadic and urban populations, respectively.

By region, Sool and Sanaag are the most likely to be affected by climatic shocks at 79 and 71 percent, respectively, and rising prices at 70 and 51 percent, respectively. Sahil region is much less affected by these shocks at 31 percent and 29 percent, respectively.

Table 9.1: Exposure to Shocks and Shock Type

		Any Shock	Climate	Agriculture	Price	Loss of Income	Household Member	Conflict	Other
All	All	72%	50%	13%	51%	4%	9%	2%	1%
Sex of Head	Male	74%	56%	15%	51%	4%	8%	2%	1%
	Female	70%	45%	12%	51%	4%	9%	1%	1%
Residency	Rural	80%	65%	21%	61%	5%	7%	2%	0%
	Urban	61%	31%	3%	45%	5%	12%	1%	1%
	Nomadic	94%	89%	36%	58%	2%	1%	4%	1%
Region	Awdal	65%	41%	10%	46%	5%	4%	1%	0%
	Maroodijeeh	75%	46%	5%	49%	3%	15%	0%	2%
	Sahil	39%	31%	15%	29%	1%	1%	0%	0%
	Togdher	69%	43%	14%	59%	10%	13%	0%	1%
	Sool	88%	79%	31%	70%	2%	3%	5%	1%
	Sanaag	80%	71%	24%	51%	2%	3%	7%	1%

9.3 Food Insecurity

Table 9.2 below presents answers to questions about different forms of food insecurity experienced in the month preceding the survey. More than two in five households (43 percent) were unable to afford healthy and nutritious food, 37 percent only ate a few kinds of food, 37 percent were worried that they would not have enough food to eat, and 32 percent ate less than they thought they should.

About a third of households (30 percent) had to skip a meal, 27 percent ran out of food, about a quarter (25 percent) experienced going hungry, and one in five households (20 percent) went without eating for a whole day at least once.

Experiences of food insecurity are least prevalent among urban households, and most prevalent among nomadic households. For instance, 69 percent of nomadic households were unable to eat health and nutritious food over the month preceding the survey, compared with 48 of rural households and 33 percent of urban households.

The most severe forms of food insecurity experienced also show notable differences across places of residence, with 40 percent of nomadic households having gone at least one whole day without eating, compared with 21 and 14 percent of rural and urban households, respectively.

Table 9.2: Food Insecurity during the month preceding the survey

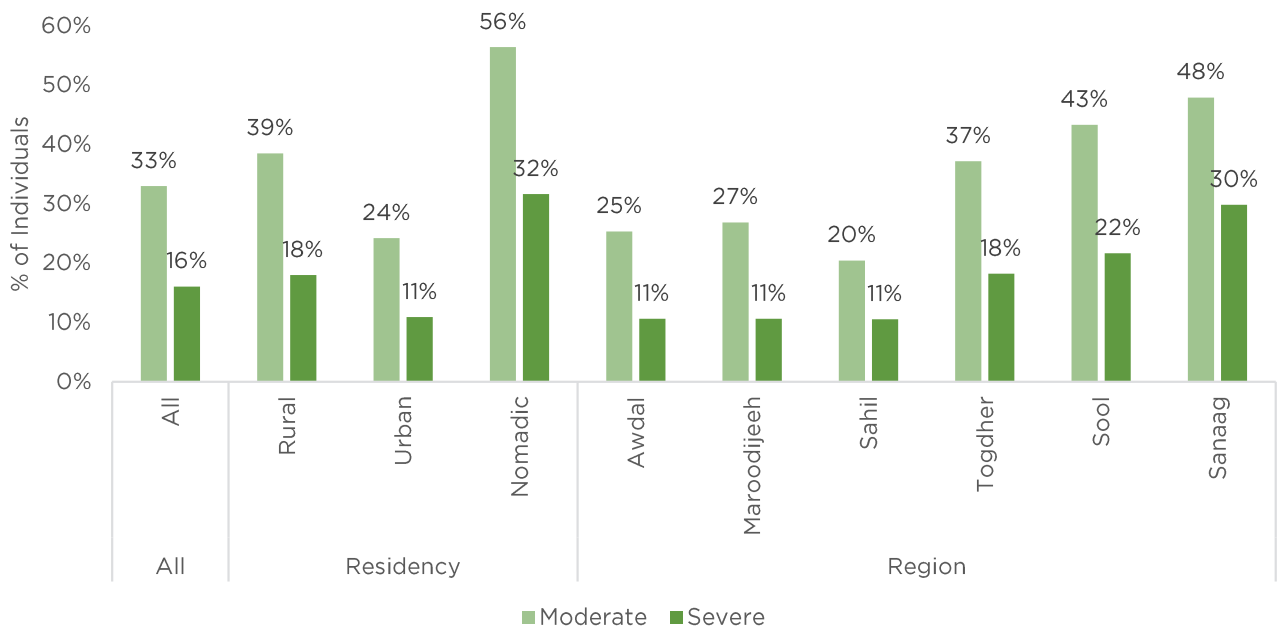
		Worried about not having enough food	Unable to eat health food	Unable to eat diverse diet	Had to skip meal	Ate less than should	Ran out of food	Went hungry	Didn't eat for a whole day
All	All	37%	43%	37%	30%	32%	27%	25%	20%
Sex of Head	Male	37%	45%	37%	30%	33%	29%	26%	22%
	Female	36%	42%	38%	29%	31%	25%	23%	19%
Residency	Rural	43%	48%	45%	33%	35%	32%	27%	21%
	Urban	27%	33%	26%	21%	23%	19%	17%	14%
	Nomadic	57%	69%	61%	52%	55%	48%	46%	40%
Region	Awdal	36%	36%	33%	21%	22%	19%	16%	13%
	Maroodijeeh	29%	41%	30%	22%	27%	19%	17%	13%
	Sahil	22%	28%	23%	16%	20%	18%	15%	12%
	Togdher	43%	46%	44%	34%	34%	33%	28%	20%
	Sool	45%	57%	47%	42%	42%	37%	32%	24%
	Sanaag	44%	50%	50%	48%	51%	48%	47%	46%

9.4 Moderate and Severe Food Insecurity

Figure 1 below shows the percentage of the people who are facing food shortages according to their place of residency, region and in general, according to the prevalence of “moderate or severe” food insecurity. One-third of the population faced moderate food insecurity,

while 16 percent of the population faced severe food insecurity. In addition, 32 percent of the nomadic populated faced “severe” food insecurity, compared to 18 and 11 percent of the rural and urban population, respectively. On the region side, the Sanaag region is most severe food insecurity than others.

Figure 9.1: Moderate and Severe Food Insecurity, Individuals



Chapter 10

IT and Financial Inclusion



10.1 Introduction

This chapter presents data on phone ownership and accessibility, and the use of mobile phones for financial transactions, the use of financial services and ICT.

10.2 Phone Ownership and Accessibility

Table 10.1 presents mobile ownership amongst the population aged 15 and over. It shows that majority of the population (84.0 percent) owns a mobile phone or has access to a phone. Overall, phone ownership correlates with educational levels. The majority of

respondents with a university degree (95.0 percent) own a mobile phone, compared to 91 percent with secondary education and 81 percent for both those with primary education level and no formal education. The Sool region has the highest share with ownership or access to a mobile phone at 89 percent, while Awdal has the lowest share at 78 percent.

The usage of financial transactions amongst mobile phone owners stands at 91 percent (Table 10.1). Once again, the use of a mobile for a financial transaction increases with education. It is similar across area of residency, and region.

Table 10.1: Mobile Ownership, Access, and Financial Use, 15+

		Own or Access Mobile	Own Mobile	Access Mobile	Used Mobile for Financial Transaction
All	All	84%	81%	3%	91%
Sex	Male	86%	83%	3%	92%
	Female	83%	80%	3%	90%
Age	15-24	76%	71%	5%	87%
	25-34	94%	92%	2%	94%
	35-44	93%	92%	1%	93%
	45-54	94%	93%	1%	93%
	55-64	85%	80%	5%	88%
	65 +	62%	56%	6%	81%
Education	No formal education	81%	78%	3%	89%
	Primary	81%	76%	5%	89%
	Secondary	91%	89%	2%	94%
	Higher	95%	95%	0%	98%
Residency	Rural	84%	81%	3%	91%
	Urban	86%	82%	3%	90%
	Nomadic	80%	77%	3%	92%
Region	Awdal	78%	76%	2%	89%
	Maroodijeeh	87%	83%	4%	88%
	Sahil	83%	81%	2%	93%
	Togdher	84%	79%	5%	92%
	Sool	89%	85%	4%	93%
	Sanaag	84%	83%	1%	96%

10.3 Internet Access

Table 10.2 presents the percentage of population age 15+ years who have accessed the internet in the past 3 months and the location from where the internet is accessed. 38 percentage of individuals 15 and over had accessed the internet in the last three months, with the majority using a mobile to do so (81 percent). By residence, all of the internet users in nomadic areas and 97 percent in rural areas relied on a mobile phone for

internet access. Whereas urban internet users did not solely rely on the mobile (78 percent), but also accessed the internet from their homes (18 percent). Internet usage increased with education, with only 18 percent of the people with no formal education have access to the internet, compared to 71 percent of individuals with secondary education and 86 percent of individuals with university education. The better educated also more often accessed the internet from their homes.

Table 10.2: Access to Internet, 15+

		Access to Internet	Where accessed?					
			Mo- bile	Work Place	Cyber Café	Education or Community Centre	At Home	Neigh- bours
All	All	38%	81%	1%	1%	0%	16%	1%
Sex	Male	42%	82%	3%	1%	0%	14%	1%
	Female	35%	80%	0%	1%	0%	18%	1%
Age	15-24	47%	81%	1%	1%	0%	16%	1%
	25-34	49%	82%	2%	1%	0%	15%	1%
	35-44	26%	84%	3%	0%	0%	13%	0%
	45-54	22%	75%	2%	2%	0%	20%	1%
	55-64	15%	82%	2%	0%	0%	14%	2%
	65 +	10%	75%	0%	0%	0%	25%	0%
Education	No formal education	18%	87%	0%	1%	0%	11%	2%
	Primary	41%	87%	1%	0%	0%	11%	2%
	Secondary	71%	77%	2%	1%	0%	20%	0%
	Higher	86%	74%	3%	2%	0%	21%	0%
Residency	Rural	24%	97%	0%	0%	0%	2%	0%
	Urban	51%	78%	2%	1%	0%	18%	1%
	Nomadic	3%	100%	0%	0%	0%	0%	0%
Region	Awdal	38%	76%	1%	1%	0%	21%	1%
	Maroodi- jeeh	47%	80%	2%	1%	0%	16%	0%
	Sahil	36%	90%	2%	0%	1%	5%	2%
	Togdher	34%	76%	2%	0%	0%	20%	3%
	Sool	30%	90%	1%	0%	0%	9%	0%
	Sanaag	25%	95%	1%	0%	0%	5%	0%

10.4 Bank account Ownership and Usage of Mobile Banking

Only 10 percent of the population aged 15+ own a bank account and 75 percent of those people can access their bank accounts in their mobile phones. The data also indicates that bank account ownership increases with education levels, with only 6 percent of individuals without education having a bank account compared to 26 percent of individuals with higher education.

Table 10.3 also shows that 12 percent of urban residents own bank account, while 7 and 4 percent of rural and nomadic residents own bank accounts, respectively.

By region, Awdal has the highest share of bank account ownership at 19 percent, while Sanaag has the lowest share at 4 percent.

Table 10.3: Bank Account Ownership

		Has Bank Account	Can access from mobile
All	All	10%	75%
Sex	Male	13%	76%
	Female	8%	73%
Age	15-24	9%	76%
	25-34	13%	74%
	35-44	10%	84%
	45-54	14%	76%
	55-64	9%	68%
	65 +	8%	40%
Education	No formal education	6%	65%
	Primary	10%	69%
	Secondary	14%	85%
	Higher	26%	80%
Residency	Rural	7%	86%
	Urban	12%	73%
	Nomadic	4%	65%
Region	Awdal	19%	89%
	Maroodijeeh	11%	68%
	Sahil	6%	72%
	Togdher	9%	78%
	Sool	7%	90%
	Sanaag	4%	56%

10.5 Sources of loans

Table 10.4 shows that 32 percent of households took a loan in the last 12 months. The majority of the households took a loan from traders (79 percent) or a relative (19 percent). By residency, nomadic households have the

highest use of loans at 62 percent compared to rural (39 percent) and urban households (19 percent). Table 10.4 also shows that Sool and Sanaag regions have the highest percentage of households taking loans at 53 percent each, while the Sahil region has the lowest percent of households taking loans at 13 percent.

Table 10.4: Loans

		Took Loan	Loan Source					
			Bank	Hawala	NGO	Employer	Trader	Relative
All	All	32%	2%	1%	1%	2%	79%	19%
Sex of Head	Male	32%	2%	0%	1%	2%	81%	19%
	Female	32%	3%	1%	2%	2%	77%	19%
Residency	Rural	39%	1%	1%	1%	0%	85%	16%
	Urban	19%	6%	1%	2%	4%	68%	21%
	Nomadic	62%	0%	1%	1%	0%	85%	20%
Region	Awdal	24%	3%	1%	0%	0%	87%	10%
	Maroodijeeh	25%	4%	0%	4%	5%	71%	18%
	Sahil	13%	1%	4%	6%	0%	54%	41%
	Togdher	30%	2%	0%	1%	1%	86%	16%
	Sool	53%	1%	1%	0%	2%	85%	19%
	Sanaag	53%	1%	1%	1%	1%	76%	28%

10.6 Consumption and Purpose for Loan

As shown in table 10.5, the majority of households take loans for consumption (74 percent). Other less common uses include medical (6 percent), agricultural (4 percent), dwelling (4 percent), and land (4 percent). Men more often took loans for consumption, while women more often took loans for land, ceremonies, and the purchase of durables. Loans among nomadic households are almost exclusively used for consumption, while the use of loans is more diverse in urban areas.

Table 10.5: Purpose for Loan

		Con- sumption	Purpose for Loan							
			Medical	Educa- tion	Ceremony	Land	Dwelling	Agriculture	Durables	Debts
All	All	74%	6%	1%	3%	4%	4%	4%	1%	2%
Sex of Head	Male	82%	5%	1%	2%	2%	4%	3%	0%	2%
	Female	65%	7%	1%	5%	7%	5%	5%	3%	2%
Residen- cy	Rural	76%	6%	0%	1%	5%	5%	2%	2%	3%
	Urban	59%	8%	2%	8%	7%	9%	3%	2%	3%
	Nomadic	87%	4%	0%	1%	0%	0%	8%	0%	0%
Region	Awdal	74%	6%	0%	5%	4%	6%	2%	2%	1%
	Maroodijeeh	64%	6%	2%	7%	4%	7%	5%	1%	4%
	Sahil	78%	5%	0%	0%	4%	0%	7%	2%	4%
	Togdher	70%	10%	1%	3%	10%	1%	3%	1%	1%
	Sool	80%	3%	1%	1%	4%	3%	7%	1%	1%
	Sanaag	83%	4%	0%	1%	1%	5%	3%	2%	1%

Endnotes

- 1 The Head of Household is a member of the household who holds the role of decision maker in that household. Other residents normally recognize this individual as their head. In most cases the Head of Household takes part in the economy, control and welfare of the household.
- 2 The GER for primary school is the total number of primary school students, expressed as a percentage of the official primary-school-age population. The GER for secondary school is the total number of secondary school students, expressed as a percentage of the official secondary-school-age population. If there are significant numbers of overage and underage students at a given level of schooling, the GER can exceed 100 percent.
- 3 The Gender Parity Index for primary school is the ratio of the primary school NER(GER) for females to the NER(GER) for males. The Gender Parity Index for secondary school is the ratio of the secondary school NER(GER) for females to the NER(GER) for males.
- 4 The NER for primary school is the percentage of the primary-school aged population (6-13 years) that is attending primary school. The NER for secondary school is the percentage of the secondary-school age (14-17 years) population that is attending secondary school. By definition the NER cannot exceed 100 percent.
- 5 Madrasa & duksi
- 6 In the past month.
- 7 Visual refers to whether the individual has any difficulty seeing, even if they are wearing glasses. Hearing refers to whether the individual has any difficulty hearing, even if they are wearing a hearing aid. Movement refers to whether the individual has any difficulty walking or climbing steps. Mental refers to whether the individual has any difficulty remembering or concentrating. Self-care refers to whether the individual has any difficulty with self-care (washing all over or dressing).
- 8 Unemployment is defined as the share of the labour force who were not employed, but actively searched for work in the last 4 weeks and are available to start working.

