Rethinking ‘entrepreneurship’ in fragile environments

Lessons learnt in Somali women’s enterprise, human security and inclusion

Holly A. Ritchie
The IS Academy

The IS Academy on Human Security in Fragile States is a collaborative research project between the Special Chair Humanitarian Aid and Reconstruction and the Disaster Studies chair at the faculty of social sciences, Wageningen University, the Humanitarian Aid and Stabilisation Department at the Dutch Ministry of Foreign Affairs and five major Dutch NGOs: Cordaid, ICCO, ZOA, Oxfam Novib and the Netherlands Red Cross. The Academy’s mission is to better understand processes of socio-economic recovery and the roles of formal and informal institutions in conditions of state fragility. The research comprises several PhD trajectories and a number of short-term research projects, and is geared towards catalyzing cross-fertilizing exchange between the domains of policy, practitioners and academia in the field of socio-economic recovery in fragile states. The IS Academy Human Security in Fragile States publishes articles, occasional papers and research briefs. Occasional papers are essays or reports that are commissioned by the IS Academy to contribute to the debate on a certain topic. The perspective of an occasional paper is the author’s and is supported by substantial research. Occasional papers usually come forth from short-term research projects. Other occasional papers, as well as more information on the IS Academy, can be accessed via www.ISAcademyHSFS.org.
Rethinking ‘entrepreneurship’ in fragile environments
Lessons learnt in Somali women’s enterprise, human security and inclusion

Business in a side street just off the main shopping area in Eastleigh

Holly A. Ritchie
International Institute of Social Studies

2014
Disclaimer
The opinions expressed are those of the author and do not necessarily reflect the policies or views of Wageningen University or the IS ACADEMY. Excerpts may be reproduced without authorization, on condition that the source is indicated.

Contact the author and researcher via: hollyaritchie@yahoo.co.uk. More information on the IS ACADEMY can be found via www.isacademyhsfs.org.

All photos copyright Holly Ritchie.
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>5</td>
</tr>
<tr>
<td>Executive Summary</td>
<td>7</td>
</tr>
<tr>
<td>1. Introduction</td>
<td>9</td>
</tr>
<tr>
<td>2. Human security and fragility: towards resilience and inclusion</td>
<td>11</td>
</tr>
<tr>
<td>3. Study methodology</td>
<td>15</td>
</tr>
<tr>
<td>4. Somalis: A strong people, yet living on the fringe in exile</td>
<td>17</td>
</tr>
<tr>
<td>5. The paradox of Eastleigh, Nairobi: thriving yet an ‘abandoned’ place</td>
<td>23</td>
</tr>
<tr>
<td>6. Eastleigh’s poor backbone: Somali women ‘entrepreneurs’</td>
<td>27</td>
</tr>
<tr>
<td>7. Reflecting on evolving socio-cultural dynamics</td>
<td>33</td>
</tr>
<tr>
<td>8. Beyond entrepreneurs, micro-finance and marketing:</td>
<td>35</td>
</tr>
<tr>
<td>Some Lessons learnt in refugee business and inclusion</td>
<td></td>
</tr>
<tr>
<td>References</td>
<td>39</td>
</tr>
</tbody>
</table>
Foreword

The IS Academy ‘human security in fragile states’ aims to research the interfaces between institutions, people’s strategies, aid and economic life. Holly Ritchie’s research focuses on Somali refugee women who try to make a living from small scale commerce in Eastleigh in Nairobi, facing all kinds of legal and cultural restrictions. The research particularly focuses on the ‘real’ working of social institutions, such as the Purdah norms that segregate women from men in Islamic communities. Social norms can be incredibly strong, but in reality they never operate quite as they are meant to. That’s why we refer to ‘real’ institutions. Especially in challenging/fluid environments, there may be new trends and dynamics that present opportunities for change.

Based on earlier research in Afghanistan, Holly explores the multiple ways in which Somali women negotiate social norms and engage in new forms of cooperation to expand their room for manoeuvre and set out to do business, with varying degrees of success. Yet the emergence of more liberal norms and relations remains fragile in a greater context of uncertainty. The report provides many handles for agencies aiming to support women’s economic entrepreneurship and especially encourages stakeholders to enhance women leaders who tend to drive change and could make a difference in their community.

Dorothea Hilhorst

Director IS Academy Human Security in Fragile States
Executive Summary

Going beyond humanitarian relief in refugee situations, entrepreneurship has been perceived as the new ‘silver bullet’ in boosting livelihoods, and promoting refugee self-reliance and integration. Yet understanding more deep-seated mechanisms of inclusion and exclusion may be vital in facilitating such interventions, and promoting the development of sustainable livelihoods and human security. Taking an institutionalist perspective, this paper has generated new and crucial insights into evolving formal/informal institutions, power relations and trends of inclusion/exclusion of Somali women entrepreneurs in the fragile context of Eastleigh in Nairobi, Kenya. Building off desk research, qualitative exploratory research was conducted over a period of six weeks in and around Eastleigh. The research aimed to investigate (poor) Somali refugee women and their engagement in business, and particularly shed light on less understood social and cultural issues. Research respondents included Somali women entrepreneurs, key male and female community/business representatives, local civil society, NGOs, researchers and national/international institutions.

At an overarching level in Kenya, with their limited and elusive refugee status, Somalis face major economic constraints in accessing (formal) employment and ensuring business legality, as well as pervasive public xenophobia (linked to regional terrorist activity). Meanwhile, in their (petty) trading endeavours in Eastleigh, Somali women ‘entrepreneurs’ face practical challenges around a lack of economies of scale, appropriate knowledge/skills and access to services/resources. Towards a deeper perspective, research findings indicate that Somali women entrepreneurs also struggle with local insecurity and harassment, and uncertain socio-cultural dynamics (embedded in norms of purdah and tradition). Many entrepreneurs may also not be ‘growth-oriented’ entrepreneurs, but rather ‘survivalist’ entrepreneurs, with different aspirations and needs. Yet the research highlights new and important social trends with the recent emergence of women’s business associations that provide crucial solidarity, business support and exchange (encouraging women into business), in addition to facilitating access to services such as NGO courses and credit. Beyond the business, charismatic group leaders may be further galvanized to act as ‘social entrepreneurs’, through engagement in community problem-solving and social activism.

In supporting refugee women’s enterprise towards human security, it is clear that women’s barriers are not just rooted in finances or marketing, as often assumed by development agencies. There may also be important (emerging) local structures and actors that can be leveraged in promoting women’s socio-economic development. Looking beyond single entrepreneurs, and towards a broader perspective, this paper highlights crucial mechanisms of inclusion to strengthen refugee women’s sustainable enterprise development:

- At a macro level, this includes strengthening rights and protection in promoting refugee legitimacy through access to legal documents and permits.

- More locally, this includes human capacity development in supporting women’s skills/knowledge development and access to resources through training/business courses and links to service providers.
And towards a meso level approach, this paper also advocates vital societal coordination/development in promoting socio-cultural acceptance (and protection) of women entrepreneurs through garnering civil society support (including religious institutions); and fostering new solidarity, cooperation and joint enterprise through women's networks and associations. In such processes, exceptional and charismatic entrepreneurs may be instrumental allies, and a force for social change.
Introduction

Popularized in the 1990s, microcredit, microfinance and micro-enterprise have been established as major tools in international development towards poverty alleviation, particularly for poor women. Going beyond humanitarian relief, entrepreneurship has been adopted as the new ‘silver bullet’ for boosting refugee livelihoods, and promoting their integration and self-reliance in their host countries, towards increased human security. Yet not all business or entrepreneurship may lead to economic empowerment, or sustainable and inclusive development. This may be particularly true in more fragile environments. Yet under the right conditions, private sector development can be transformative, and this can promote democratic processes, even in war-torn contexts. Going beyond the notion of fragile states, research in Afghanistan examined women’s enterprise through the lens of socio-cultural institutions (women’s norms), in particular looking at processes of transformation. Dominant entrepreneurs were shown to influence patterns of evolving socio-cultural norms/practices, within and beyond the business. Yet the sustainability of more liberal institutions – championed by socially-oriented entrepreneurs – remained vulnerable to local conditions of stability.

Building on this study, research with Somali refugee women in Kenya aimed to further examine women’s entrepreneurship, institutional dynamics and livelihoods in broader uncertain environments. Alongside desk research, the qualitative ‘exploratory’ research was conducted over a period of six weeks in the context of Eastleigh, Nairobi. The research aimed to examine Somali women refugees and their engagement in business, and particularly shed light on less understood social and cultural issues.

In presenting the findings of this research, this paper is structured as follows. As a background to the study, the paper initially discusses human security and resilience, particularly in contexts of fragility, and looks at dynamics of inclusion (chapter 2). After a brief discussion of the methodology (chapter 3), the paper then turns to the plight of Somalis, and their uncertain exile in the context of Kenya (chapter 4); and specifically elaborates on the situation of Eastleigh ‘Little Mogadishu’ in Nairobi (chapter 5). Towards unpacking institutional dynamics and Somali women refugee entrepreneurs in this volatile environment, the paper examines the nature of their work, evolving motivations and current socio-cultural dynamics (chapter 6, 7 and 8). The paper then reflects on emerging institutional trends for refugee women in enterprise, inclusion and human security.

3 The term fragile state is laden with problems of classification/categorization (Engberg Petersen, 2011).
According to the UN, the framework of human security strives to ensure ‘the survival, livelihood and dignity of people in response to current and emerging threats’. This approach is embedded in a ‘set of freedoms that are fundamental to human life’ including ‘freedom from fear, freedom from want and freedom to live in dignity’. The IS Academy views this broad notion of ‘human security’ particularly in terms of ‘creating structures and enabling environments that provide building blocks for survival, dignity and resilient livelihoods’ (Christoplos and Hilhorst, 2009). This includes assessing the distribution of household assets (financial, social, natural, physical and human), and the nature of their entitlements. It also includes better understanding broader policies, institutions, infrastructure, services and markets; and the power relations that influence access to assets/resources and their distribution. Meanwhile, ‘fragility’ refers to situations where the state ‘cannot or will not shoulder responsibility to protect the lives and well-being of the population within its borders’ (Christoplos and Hilhorst, 2009). In these more challenging environments, the state does not (or cannot) provide their citizens with ‘basic services and security’ (Rijper, 2013).

As a means of strengthening human security, and working towards justice, human dignity and ‘shared prosperity’6, the World Bank has highlighted the significance of ‘social inclusion’. This concept emphasises the fundamental development goal of ‘improving the terms for individuals and groups to take part in society’ (World Bank, 2013). Inclusion is described to not only be crucial in terms of securing human rights and dignity, but also because exclusion brings with it ‘substantial costs - social, political, and economic’ for society at large (ibid: 2). The report highlights the importance of identifying excluded groups and mechanisms of change, and recognizing that socio-economic transformations can influence the attitudes/perceptions of people that may both foster inclusion, or exacerbate exclusion. Understanding the dynamics of inclusion and exclusion – and particularly the role of actors in transformation processes – is vital in promoting more democratic and healthy societies.

---

Box 1: Social inclusion

The process of improving the terms for individuals and groups to take part in society. The process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society.


Institutions in fragile environments

Roots of inclusion and exclusion are embedded in institutions. As described by Douglass North (1990), ‘institutions’ shape and guide human behaviour and provide structure in society. These include both formal institutions (e.g. laws, conventions) and informal institutions (e.g. norms, values). In more fragile environments, the state-building discourse highlights the phenomenon of ‘institutional multiplicity’, whereby there may be a variety of institutional arrangements (both formal and informal) co-existing and interacting alongside one another, influencing state functioning and governance at different levels (De Weijer, 2013). In promoting democratic economic development, understanding institutions and their dynamics is crucial. In recent years, social, cultural and political institutions have been given more weight in the institutional debate towards a greater appreciation of non-economic driving forces in the process of institutional change (e.g. Hodgson, 1997; Chang, 2002; Ostrom, 1990, 2005).

Due to the complexity of the economic environment in developing contexts, informal institutions such as habits, customs and norms tend to guide economic behaviour (Harris-White, 2010; Steer and Sen, 2010). There has been increasing discussion of the role of socio-cultural institutions, particularly in situations of fragility (World Bank, 2011). Socio-cultural institutions (influenced by gender, tribe, and caste) typically determine access to land, resources, services and markets. The influence of (evolving) social institutions, and social relations, in causing ‘exclusion’ or ‘adverse incorporation’ are critical factors to assessing livelihood security. Yet often, these more complex dimensions (and their effects) remain misunderstood (Johnson, 2006). Morrisson and Jutting (2004) maintain that social institutions may be the single most important factor in determining women’s freedom of choice in economic activities outside of the household, directly and indirectly influencing women’s access to markets and resources.

Refugees, entrepreneurship and inclusion

Despite this recognition of the importance of informal institutions, in protracted refugee situations – besides immediate humanitarian interventions (e.g. shelters, camps) – policies have tended to focus on the interaction of refugees with formal institutions. This is driven by the assumption that refugees are mostly constrained by a lack of knowledge of the legal context and their rights, and have few platforms upon which to lobby. To this end, the discourse highlights ‘legal empowerment’ as a means of tackling social inequality, exclusion and human rights violation, through increasing knowledge/skills regarding legal rights/
entitlements, promoting mechanisms that permit individual/community empowerment to address local concerns (such as securing the right to work) through community organization/mobilization, and aiding access to local legal platforms (Purkey, 2013).

In recent years, NGOs have broadened their efforts to boost refugee livelihoods through micro-finance, vocational skills training and enterprise development to strengthen human security (Jacobsen, 2002). Economic activities are viewed as particularly crucial in facilitating ‘social and economic interdependence within and between communities’, and fostering basic social networks (ibid.). In refugee settings, ‘entrepreneurship’ is now perceived as the ‘silver bullet’ to promote both economic empowerment, and self-reliance and integration. In fragile states however, with little formal institutions, Naude (2007) cautions particular attention, as enterprise development can result in the perpetuation of negative (informal) institutions, fostering unproductive and destructive enterprise. Meanwhile, the entrepreneurship literature suggests prudence in the extent that such initiatives can promote poverty reduction and local development. Poor entrepreneurs may be either ‘survival’ or ‘growth-oriented’, with these factors influencing the scope of enterprise development and potential livelihood outcomes (e.g. Berner, Gomez, and Knorringa, 2009).

Taking an institutional approach, research in Afghanistan indicates that entrepreneur motivations and enterprise outcomes may in fact be more varied and nuanced (Ritchie, 2013). In situations of fragility, grassroots entrepreneurship can challenge discriminatory social institutions (women’s purdah7) through ‘socially-oriented entrepreneurs’ particularly with supportive actors/conditions, and set forth new inclusive institutional pathways. Beyond the business, emerging (more open) social norms were shown to further unleash liberal attitudes/practices towards girls’ school education, marriage age and women’s property rights. Yet under less stable conditions, with more ‘self-oriented’ entrepreneurs, women’s entrepreneurship could equally perpetuate the status quo.

---

Study methodology

Building on the PhD findings in Afghanistan, this study further investigates women’s enterprise development in uncertain and fragile refugee situations – Somalis in Kenya – to better understand human security, institutions and dynamics of inclusion. Drawing on extensive desk research, the qualitative field research aimed to explore the evolving refugee situation in Eastleigh in Nairobi, Kenya, and the socio-cultural dynamics of Somali women entrepreneurs. The practical research was carried out over six weeks from January to March 2014.

One of the tools used during the fieldwork

Techniques included observation, semi-structured interviews, focus groups, and innovative ethnographic tools, with a total of over 80 respondents including refugee enterprise women, their friends/neighbours, key male and female community/business representatives, researchers, local civil society, NGOs, university researchers/trainers and UNHCR. Selected women entrepreneurs were then purposively studied as research case studies. In striving to make sense of emerging data, the research process drew on critical realist techniques through ‘memoing’ (recording thoughts, both orally and written), and drafting diagrams, and sharing these evolving ideas with research respondents (Trochim and Donnelly, 2006). At the end of the research, a small workshop was held with NGO staff, local researchers and the Dutch embassy to present
and discuss the preliminary research findings with feedback integrated into this final paper. Reflecting on the research tools, it is particularly pertinent to elaborate on the ethnographic methods used to explore the perspectives of selected enterprise women. Drawing on successful doctoral research techniques, these research exercises aimed to gather additional detail on the women’s work, and further explore specific ideas/perspectives arising in earlier interviews and focus groups. For example, cards and string were employed to flesh out the nature of business activities and emerging entrepreneur networks, and flash cards were drawn up of key pre-identified groups of actors (e.g. NGOs, police) to discuss actor influences and business constraints/opportunities. Such participatory-oriented sessions were arguably more suitable for less educated women in low-trust contexts that were unaccustomed to interview style questions and/or afraid to speak out. These PRA style techniques proved critical in further unraveling the intricacies of their businesses, and were particularly useful in delving into sensitive topics around culture, religion and power. These generated deeper levels of researcher understanding of the women’s lives and evolving socio-cultural dynamics.
Somalis: A strong people, yet living on the fringe in exile

Renowned as a strong, nomadic ‘warrior’ people (Hanley, 2004), Somalis pride themselves on their self-respect and self-sufficiency (Dowden, 2009: 93-94). Traditionally, Somalis are a deeply oral culture, and often express themselves through their love of poetry and proverbs that ‘help them illustrate, discuss and resolve a wide range of problems’ (Harper, 2012). Such characteristics have been arguably shaped by their harsh geographical heritage and ethnic homogeneity. Situated in the Horn of Africa, Somalia is an arid, desert state comprising unusually for Africa almost a single tribal group, Somalis, which make up 85 per cent of the population. Somali society is composed of six major clans and sub-clans, with trust and social networks embedded in these dynamic affiliations and rivalries. Whilst suppressed during the twenty-year regime of Siad Barre, civil war erupted in Somalia in 1991 precipitated by clashes between the major clans, after what had initially begun as a ‘liberation struggle’ (Bryden and Steiner, 1998). This led to the collapse of the ‘central’ government, and prompted many years of displacement and turmoil. Yet arguably ‘war’ has been ‘a constant’ in Somalia since its independence in 1960, if not earlier (ibid). Thus, even as a subsequent ‘failed state’ with no central governing authority, Somalis continued to thrive in trade and communications, including money transfer, mobile phones and livestock sectors (Harper, 2012: 9). In 2012, a tentative new government was finally formed, although unrest and instability persists. Somalis are predominantly Sunni Muslims, and have followed the Sufi tradition (mixed with local pre-Islamic Cushitic beliefs). Yet in recent years this has been worn down by strong and well-funded Arab Wahhabist influences. During this period of turbulence (and power vacuums), this more conservative brand of Islam has led to the establishment of Sharia law in several parts of Somalia, and increased women’s veiling and adoption of dark clothes (Dowden, 2009).

In the Kenyan setting amidst the refugee diaspora communities, Somali culture remains strong, with a firm sense of belonging (Lambo, 2012: 16), demonstrating the culture’s resilience in spite of conflict, and non-dependence on geography (Brun, 2001), even if

---

8 Other minorities (15%) include Bantu and Arabs. A small nation, the total population of Somalia is approximately 10 million. (CIA fact book), accessed 22 May 2014.
9 The clan is considered a dynamic entity that is ‘infinitely adaptable and constantly being remoulded by the political situation in the country’ (Harper, 2012: 10). Clans are seen as the ‘essence and strength’ of being Somali yet many see them as the weakness of their society too: ‘Without the clan, Somalis would be dead…but with the clan they are dying too...’, Interview with Somali-Kenyan (woman), Jan 2014.
10 Under the regime of Siad Barre from 1969-1991 however, clan identities were banned. Suppressed tensions were then later to erupt in the early nineties with civil war between major dominant clans.
11 Yet Harper (2012) argues that Somalia never really had a ‘stable, functioning state’, since many territories remained outside of the control of the central government.
12 Wahhabism refers to a conservative interpretation of Islam founded as a revival and reform movement in eighteenth-century Arabia.

born/raised outside of the country (Griffiths, 2002). Yet Somalis speak candidly about the trauma of the past twenty years, displacing/impoverishing the people, fracturing societal relations, and leaving many mentally unstable with the scars of war. Conflict has also shaken up 'historical constructs of culture, colonialism, socialism, and western-style democracy', (Bryden and Steiner, 1998), as Somalis redefine themselves and their society at home and abroad. Whilst many sought peace and safety on Kenyan soil (including the relocation of major businesses from Mogadishu), Somali lives have remained turbulent and uncertain. Evolving Kenyan policies and attitudes have made it difficult for most Somalis to lead a ‘productive life in exile’, with the impression that ‘the right to life has been bought at the cost of almost every other right’ (Crisp, 2003: 9). In particular, in cities such as Nairobi, despite their ‘long-term presence’ and ‘active contribution’, Somalis remain unassimilated, living their lives on the periphery (Pavanello et al, 2010: 8).

Map of Kenya, its neighbours (and inset, Nairobi and Eastleigh district)


Gender dynamics ‘between peace and war’

A traditionally patriarchal society, Somali culture is considered conservative for women, with women’s lives historically restricted to the ‘private domain’ and decision-making dominated by men (Bryden and Steiner, 1998). This has influenced the scope of women’s
social, economic and political rights, and societal roles. Nonetheless, women still played a significant role as the ‘bearer of loyalties between lineage, clan, or kin’ (ibid). Besides a small elite urban minority however (Kapteijns, 1995), traditionally Somali women did not in fact practice the formal tradition of ‘purdah’ – seclusion and veiling – common in many Muslim and Asian countries14, although there was a ‘high level of de facto segregation by sex’ (An-Na’im, 2002). Yet since the onset of the civil war in the 1990s, purdah has slowly crept into mainstream urban Somali society, creating stricter boundaries and behavioural rules for women. This has been influenced by Muslim trends in the Arab countries (Murray, 2000 in ibid), and within Somalia itself driven by more conservative Wahhabist elements, particularly returning Awan Muslimi15 in an ‘internationalization of more conservative interpretations of Islam’ (Abdi, 2007). This clashed with parallel contradictory trends in women’s roles in society that began during the civil war when women ‘acquired new importance as merchants, providers, and heads of families’ as a result of the absence of men (Bryden and Steiner, 1998). Somali women perceived this new order as a challenge to their ‘freedom of movement, association and dress’ and their ‘autonomy’ enshrined in Somali culture (Abdi, 2007).16

Outside of Somalia, in fragile, emerging diaspora communities – as is often the case with immigrant populations – the new institutional environments have tended to generate a desire to re-assert their evolving cultural identity. For Somalis, religion is a dominant force in this regard. And both religious and political Islam is considered to represent ‘one of the few universal points of reference for Somali society’ in a greater context of uncertainty (Bryden and Steiner, 1998). In vulnerable and less stable environments in particular, conservative versions of Islam are perceived to carry ‘greater influence and security’ (Abdi, 2007). In some Somali diaspora communities, this has led women and girls being encouraged to veil by their families/communities and to adopt conservative behaviour (De Voe, 2002). In Kenya, the additional Wahhabist influence has even led Somali Kenyans to cover ‘Our dress used to be open, free and now we must cover or be stoned’17, and this creates new tensions with the Kenyan public as they are perceived as conservative, different and even abused and labeled as ‘Al Shabab’.18

Searching for refugee rights: no sense of belonging in uncertain Kenya

A signatory to several refugee global conventions19, Kenya only enacted its first refugee legislation in 200620, and then formally established a Department for Refugee Affairs (DRA).

---

14 It is argued that the position of women and their ‘Islamic norms’ are embedded in ‘post-independence trajectories of modern states’ and variations in Islam linked to ‘different nationalisms, state ideologues and oppositional social movements’ (Kandiyoti, 1991).

15 This is the name given to Somalis that have spent time in Arab countries and return mirroring Arabian styles and religious conservatism.

16 This included mobility but also ‘the right to be consulted’ if a new wife was to be taken on board. Somalis now look towards the Arab world for security, religious guidance and economic support even though Saudis treat Somalis ‘like animals’ (Interview with Somali resident, South C Nairobi, Feb 214).

17 ‘My sisters were born free [in Kenya], but have lost their rights and freedom, particularly when they married Somali[born] men’, Interview with (third generation) Kenyan Somali, Jan 28th.

18 Ibid. Without media and public support, Somalis have retreated and their reaction to this public abuse is ‘to keep their heads down’. Even Somali Kenyans are blamed for not speaking up enough (besides the popular but now invalid Yussuf Husein, Eastleigh MP).


20 ‘The Act categories refugees into either statutory refugees or prima facie refugees, and indicates ‘conditions for the exclusion and withdrawal of refugee status’ (Mwalimu, 2013).
With huge political instability in the Horn of Africa from the early 1990s, Kenya experienced its first mass influx of refugees; initially they were viewed as humanitarian issues, and only in recent years, perceived as security threats (Mwalimu, 2013). In 2014, there were approximately 600,000 registered refugees/asylum seekers in Kenya, of which approximately 80 per cent were Somali (480,000). The majority of these refugees are based in the two major refugee camps in the country (530,000), with the rest living in cities such as Nairobi, Nakuru, Eldoret, Mombassa and Kisumu.

Under the refugee act, the UNHCR is responsible for issuing the legal Mandate Refugee Certificate (MRC). This 2-year certificate permits refugees a basic legal status with access to primary health care and education. Meanwhile, the Department for Refugees is responsible for the more permanent and extensive Alien Refugee Certificate (ARC), valid for 5 years. With this certificate in hand, refugees may access other Kenyan citizen services including banking, telecommunications, and higher-level education. Finally, the government of Kenya’s ‘Class M’ employment certificate grants the ‘right to work’. Yet this work permit is rare amongst refugees. In terms of broader refugee assistance, to date several NGOs have provided legal aid and shelter services. Other livelihoods support includes educational programmes, vocational training, and more recently, enterprise development. Yet despite this framework of protection and support, since Dec 2012 the refugee legal status in Kenya has been stalled, with limited processing/re-issuing of mandates, certificates and permits, creating many problems for new arrivals and residents alike. During this challenging period, the refugee reality in Kenya has been plagued with legal uncertainty, turbulence and local intimidation/antagonism. This has been driven for the most part by increasing xenophobia, fueled by reports of Somali links to terrorism in the media (and the militant terrorist group, Al-Shabab), resentment of ‘lucrative’ Somali business (and accusations of links to piracy (Abdulsamed, 2011)), and rising refugee numbers.

To better understand this situation, it is necessary to unwrap key events. In 2011, famine in Somalia in addition to increasing insecurity led to a significant increase in refugees in Kenya (DRC and UNHCR, 2012). Later that same year, in response to high profile terrorist attacks in northern Kenya, there was a major Kenyan military incursion into southern Somalia targeting Al Shabab bases. With an increase in turbulence in the following year,

---

22 Notably, this was previously only issued to family units (men typically) but now is the right of all adult citizens, giving women a clearer legal status and independence. RCK interview, Feb 2014.
23 This means that for the majority, there is simply no access to formal employment.
24 For example, Refugee Consortium Kenya (RCK) giving training is given to ‘Alternative Dispute Resolution’ social groups that can solve non-legal matters for example marital disputes, child maintenance and divorce. Yet they stress that under Kenyan law, other issues require legal attention: rape, murder and gender-based violence. Interview with RCK, Feb 2014.
25 Over 25 organizations are described to be supporting the refugees. This includes the International Rescue Committee (IRC) as well as local NGOs, Refugee Consortium Kenya, and the legal focused, Kutuo Cha Sheria. Yet Somalis complain of religious discrimination, and ‘few programmes for the men’ (mixed Focus Group, Jan 30 2014).
26 Yet whilst Somalis make up 80 per cent of refugees, they are described to only receive 5 per cent of the ‘opportunities’. UNHCR officer, Jan 2014.
27 www.hrw.org/news/2013/05/23/kenya-s-600000-terrorists, accessed 16 May 2014. Somalis also suffer because they are highly distinguishable from Kenyans in terms of look and dress. With little knowledge of the culture, Kenyans tend to perceive Somalis as outsiders in having ‘oppressive cultural/religious practices’ particularly towards women, and assumed to be ‘not interested’ in joining non-Somalis community events or learning Kiswahili/other languages (Pavanella 2010: 27).
28 ‘The media want us to return to Somalia’ Focus Group mixed, 30 Jan 2014.
29 This hit at the heart of the tourist industry, and included several kidnappings/attacks of Westerners: http://www.bbc-news.co.uk/news/world/africa-14943300
in Dec 2012, the Kenyan government issued a stern directive for 'all refugees to return to the camps'. UNHCR and NGO groups challenged the legality of this, and finally in mid 2013, overturned the decree. Increasing local hostility however led to an initial 'exodus' from Eastleigh32. In Sept 2013, Nairobi then suffered the infamous Westgate mall attack, with Al Shabab claiming responsibility. On the back of this 'final straw', in late 2013, ‘after months of fitful negotiations’, UNHCR and the governments of Kenya and Somalia signed a Tripartite Agreement mapping out the start of the process for the voluntary repatriation of Somali refugees.33 A series of grenade attacks ensued in December 2013 and early 2014 in Nairobi and in Mombasa. Finally, at the end of the research (March 2014), the government re-issued their directive for all Somalis to return to the camps, following renewed terrorist activity at the Kenyan coast34. Further attacks subsequently took place in Eastleigh35, prompting the government to make the dramatic move to start mass detainment/deportation of ‘illegal’ residents in the district of Eastleigh.36

33 This included more permanent refugees that have been living in Kenya over 20 years. www.irinnews.org/report/99117/briefing-repatriating-somali-refugees-from-kenya, accessed 16 May 2014
36 At the end of the research, the situation in Eastleigh had become explosive with the district rocked by several explosions. In the ensuing government crackdown, over 4,000 citizens without sufficient documents were rounded up on the streets of Eastleigh (http://www.bbc.com/news/world-africa-26955803).
The paradox of Eastleigh, Nairobi: Thriving yet an ‘abandoned’ place

Having set the turbulent Kenyan and Eastleigh scene, the paper turns now to examining the particular Somali enclave of Eastleigh, known fondly as ‘Little Mogadishu’ by the Somali community. Somali refugees seeking for ‘greater livelihood opportunities and increased security’ beyond the overcrowded camps (Pavanello et al, 2010: 8), were instrumental in transforming Eastleigh in the 1990s from a largely residential Asian backwater to a ‘vibrant, commercial business centre’ (Pavanello, 2010). Predominantly comprising Somalis (minority others include Ethiopian and Kenyan), Eastleigh is perceived as a virtual ‘state within a state’ (Klem, 2010). From humble beginnings, the population of Eastleigh is now approximately 175,000 (although rising to at least double this in the middle of the business day (Jansen, 2010: 60)). Following the collapse of Somalia, Eastleigh in Kenya has been adopted by Somalis as a ‘resilient ‘parallel’ economy’, employing the ‘informal business model’ from Mogadishu, and drawing on ‘traditional clan relationships, a lack of bureaucracy and well-established channels for remittance payments from the diaspora’ (Abdulsamed, 2011). With networks stemming across the Gulf States, Somalia, Kenya and East and Central Africa, Eastleigh has developed into a centre for the thriving Somali trade in Kenya where there is little regulation and most business is informal (ibid). 37

It is clear that ‘Eastleigh, Nairobi, Kenya and East Africa’ have all profited from the ‘entrepreneurial activities of Somali business people’ (Abdulsamed, 2011). One of the biggest business hubs in east Africa, Eastleigh comprises over 30 shopping malls, 6,000 shops, and 11 banks with over 3,000 traders. 38 Eastleigh’s transformation has ushered in new competition into Nairobi with lower market prices of goods/services for local and regional consumers (Eastleigh acts as a distribution base), jobs (many non-Somalis are employed), and business opportunities (Abdulsamed, 2011). Eastleigh’s diverse business activities include import-export businesses, retail outlets, restaurants and money/transfer services (Pavanello et al, 2010). The role of remittances has been cited as significant, both for family support and in enterprise ventures (Campbell, 2006; Lindley, 2007), with many Somali businessmen receiving start up money from Somali diaspora through the 

37 Limited activities in the formal sector are described to include hotels, real estate and transport industries (Abdulsamed 2011). Trends of informal businesses formalizing were evident but these were indicated to be constrained by the ‘enabling regulatory environment’ i.e. alien cards that allow business registration (ibid). Such formalisation could reduce ‘tension ‘with mid sized Kenyan and Asian business, lower the risks of doing business, as well as increase Kenya’s tax revenue (ibid).
With increasing levels of animosity/volatility however, Eastleigh’s bubble may burst sooner, much to the economic loss of Kenya. During the research, this veneer of vibrancy was beginning to crack, with a drying up of ‘large investments’ and ‘big Somali business’ reported as leaving (transport, electronics, textiles) and moving to Dubai, or more middle class families relocating to Uganda. Small trading was indicated to be less affected, or perhaps less able to react. Whilst Eastleigh’s elite may be made up of wealthy businessmen, the majority of refugees (up to two thirds) are small traders/petty salesmen engaged in the informal economy with approximate returns of 200-800 shillings (2.2-9 USD) per day. There was described to be increasing tension between large and small businesses, due to the police/city council’s attraction to the informal sector for bribes, leading to the subsequent harassment of nearby mid-sized shops and stores. All businesses described suffering in the current conditions, with limited access to services, especially banking/telecommunications, all reliant on the elusive Kenyan alien identification card (the issuing/reissuing of cards has largely been stalled in the past fifteen months).

To better understand Eastleigh’s dynamics, it is crucial to examine its physical situation. Whilst Eastleigh has been described as a thriving business hub – if volatile – it is equally a tragic, abandoned place, where ‘basic human dignity seems to be at stake’ (Jansen et al, 2013) with both ‘overt and covert’ government hostility. Most evidently, this is manifested through a distinct lack of law and order and a range of protection issues, with high levels of police harassment (including arbitrary arrest, detention and in some cases, deportation), exploitation and extortion (Sturridge, 2011: 13). During the research, Eastleigh was being overwhelmed with ‘police terrorization’ including the kidnapping of youths for ransom, and ongoing nighttime police raids using Eastleigh as a ‘human ATM’ (Warah, 2013). Government hostility and local xenophobia have been heavily fueled by the media’s depiction of Eastleigh as a money laundering base, with links to illicit activities; and a centre for the terrorist group, Al Shabab ‘the tail of this group is in Somalia but its head is in Eastleigh’ (Kenya’s assistant minister of internal security, Orwa Ojode, 2011). Further to this, there were sobering reports of widespread gender based violence by the Kenyan authorities (HRW, 2013).

In a context of impunity and hostility, local anti-social behaviour was also reported within the Somali community itself, particularly local intimidation/violence by Somali street gangs. Eastleigh citizens live in fear of local harassment, restricting their movement within, and particularly out of the district (Pavanello et al, 2010: 18). Due to increasing levels of violence, a government curfew was finally issued in late 2013. Notably, both local leaders and Islamic clerics are described to be afraid ‘to speak out’ (for fear of deportation; and for religious leaders, in case they are then labeled Al Shabab). With such persisting harassment and intimidation, AbdulSamed (2011) argued that the ‘risk of radicalization among Somalis in Kenya must be taken seriously’, particularly since there is much fluidity between business, politics and religion, with (business) profits made in Kenya easily channeled to support radical Islamist groups in Somalia and beyond, in a re-claiming of identity and pride.

More subtly perhaps, the government’s lack of recognition/respect of Eastleigh has also been

---

41 Men’s Focus Group, Feb 2014.
42 Since 2013, all mobile phones need to be registered in Kenya. This requires a formal document such as an Alien Card.
44 Different versions of Islam are present in Eastleigh, This includes Sufi and the more orthodox Saha, influenced by Wahhabism referred locally to as Aqwani, perhaps an abbreviation of the ikwanul-islamun, the Muslim Brotherhood (Jansen 2013). Jansen highlights the importance of this emerging religious discourse in Eastleigh as both ‘striking and visible’ (ibid.). And because of their differences, it is difficult for Imams to ‘speak with one voice’. Taking a more community-wide approach, Peter, Wandera and Jansen (2013) describe much effort in not bringing together Islamic leaders but initiatives to improve crucial and tense Christian-Islamic relations in the context of Eastleigh.
translated into a complete lack of basic municipal services (including rubbish, sewage and water) with Eastleigh sinking into a ‘ghetto-like’ environment, particularly as the district endeavours to cope with increasing numbers. By 2007, Lindley had described Eastleigh as already weighed down by rising accommodation costs, overcrowding, and struggling public infrastructure (Sturridge, 2011: 12). With worsening conditions, in mid 2010, after active campaigning by Somali businessmen, the Kenyan High Court finally barred Nairobi City Council from collecting taxes from over 3,000 traders due to the lack of municipal services. In 2011, a meeting was then held with Eastleigh Business District Association and the City Council, and the latter eventually agreed to invest 5bn Kenyan shillings in Eastleigh’s public infrastructure. In 2013 however, the ‘cocktail of sewage, garbage and dirt’ remained ‘ubiquitous in all of the streets’; in stark contrast to the Somali-owned businesses within ‘glittering shopping malls’ (Jansen, 2013). At the time of the research, significant municipal work was still yet to be seen. Such neglect of services is indicated to weigh heavily on the poorest. ‘Wealth’ has been described to determine the level of protection and security in Eastleigh (Campbell, 2006). It may also influence the provision of neighbourhood services and infrastructure, with more deprived parts of Eastleigh cut off from facilities and largely inaccessible with public transport. Poorer refugees thus struggle in this uncertain and unpredictable reality. And this is further compounded by a lack of knowledge of rights, language skills, and a fear of repatriation. During the research, the situation was considered desperate with both increasing levels of violence, and deteriorating local conditions.

Somali refugee livelihoods: Fragile yet strong (clan-based) support mechanisms

Whilst there may be a degree of integration (and self-sufficiency) in Eastleigh with significant business engagement, Somalis still very much remain ‘temporary citizens’ in Kenya, with elusive rights and entitlements. According to a recent livelihood survey (DRC and UNHCR, 2012), the majority of households (45-65 per cent) were categorized as low income. This includes ‘very poor’ households constituting 10-20 per cent of the community (earning approximately 100 USD per month), and ‘poor’ households comprising between 35-45 per cent (earning approximately 200 USD per month). Very poor households are described to only meet 70 per cent ‘survival threshold’ (food/non-food), thus relying on handouts and remittances. In the research, up to 50 per cent of Eastleigh households were reported to be women-headed, indicating a further degree of vulnerability, particularly in terms of access to markets, services and resources. Yet Somali clan and family networks of trust ‘remain strong’ and have enabled Somalis – men and women – to survive and cooperate, and even prosper (ibid). Poverty may be high but social support mechanisms exist including from Somali family/clan diaspora in other countries (in the form of remittances), and from within the community itself (e.g. local contributions or support from the mosque) (Pavanello et al, 2010: 21). And with strong Somali cultural identity (and observance of rituals, festivals) even in exile, there is high degree of solidarity ‘families look out for one another’. Yet there appears to be a simultaneous lack of trust, particularly outside of clans/immediate networks.

---

45 Jansen (2010) cited the Chairman of the Eastleigh Business District Association (EBDA), describing Eastleigh as designed for 50,000 people, yet often accommodating more than 250-300,000 each day.

46 The Kenyan Somali MP Yusuf Hassan had been an active campaigner in recent years, but was then injured in the Eastleigh mosque bombing in mid 2013.
Eastleigh’s poor backbone: Somali women ‘entrepreneurs’

Somewhat unexpectedly, poor Somali women are extremely ‘visible entrepreneurs’ in Eastleigh, and have been described as the ‘backbone of Somali [Eastleigh] society’ (Jacobsen, 2011). Women are not only ‘head of the household’, but also the ‘primary breadwinner’ and responsible for the ‘allocation of resources’ (ibid). Many of these women fled without husbands or male family men (divorce is common amongst the Somalis). Yet research indicates that some women do in fact arrive in Kenya accompanied by men (brothers, uncles and husbands), but these male companions then promptly leave to work as migrants, either within Kenya or in regional locations such as South Sudan (due to the scarcity of work beyond petty trading). Desperate women may often initially be taken in by their extended family, or clan. However there were also unusual reports of non-Somali and Somali Kenyan businesswomen in Eastleigh giving Somali women board and lodging, in exchange for domestic work support.

On first glance in Eastleigh, Somali women appear to be ‘successful entrepreneurs’, particularly in terms of their prevalence in the marketplace (Bille, 2013). As described in the literature, women tend to work as petty traders, domestic labourers and tea and coffee sellers (Pavanello et al 2010: 21). Basic livelihoods surveys indicate that Somali women entrepreneurs face various challenges in this work. This includes a lack of proper documentation, a lack of access to credit (including to buy a business licence, formalize their business); illiteracy; a lack of marketing/management/organizational skills; and a lack of language skills (RCK, 2008; Bille, 2013). More entrenched social barriers that have been highlighted included the pressures of household obligations, ‘cultural’ factors (i.e. related to gender), a lack of access to social networks and insecurity (Bille, 2013). Raddatz (2013) expands on Somali women’s insecurities, as both related to ‘daily worries’ (i.e. harassment on the street), in addition to ‘fear of repatriation to camps’ where they worry that may suffer from sexual violence, exploitation, a lack of work/financial autonomy, and a loss of networks.

Towards a more nuanced perspective: ‘In Somalia, we used to be housewives’....

Examining this phenomenon closer, the research has shed further light on the precarious lives of poor Somali women entrepreneurs in Eastleigh. Initially, it is important to elaborate on the general characteristics of poor Somali women ‘entrepreneurs’, and the nature of their
evolving work in Eastleigh. Correlating with Jacobsen (2011), it is indicated that approximately 80 per cent of local Somali women were cited to work in Eastleigh. The ‘entrepreneurs’ met were based around the central market Garissa Lodge area, and were largely involved with simple, informal trading/petty trading activities such market stalls (often in clusters of women stalls) or door to door trading (residential areas).

Typical items sold included textiles (scarves/clothes), cosmetics, fruit/vegetables, honey, and snacks. Others worked as ‘tea ladies’, although this was considered to be the lowest and least respectable type of work with pressure to only have female clients (‘If I sell to men, they will abuse me and people will gossip…’). Profits from market stalls and trading were reported to be low, on average 200-400 shillings/day (less than 5 USD). Less commonly, Somali women may work in the kitchens of restaurants.

To boost their meagre incomes, often women reported combining different types of work, for example, working as a tea lady in the morning and a door-to-door tradeswoman in the afternoon (see profile in Box 2). Women described certain jobs/trades being simply ‘off limits’ for women due to their either heavy work, or being too public facing (and thus ‘against Islam’). This included large factory work, transport, and labour-related jobs. From the research, the entrepreneurs tended to be largely uneducated and illiterate (more than 80 per cent), non-English or Kiswahili speaking and most lacked any previous experience in ‘business’.

The majority (indicated to be over three quarters) were single (divorced/widowed) mothers, aged between 25 to 45 years, and had mostly fled Somalia in the past 3 to 10 years. They reported having few local social networks and notably lacked any male authority or support in Eastleigh. Typically, the women worked alone – except for those that were supported by IRC in Self Help Groups, and thus they described strong competition between themselves.

Box 2: Profile of a Somali women entrepreneur in Eastleigh

‘I am a widow (34 years old) with three children, and arrived in Kenya 7-8 years ago. I work as a tea lady in addition to door-to-door clothes trading in Eastleigh. I wake up at 5am everyday and start to make camel-milk tea at home. I make approximately 12 flasks and my nephew (16 years old) – who is like my adopted son – supports me in taking them to the Garissa Lodge area. We work together and sell the tea to shopkeepers, both men and women. My nephew helps with new customers and they respect me. He also stops any potential harassment including intimidation by my late husband’s family. At 12 noon, I return home with my nephew. I make more tea

47 Eastleigh Somali women described entrepreneurs trying to avoid areas that they themselves live, particularly tea ladies! Interview with Somali housewife, Eastleigh.

48 Female tea lady, Garissa Lodge, Feb 2014. A Kenyan Somali interviewee elaborates on the business of tea ladies further: ‘The tea ladies tend to congregate around the mosque and Garissa lodge area (main Eastleigh shopping street), and work both day and night although nighttime work has been curtailed with the recent curfew. To sell their tea, they must almost act like geisha (act charming and equally have great tasting tea) in order to attract the men as they are in competition with other tea ladies. Hence society looks down on these girls that are seen as prostituting themselves, even if course they are not! (Interview with Kenyan Somali woman, Jan 28th). Inevitably the tea ladies have male customers and have to contend with hassle from the sheikhs (holymen).

49 In some cases, women were working with their mothers in Mogadishu in the 1990s, forced into economic activities by circumstances, but most described living ‘like Arabs’ in Somalia (i.e. practicing purdah). Women entrepreneurs’ Focus Group 2, Feb 11, 2014. Women in the 1990s in Somalia were influenced by the new wave of conservatism

50 A highly successful concept developed in rural India, Self Help Groups (SHGs) are a model employed by NGOs to organize people with similar wealth backgrounds into groups (approximately 15-20 members per group) to engage in saving and lending activities, and then to initiate/expand economic activities and enterprise.
if needed, and my nephew takes the extra flasks to the market and continues selling these independently in the afternoon. In the afternoon, I then sell clothes door-to-door and sometimes cosmetics. I buy these in the local markets in Eastleigh. My customers are local residents. If I am lucky with these different businesses, I can make between 500-1000 shillings (6-12 USD) per day. I face problems in my work every day from the police and City Council – my nephew broke his arm fleeing from the City Council last week...’

Unraveling women’s enterprise challenges

In vein with the literature, the major hurdle/challenge in the women’s businesses included foremost a lack of legal documents, leading to daily harassment from Nairobi City Council and the police. This has notably increased since 2012, particularly as legal documentation has been more difficult to come by. The City Council charges market stalls approximately 30 shillings/day (if they have documentation), and imposes a fine of up to 3,000 shilling (without documents): ‘As soon as they come, everyone packs up’51. More sporadically, police are described to impose random fines for a lack of documents or as a means of intimidation. Due to this, many established shopkeepers try to keep these informal women traders ‘off their patch’. This harassment not only constrains the women’s business activities, but also affects their potential mobility beyond Eastleigh to pursue enterprise development in other less clustered locations (fear of both higher visibility as well as local xenophobia). Women also described being intimidated by local gangs (‘Super power’), and less commonly (in public) by conservative people. The latter are normally conservative married women, who are still mostly ‘homebound’. This behaviour appears to be motivated by the desire to uphold ‘Islamic standards’ of women’s acceptability, threatened by the entrepreneur’s work without a male authority. Women also spoke of intimidation from their ex-husbands in their course of their work, and particularly suffered from their ex-husband’s family attempts to take back/kidnap the children.52 This had the effect of the women living in constant ‘fear and anxiety’ for both herself and her children (‘When you lose peace, you lose everything...’).53

In delving deeper into the women’s lives and work, it is clear that aid agencies have underestimated the myriad social issues confronting the women ‘entrepreneurs’, influencing the nature/scope of their work. In the starting phases, the women described much courage in initially ‘setting up their businesses’, with little advice/guidance on how to operate. Engaging in market activities took them beyond the ‘safe’ realm of the home, and pushed social boundaries, yet without traditional (male) authorization. Women thus not only face business-related constraints such as relevant skills (marketing, language and literacy) and access to micro finance, but also ‘very serious’ social issues including the pressures of domestic obligations and gaining acceptance/respect from the community54. Women also stated facing extensive and persisting physical and psychological health issues related to trauma55 and

51 Group interview with selected entrepreneur (case studies), Feb 13 2014.
52 Many women across the focus groups described the persisting problem of ex-husbands – through related female relatives – trying to kidnap their children, and take them back to Somalia. According to An-Na’im, (2002: 74), Islamic family law in Somalia, the husband is considered to ‘hold all rights over children born within marriage’ and it is thus ‘his decision’ with whom they will live.
53 Female entrepreneur, Garissa Lodge, Feb 2014.
54 Interview with Eastleigh women’s business consultant (for NGOs)/University lecturer, Feb 7th
55 Many women have been caught up in the war in Somalia with horrific accounts of violence, and desperate stories of fleeing to Kenya. They have been additionally victims to terrible gender based violence including rape and marital abuse both within Somalia and in Kenya.
female circumcision\textsuperscript{56}. Whilst most NGOs support existing entrepreneurs, some agencies have described pursuing enterprise development projects with married poor (homebound) women (with husbands present in Eastleigh). In this process, they have stumbled more directly on the underlying (and unresolved) social tensions related to Somali women’s engagement in business in Eastleigh (‘most married women face the problem of ‘culture’\textsuperscript{57}).

**Evolving motivations yet arrested development?**

Taking a closer look at motivations, in Somali communities in Eastleigh, single women and their families can in fact rely completely on community charity and remittances for basic survival.\textsuperscript{58} Endeavouring to go beyond this, women entrepreneurs described their determination to ‘start business’ as inherently economically driven to ‘support their households’, with some emphasizing that single poor women were now generally ‘expected’ to work to provide for the families\textsuperscript{59}. And with men absent, they also felt ultimately compelled to ‘take up men’s duties’ to support their families. Women further describe ‘a sense of wanting to be independent, to do something “for themselves”’.\textsuperscript{60} This economic imperative, coupled with a sense of both obligation and desire for independence, usually remains a ‘survivalist venture’ amongst the refugees (meeting basic needs), albeit constrained even at this level (e.g. local harassment, intimidation). However, those entrepreneurs that are motivated to foster more growth-oriented enterprise face further constraints to formalize/scale-up their business (lack of access to business licence, credit). Interestingly, enterprise in such hostile conditions may also be driven by social motivations in vein with Ritchie (2013). In Eastleigh, there were a few exceptional growth-oriented entrepreneurs that indeed leant towards social activism (social-oriented entrepreneurs), particularly those that led groups, influencing women’s business development as well as community processes (see below).

**Women helping women through new networks**

Aid agencies have emphasised the strength of Somali culture, customs and networks as unique among the refugees.\textsuperscript{61} Yet, for Somali women entrepreneurs in Eastleigh, there appear to be additional emerging – and interesting – socio-cultural trends. Traditionally the women would seek protection from their husbands and male relatives, and through them their clans (‘your clan are your people…they are everything, and look out for you’\textsuperscript{62}). Whilst direct clan support still remains significant\textsuperscript{63}, the women indicated that male relatives (apart from sons and nephews) have not helped in the establishment of their work. And as mentioned, ex-husbands in particular have created additional stress, through intimidating them and trying to kidnap the children, particularly through senior female relatives. Whilst

\textsuperscript{56} This is also known as female genital mutilation (FGM), and relates to ‘all procedures that involve partial or total removal of the external female genitalia, or other injury to the female genital organs for non-medical reasons’ www.who.int/mediacentre/factsheets/fs241/en, accessed 19 May 2014.

\textsuperscript{57} Women entrepreneurs Focus Group, Feb 11 2014.

\textsuperscript{58} ‘Somali women can survive on literally nothing as families and clans look out for each other...they can live alone but eat breakfast in one apartment, lunch on another and dinner in a third...and someone will also pay the rent of the room’ RCK interview, Feb 7th.

\textsuperscript{59} Women entrepreneurs Focus Group 2, Feb 11 2014.

\textsuperscript{60} RCK interview, Feb 7th.

\textsuperscript{61} Ibid.

\textsuperscript{62} Interview with entrepreneur case study, Jan 2014.

\textsuperscript{63} Particularly if women belong to the dominant Somali tribes such as the Daarod, Isaaq and Hawiye.
recent turbulence has led to the establishment of several (male led) associations in Eastleigh (councils of elders, businessmen), the particular situation for women (extreme poverty and the lack of men) has prompted the crucial proliferation of (non-clan based) women’s groups. This appears to grow out of older traditions of ‘madax shub’ where Somali women used to maintain women’s associations based on solidarity, and beyond family/kin (Bryden and Steiner, 1998).

Whilst some groups (Self Help Groups) have been formed by NGOs such as the IRC (notably including a mix of Somali and non-Somali women), lead women entrepreneurs elaborated on the locally led initiation of several Somali women’s groups in the past two years. These groups gather together existing/interested women entrepreneurs, and essentially act as solidarity groups. They both troubleshoot business issues and provide critical social support. They also facilitate women’s collection schemes for women starting up business (Karan). The karan is a pivotal – and now evolving – Somali tradition, whereby people cooperate to collect funds from the community to support households in need (as a donation). The establishment of some of the women’s groups has been in part motivated by external support mechanisms by NGOs that are offering micro-grants and BDS/vocational training for ‘women entrepreneurs’ (particularly in groups). Women appear to ‘jump’ at such training opportunities, although it is not always clear if they will do much with it. Perhaps they hope for potential handouts? Or new models of economic engagement, and/or a desire for more social cooperation?

As an interesting indicator of their emerging strength/potential impact, in some of the groups, women described establishing rules/regulations for women to engage in their groups and cooperate: ‘you must be active, on time, well behaved, be prepared to raise your head, work together to solve problems’. With a predominant focus on business, groups provide strategic guidance for women working: ‘Be careful with your working hours, and local gangs. Avoid work as tea ladies as this is really dangerous’. Women described actively encouraging other women to engage in enterprise as both ‘their duty’ and ‘within Somali culture’: ‘all women should work and be empowered, open their eyes and get out of the house, you are born with a strength and it is halal (permitted in Islam)...feel the sweetness of work...think about your future and don’t wait for things to happen’. Women emphasized the importance of obtaining ‘respect’ through model work. They also encouraged one another with important social/religious messages: ‘everything we do, we have a religious quote and Somali proverb to support it!’

For many of the women, joining these groups was described to be the ‘best day of their lives’. The groups have encouraged new women to start their businesses with the safety of a network around them. Beyond business, the groups provide much-needed comfort (after individual war-related traumas), and opportunities to share/exchange, boosting individual confidence and morale: ‘I now believe I can do anything... before many of us were desperate’.

---

64 There were at least 4-5 women’s groups identified in the research, with 20-30 members each.
65 Incidentally, the women are described to be ‘happy’ with micro-grants with men not interested in such ‘low money’ (UNHCR officer, Jan 28 2014), shedding light on their background and motivations – often just trying to meet their basic needs.
66 This includes organizations such as JRS, Heshima Kenya, RCK, and IRC.
67 In the research, women seemed to attend several different types of available business training.
68 Interview with the charismatic entrepreneur, head of the Women’s Association ‘Single Mother Group’, Eastleigh.
69 ‘Women’s Association’ Kolmere’, Eastleigh.
70 Women entrepreneurs Focus Group, 30 Jan 2014.
71 Group interview with selected entrepreneur (case studies), Feb 15 2014. Proverbs included: ‘Before a flood reaches you, create a barrier’ (i.e. protect yourself before it is too late), and ‘a camel follows a camel’ (i.e. you should ensure model behaviour for all).
and had suicidal thoughts”\textsuperscript{72}, and have made them more open and mobile. For existing single entrepreneurs, they expressed how both participation in enterprise and now these emerging groups had completely changed their ‘way of thinking and being’. These groups have provided important solidarity for the women entrepreneurs, particularly as life in Eastleigh has become more difficult in recent times. And notably, for women’s problem solving in the community, they have often been used to replace the male guurti\textsuperscript{73} (‘without men, women have to become like men’\textsuperscript{74}). Local Somali men were aware of some of these new groups, and assumed that they were only NGO-support motivated, and thus not appreciative of their evolving impact.\textsuperscript{75}

As shown in the research, the groups have essentially led to new cooperation between Somali women entrepreneurs, and encouraged the pushing of social boundaries. Many of the groups emphasized how engagement in such groups was now ‘vital’, and how all women ‘entrepreneurs’ should participate in these groups to support each other, but also to participate/access potential NGO courses. Yet, beyond the group, some of the stronger groups now also engage in broader community conflict resolution and peace making, indicating a wider impact on social cohesion and stability. Such emerging women’s forums were cited to be powerful vehicles for unleashing women’s agency towards greater community strength and harmony, and a role as community peacemakers (Dini, 2009).\textsuperscript{76}

Participation/cooperation in groups have also exceptionally galvanized lead entrepreneurs/group heads to campaign for their broader human rights (related to social respect, FGM, political rights) in the local media (e.g. Star FM). These ‘social’ entrepreneurs have influenced women’s participation in business in their own groups, access to services (courses, bank accounts\textsuperscript{77}), and increased women’s voice and power. It is also worth noting, that some of the heads of groups were less socially inclined, particularly beyond the realms of their group, and sought instead to focus on competing with the other groups (particularly around NGO funds) and maximizing their own personal power.

\textsuperscript{72} Entrepreneur from Focus Group 2, Feb 11 2014.
\textsuperscript{73} ‘Before the war, men would solve the problems...now women have to become strong and solve their own problems’. Women entrepreneurs Focus Group, 30 Jan 2014.
\textsuperscript{74} Interview with Somali housewife, Eastleigh, Feb 2014.
\textsuperscript{75} They further bemoaned the fact that NGOs only appeared to support women.
\textsuperscript{76} Many agencies discussed the ‘power’ of these groups to transform Somali’s broken society after years of war, trauma and now navigating extreme poverty and xenophobia.
\textsuperscript{77} Yet whilst many of the women have now become interested to open bank accounts, this has been constrained by their lack of legal documentation.
Reflecting on evolving socio-cultural dynamics

In Eastleigh, Somali households are now considered ‘non-traditional’, in that they are predominantly women-headed (with their husbands either absent/dead), and there is less reliance on the (male) elders’ decision-making council, guurti. Departing from customary patriarchal structures, this high degree of female-headed households has led to a visible distinct emerging ‘sub-culture’ or ‘counter-culture’ in Eastleigh with many single women working, motivated initially by the economic imperative. This is notably different to traditional Somalia, the refugee camps, and even South C Somali district in Nairobi. As indicated, this sub culture of work has gained further strength and momentum through the development of women’s groups, boosting confidence and individual agency, and fostering new forms of cooperation. Whilst Somalis believe strongly that women can work, this is traditionally only carried out with the authorization of men. For the single women entrepreneurs without such authorization, they have reshaped evolving norms to guide ‘how they may go about their business’ with implicit rules: fulfilling their domestic duties, ensuring conservative dress and careful interaction with men, and keeping to daylight hours. Amongst the entrepreneurs in Eastleigh, there are observed variations in purdah reflected in dress, mobility, and attitude with younger women remaining highly veiled, and the most vulnerable without (traditional) male authority/protection. Whilst some Somalis are appreciative of their desperate situation (leading women to work), entrepreneur women that are divorced/single tend to be viewed negatively and suspiciously. Despite this disrespect, some men were equally described to be even jealous of their work (if successful).

Such new trends of women’s work remain vulnerable however, with women living on the ‘fringes’ of a dynamic fragile society, particularly as they confront a ‘newly imported fundamentalist Islamic doctrine’ that continues to challenge the broader Somali society and culture (Bryden and Steiner, 1998). This more austere, aggressive brand of Islam (Salafism) competes with the more open-minded, traditional and peaceful Sufi Islam (Jansen, 2013).

78 And women describe men in Eastleigh as being absent or high in khat (narcotic leaf smoked by Somali men).
79 UNHCR interview, Jan 28 2014.
80 In some cases, women work and support men elsewhere, and described as ‘sugar mums’ (Interview with Somali housewife in Eastleigh, Feb 5 2014). In Eastleigh, young men are also increasingly chewing khat and becoming ‘useless’ (Interview with Kenyan Somali, Jan 28 2014).
81 The camps are described to maintain a more conservative culture where the ‘men rule’ through customary guudis, and women have little power and voice (they do have their committees but these lie beneath the men’s councils). (UNHCR interview, Jan 28 2014).
82 Somalis describe Somali women as ‘two different types of people’: one wealthy and married (and ‘comfortable...enough wealth for women to be housewives i.e. not to work and to be more homebound, and to focus on having babies’), and the second poor, mostly divorced and working (ibid). Somalis differentiate between the two related dominant Somali communities in Nairobi: Eastleigh where predominantly poor families are resident and where the situation is ‘both desperate, and smelly and gross’ (Interview with Kenyan Somali, Jan 28th), and South C a wealthier ‘safer’ Somali neighbourhood that is a more sophisticated ‘Little Mogadishu’, but conservative. In the latter neighbourhood, girls are encouraged to attend Islamic finishing school, ‘marhal’ that are sponsored by Arabs.
83 Women entrepreneurs Focus Group 2, Feb 11 2014.
84 Interview with PhD researcher, Feb 11 2014.
but appears to benefit from greater external support. With this conservative Islam, a new narrative with stricter norms and values has indeed emerged in Somalia and beyond, with women expected to seek cooperation with a male figure (husband, brother or father) to gain societal acceptance in all activities to ensure her ‘virtue’ (although even if gained, a husband may never fully recognize what she does). On the back of this, some men in Eastleigh are further instilling in women that education is unnecessary. In the research, there was a sense of community concern in the recent proliferation of madrassas in Eastleigh led by ‘closed-minded clerics’, where children are segregated and dressed conservatively: ‘no-one knows what they are teaching...will they become suicide bombers?’ These emerging cultural dynamics threaten the sustainability of the women’s gains both in terms of their new economic roles (as ‘entrepreneurs’), and broader evolving ‘inclusive’ economic engagement (e.g. access to services such as training courses and banking). They also jeopardize the women’s socio-political initiatives, as community peacemakers and activists.

85 Interview with Somali media specialist, Nairobi, Jan 2014.
86 Interview with female community activist in Eastleigh, Feb 2014.
87 Men’s Focus Group, Feb 2014.
Beyond entrepreneurs, micro-finance and marketing: Some Lessons learnt in refugee business and inclusion

In assessing refugee enterprise in the promotion of human/livelihood security, it is clear that women’s barriers are not just rooted in finances or marketing, as often assumed by development agencies. Looking beyond single entrepreneurs, and towards a broader perspective, this paper emphasizes the importance of examining formal/informal institutions and inclusion. At an overarching level in Kenya, Somalis face constraints in terms of business legality and economic engagement, as well as general pervasive public xenophobia. Meanwhile, in their business endeavours in Eastleigh, Somali women ‘entrepreneurs’ face challenges around economies of scale, appropriate knowledge/skills and access to services/resources. Towards a deeper perspective, Somali women entrepreneurs also struggle with local insecurity and harassment, and uncertain socio-cultural dynamics (embedded in norms of purdah and tradition). Many ‘entrepreneurs’ may also not be ‘growth-oriented’ entrepreneurs, but rather ‘survivalist’ entrepreneurs, with different aspirations and needs. Yet the research highlights new social trends with the recent emergence of women’s business associations that provide crucial solidarity, business support and exchange (encouraging women into business), in addition to facilitating access to services such as NGO courses and credit. And beyond the group/business, charismatic association leaders may be further galvanized to act as ‘social entrepreneurs’ through engagement in broader community problem-solving and social activism.

Box 3 draws together key lessons learnt and recommendations towards a more holistic framework for supporting refugee women in business and human security. At a macro level, this includes supporting refugee rights and protection in promoting refugee legitimacy through access to legal documents and permits. More locally, this includes human capacity development in supporting women’s skills/knowledge development and access to resources through training/business courses and links to service providers. Yet arguably more importantly – towards business sustainability, inclusion and local democratic development – this paper also advocates meso-level societal support/development in promoting socio-cultural acceptance (and protection) through garnering civil society support, engaging ‘social’ entrepreneurs and facilitating social services; and fostering new solidarity, cooperation and joint enterprise through women’s networks and associations.
Box 3: A broad framework for supporting refugee women in business in fragile contexts towards improved inclusion and human security

1. **Human rights and protection**
   1.1 Promote legitimacy/protection through access to legal documents and permits
   Refugee women face challenges with access to legal documents and permits, affecting their legitimate engagement in enterprise and access to employment.
   - In facilitating refugee enterprise, support the obtainment of necessary documents (at a minimum the UNHCR mandate, but if possible local national identity cards).
   - Once enterprises mature, support potential business registration / business licences.

2. **Human capacity development**
   2.1 Promote women’s access to new skills, knowledge and resources through training/business course, and links to services
   Entrepreneur women struggle with limited skills (including basic literacy) and knowledge on business models/marketing, and access to services/resources.
   - To foster enterprise growth and development, facilitate access to basic training courses on business set-ups as well as marketing, and credit.
   - As enterprises develop, facilitate access to mentoring, as well as appropriate technology.

3. **Societal support/development**
   3.1 Promote socio-cultural acceptance (and protection) through community support
   In addition to local xenophobia, refugee women may face additional ‘socio-cultural’ issues, due to prevailing social norms and attitudes (embedded in trends of religion, society and culture).
   - Engage with families, charismatic elders and mosques/local clerics to create a supportive community environment (across faiths) towards cultural acceptance.
   - Identify socially-oriented entrepreneurs that can be instrumental in promoting new democratic practices and rights as ‘social activists’, particularly in raising awareness through local media and in collaborating with civil society organizations.
   - Support appropriate social/community services for women’s protection.

   3.2 Facilitate solidarity, cooperation, and joint enterprise through women’s networks and associations
   Refugee women often suffer from limited social networks and support. Recent experience has shown the value in network development through women’s business/solidarity groups.
   - To facilitate networks, promote the organisation of interested women into women’s associations (or SHGs). Associations can promote solidarity/trust between women, and permit troubleshooting, exchange and access to services/resources.
   - To facilitate small enterprise development, promote the sub-development of small business groups (3-7 members/group)\(^{88}\). Small business groups can create economies of scale, enable access to new markets, and permit specialization in products/trade.

---

\(^{88}\) IRC found that women in Nairobi city worked best in smaller groups than in the normal associations promoted in rural areas. Interview with IRC, 20 Feb 2014.
Concluding remarks: incorporating civil society in fostering inclusion and human security

Due to a limited appreciation of institutional dynamics, policies and interventions have struggled to respond to vulnerable refugee needs in fragile and hostile situations. Taking an institutionalist perspective, this paper has generated new and crucial insights into evolving formal/informal institutions, power relations and trends of inclusion/exclusion of Somali women entrepreneurs in the context of Eastleigh in Nairobi, Kenya. At a country level, despite refugee rights legislation and protection, and significant levels of business investment by (Somali) refugees, the government still views their state as a ‘transit country for asylum seekers’ not a ‘destination country’ (Pavanello et al, 2010). Thus there is very little ‘integration’ of refugees, even after ten years of residence (e.g. legal and employment rights) (Campbell, 2011), or indeed will to boost their productive potential.

With rising levels of xenophobia linked to perceptions around terrorism (in particular, the Somali militant group, Al Shabab), Somali urban refugees in Kenya face unprecedented levels of police violence, intimidation and extortion, stalled refugee legal documentation (and elusive work permits), and a lack of access to basic services/resources. Arguably, such hostility has influenced both formal and informal institutional dynamics. In terms of current policies, UNHCR’s recent Nairobi Initiative (UNHCR 2013) is commendable in further promoting refugee livelihood’s protection and development, and support to the policy environment. Yet, this will require a major shift in public attitudes to permit both implementation and concerted change, and a greater appreciation of findings presented in this study.
Whilst NGOs provide critical humanitarian services (e.g. shelters) and continue to lobby the government for refugee rights, in terms of boosting livelihoods on the ground, they often remain unclear how best to support refugees, beyond micro-grants and business skills training. Towards a more nuanced understanding, this research has identified deep-seated social issues influencing economic development, including local insecurity/intimidation and uncertain socio-cultural dynamics. Yet, it has also drawn attention to important emerging structural trends in the establishment of women’s business associations, championing new economic practices and pushing social boundaries, particularly through socially oriented entrepreneurs. However in a persisting context of volatility, broader oppressive socio-cultural/religious pressures continue to threaten these fragile and quiet democratic gains. In addition to appropriate technical support, to facilitate sustainable and inclusive women’s business development, it is crucial that NGOs now recognize these deeper social and cultural dynamics. To this end, livelihoods interventions should include meso-level strategic coordination with community-based organizations and women’s associations to promote social acceptance and protection (across faiths). This may garner the fundamental support of key community/Islamic leaders in women’s evolving development and societal participation, as well as permit a reduction in localized Kenyan xenophobia. In such processes, exceptional and charismatic entrepreneurs may be both instrumental allies, and a force for social change.
References


The Special Chair Humanitarian Aid and Reconstruction focuses on the everyday politics and practices of service delivery, livelihoods and disaster risk reduction in the institutional landscapes of conflict- or disaster-affected areas. It engages in multi-sited qualitative and quantitative research. Research of Humanitarian Aid and Reconstruction is collaborative, interacting with policy and practice throughout the process to enhance research uptake.

IS Academy Occasional Papers

Occasional Paper #1
Human Security and Capacity in Fragile States: A scoping paper
Ian Christoplos and Dorothea Hilhorst, 2009

Occasional Paper #2
Fond de Commerce? Sexual Violence Assistance in the Democratic Republic of Congo
Nynke Douma and Dorothea Hilhorst, 2012

Occasional Paper #3
Fond de Commerce? Assistance aux victimes de violences sexuelles en République Démocratique du Congo
Nynke Douma and Dorothea Hilhorst, 2012

Occasional Paper #4
From Gardens to Markets: A Madam Sara perspective
Talitha Stam, 2013

Occasional Paper #5
Including conflict-affected producers in agri-food chains: Honey Business in Northern Uganda
Sarah Drost, Diederik de Boer and Jeroen van Wijk, 2013

Occasional Paper #6
State and Non-State Institutions in Conflict-Affected Societies: Who do people turn to for human security?
Gemma van der Haar, 2013

Occasional Paper #7
Land governance as an avenue for local state building in eastern DRC (also in French)
Mathijs van Leeuwen and Gemma van der Haar, 2014

Occasional Paper #8
Shedding light on a Blind Spot: Incorporating labor constraints and labor productivity in the planning and evaluation of agricultural interventions
Timo Gaasbeek en Roelof van Til, 2014