



EMPOWERING WOMEN THROUGH INVESTMENT AND INCLUSION NETWORKS IN SOMALIA (e-WINS)

TERMS OF REFERENCE

DEVELOPMENT OF WOMEN ECONOMIC EMPOWERMENT STRATEGY

I. Background

Women Economic Empowerment (WEE) is a process for increasing the capacity of women to equally participate in economic activity and decision-making. It increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Gender equality plays a crucial role in promoting a balanced economic income for both men and women. It also contributes immensely to social cohesion, social justice and the well-being of society. It signifies an aspiration to transform structural inequalities, behavior patterns and social norms thus leading to social change and sustainable development. However, for gender equality to be adequately mainstreamed, policy dimensions in areas such as education, poverty reduction, labour, financial markets, political and economic empowerment must be entrenched in all sectors of the economy. Women economic empowerment is achieved when all individuals are equal in every aspect of their lives including having equal value, being treated in a way that ensures equal outcomes. This enhances prospects of fulfilling both international and national commitments as entrenched in the Sustainable Development Goals (SDGs) 1 and 5, the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), International Labour Organization, Labour Standards and Human Rights Conventions. According to UN-Women (*Women Empowerment Principles, 2011*), empowering women to participate fully in economic life across all sectors and throughout all levels of economic activity is essential in order to: build strong economies; establish more stable and just societies; achieve internationally agreed upon goals for development, sustainability and human rights; improve quality of life for women, men, families and communities; and propel operations and goals of businesses.

Women play key roles in Somalia's economy-as workers, entrepreneurs, and laborers whose efforts enable others to work. Gender equality remains the greatest human rights challenge of our time. Economic empowerment is a uniquely potent way for women to achieve greater control over their own lives. Inclusive growth cannot occur without their full participation. Empowering women to participate fully in economic life across all sectors and throughout all levels of economic activity is essential to build strong economies; establish more stable and just societies; achieve internationally agreed goals for development, sustainability and human rights; improve quality of life for women, men, families and communities; and propel businesses' operations and goals. Ensuring the inclusion of women's talents, skills, experience and energies requires intentional actions and deliberate policies. Targeting support to women entrepreneurs can not only help accelerate progress towards poverty reduction by building resilient livelihoods for the most vulnerable women entrepreneurs but also improve the capacity of women-owned enterprises to produce more and better-quality jobs and drive inclusive economic growth. The Ministry of Family and Human Rights Development (MFHRD) has embarked on a path to promote economic growth and empowerment of marginalized women through supporting small and medium-sized enterprises (SMEs). By providing financial assistance, business training, and technical support to SMEs owned by marginalized groups, the Ministry has helped these businesses thrive and contribute to the overall economic development of their communities. SMEs play an important role in the socio-economic development of the country. They also enable entrepreneurship amongst people and therefore often considered as an incubator for enhancing entrepreneurship and creativity amongst the youth.

Social norms influence the economic spaces considered appropriate for women and men respectively to occupy. Constraints to WEE are strongly correlated with gender norms regarding: the acceptability of work in specific sectors and activities; mobility and respectability; and care responsibilities and domestic divisions of labor. Norms that disadvantage women in the economy include: the allocation and devaluation of care work (generally unpaid, not considered "work," and disproportionately undertaken by women); the over-representation of women in the informal sector; and stereotypes that suggest women are less capable than men, which become reproduced in the workplace and in institutions. Economic autonomy through gainful employment or self-employment can lead to women's wider economic participation and can enable shifts that trigger positive change in other areas, such as women's political representation and financial inclusion and their rights as landholders, business owners, and citizens. In Somalia, however, low rates of female participation in the labour force reflect the strength of inhibitions caused by gender norms, which can outweigh the opportunity for an income that provides increased economic stability and financial independence. Normative perceptions of gender appropriate work, and fear of potential consequences or sanctions, can discourage economic activity. Norms around masculinity tend to justify violence and restrictions on women's mobility, agency, and ability to own property or access resources, as well as their

ability to pursue paid employment and other economic opportunities, normalizing the idea that men should have control over women and girls. They also reduce opportunities for women and men to share workloads, even when such task-shifting and sharing could improve family relationship bonds, reduce the pressure or stress felt by the predominant provider or “bread winner,” and increase efficiency, productivity, and income.

II. Rationale

A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. Women's economic empowerment is about ensuring that women can achieve their full potential. However, this is not possible if women and girls do not have access to high-quality education and healthcare. It is not possible if women's work is consistently devalued by employers and if women do not have the power to make and act on economic decisions. It is not possible if women and girls do not feel safe and free from harassment and violence. This does not mean that all women will pursue the same path to economic empowerment – some will do so through entrepreneurship, others through the corporate ladder, and some will excel in their craft. More important is that for all women, becoming empowered means having the knowledge, tools and power to make decisions for themselves.

Ensuring that women have equal access to economic opportunities and control over economic decisions is essential to their agency and wellbeing. In addition to the intrinsic nature of economic equality as a fundamental right, when women prosper, so do their families, communities, and societies, making women's economic empowerment (WEE) an essential component of social and economic development. This strategy will ensure that gender concerns are addressed throughout the government. In other initiatives, the strategy places particular emphasis in addressing the needs of micro-enterprises, small enterprises in high-growth sectors, and small enterprises owned and managed by women. Therefore, for women's economic empowerment to receive the full attention it deserves and to more fully strengthen the Somali economy. A dedicated strategy on women's economic empowerment is therefore imperative. The strategy will set the foundation for women economic empowerment putting into considerations several guiding principles and build on existing and complementary efforts. Advancing women's economic empowerment is in adherence to international and regional conventions in addition to meeting the provisions of Somalia's National Transformation Plan (NTP) 2025-2029.

The strategy is centred on the economic empowerment of women, underpinning it with a dual focus on promoting social justice and driving economic growth. It advocates for dignity, autonomy, and equal opportunities in economic activities, emphasizing the right to work and access to the labour market. The strategy development acknowledges differences in life experiences, whether due to race, culture, physical abilities or gender, and any combination of the differences while actively taking measures to address the complexity this brings about in accessing economic opportunity. Equitable access to economic participation will be the central theme and idea in the strategic framework. Access to and participation in the economy on equal footing means that social goals such as education, health, and forms of mitigating risks from shocks and stresses that impact livelihoods throughout the lifecycle are as important as direct economic interventions to bolster participation. Social measures and support tend to deal with antecedent factors that affect equitable access and participation in the economy by all in society. There are factors that enable participation such as information, finance, and social networks, for instance, the means to economic participation. Demand-side (training, skills, information) and supply-side factors (attitudinal, information) that need to be addressed in so far as employment, enterprise and investment are concerned.

III. e-WINS Project

The e-WINS Project is funded by the European Union (EU) to contribute to economic empowerment of women and girls in Somalia through gender inclusive and transformative approaches and actions. The project targets 10,000 women to benefit from enhanced participation in productive economic activities and decision-making processes. Through tailored capacity building initiatives, negotiation skills, inclusivity, entrepreneurship and business management, alongside the establishment of knowledge-sharing platforms among women-led organizations, the action seeks to strengthen the social capital of women in leadership, socio-cultural and economic spheres of life. Furthermore, by implementing digital platforms and strengthening women's engagement in formal business associations, the action directly contributes to improving access to financial services for women entrepreneurs. The action will conduct research to identify gaps in the regulatory framework and organize policy dialogues to advocate for gender-inclusive policies supporting women entrepreneurship and access to finance.

The EU has long championed gender equality and women's economic empowerment in Somalia. The e-WINS Project is about more than just economic growth. It is about hope, resilience, and the promise of a better future. It is about ensuring that every woman with the ambition to lead a business, innovate, and contribute to her community has the opportunity to do so. The e-WINS Project is driven by the commitment to equip women with businesses in addition to a range of financing instruments, complemented by technical assistance to enhance their stability, drive job creation, and foster economic growth. The action's commitment to leaving-no-one-behind, especially groups in vulnerable situations such as women, minorities, and those with disabilities, resonates with the emphasis on ensuring inclusivity in development initiatives. This is to be achieved through tailored

interventions to local needs and ensure a contextually relevant approach that promotes local ownership and sustainability. By implementing initiatives that increase women's access to financial resources, entrepreneurship opportunities, small- and large-scale investments either directly or through micro and macro financing opportunities, women are bound to become economically independent and contribute to the growth of the economy. Innovation is another core element of the business model envisaged under the action. Stakeholders are committed to finding creative solutions to complex challenges. By embracing new technologies, processes, and approaches, the action will improve the efficiency and effectiveness of its programs and services. This focus on innovation will allow the enterprises to stay ahead of emerging trends and adapt to changing circumstances.

IV. Purpose of the Assignment

The purpose of developing the Women Economic Empowerment Strategy is to define strategic actions to fully support and create broad-based economic advancement for women and increased income earning opportunities for poor women through capacity building and access to resources in order to ensure their full participation in political and economic decision-making.

Specific Objectives of the Assignment

The specific objectives of the WEE include:

- a) Identify critical constraints currently faced by women entrepreneurs in both starting and scaling their businesses, and opportunities for addressing these constraints.
- b) Identify the effectiveness of the enabling environment for increased economic opportunities for women in all sectors and assess the institutional capacity building processes that have been effective elsewhere and could be introduced in the country.
- c) Recognize and amplify the role of women in economic development including the growth of the private sector.
- d) Assess the barriers and opportunities of female participation in the labour market and identify the gaps in the existing legal frameworks, policies, and programs for equal access to employment and recognizing women as key actors in governance and public institutional machinery, that is in governance and at decision-making levels.

V. Scope of the Assignment

This strategy is expected to provide the framework to facilitate the implementation of WEE interventions that impact on the well-being and enhance income for all women. The scope of the strategy targets all women in agriculture and food security, financial inclusion, manufacturing, trade and capacity building among others. The scope of the assignment includes the preparation of a strategy for the Economic Empowerment of Women, and to develop feasible implementation plans. The preparation of the strategies will focus on the economic development needs of women and identify opportunities within the economy of the country, looking both internally at employability processes, as well as externally in the economy at large.

The consultant is then required to undertake the following tasks:

- o **Review the socio-economic data relating to women**, with reference to population growth, economic growth in the country, regions and statistics in respect of women and unemployment.
- o **Review the key economic sectors** in the country and regions and analyse the potential opportunities in each sector and the most recent trends.
- o **Analyze the latest growth and development plan**, including the Local Economic Development (LED) strategy and sectoral plans from national and regional departments promoting opportunities for women.
- o **Undertake structured consultations** with stakeholder groups (government, private sector, CSOs, and women's groups) to identify barriers to participation, potential interventions, and priority outcomes.
- o **Recommend a conducive and enabling environment** for women's economic empowerment, including legal frameworks, policy advocacy priorities, and support for institutional champions.
- o Review and prioritise the key projects and programmes which the MoFHRD should implement over the short to medium term.

VI. Approach and Methodology

Working on WEE issues does not necessarily mean that there needs to be an exclusive focus on women. The important shift for focus is to improve programming outcomes for both genders by taking a more intentional approach to WEE. The approaches shall include but are not limited to the following:

- a) *Women's economic empowerment in a territorial perspective*: women's economic empowerment is enabled or constrained by crucial factors directly affecting women on an individual and collective level ranging from human rights, unpaid care and work burdens to collective action and leadership, social protection, education and training, access to property, assets and business assistance and financial services, among others. From a territorial perspective, WEE concerns both gender equality in the formal

institutions and the productive and reproductive structure of the economy and how each territory organizes the agency and the economic participation of women and men. In this perspective, to transform situations of gender inequality and to enhance WEE are required actions at the national level and in territorial dynamics. These include human rights and gender-based violence against women; care roles and use of time for paid and not paid work; productive diversification, bio-economy, and participation of women in production chains.

- b) Ecosystem analysis: focused on understanding the interactions between different stakeholders' economic agents, service providers, financial institutions, non-governmental organizations, legislators, investors, bilateral and multilateral cooperation entities, academics, producers, and leading market companies, among others. An ecosystem analysis for WEE includes the complex transformation of territorial dynamics and the changes in the production patterns and the welfare system by focusing on the connections between the market and women's productive and reproductive work and care responsibilities.
- c) Partnership networks: development of partnership networks and strategic alliances are critical to integrating policies to promote women's economic empowerment and entrepreneurship with specific actions to support the economic and productive environment at the territorial level. Building partnerships with the networks of key economic and financial stakeholders and private and public territorial stakeholders can leverage changes for promoting women's competencies and entrepreneurial capacities. Establishment of strategic alliances to access key services, digitalization and ICT to access markets.
- d) Financial inclusion and business assistance: financial inclusion should not only increase women's access to affordable and appropriate financial services but also adapt and create business development services, market strategies, and financial information so that they are appropriate to women entrepreneurs of formal and informal economic activities in all productive sectors and inclusive for women of all walks of life. Interventions that combine finance (especially grants) and business assistance effectively support women's business start-up more than financial services alone. This combination helps to improve women's entrepreneurship in contexts where territorial development of MSMEs is affected by lack of business and financial assistance, poor market infrastructures, and ICT and digital services. Adapt and create business development services, market, and financial information (seed and guarantee funds) appropriate to the specificities of informal women entrepreneur in all productive sectors, with criteria and instruments inclusive for all women.
- e) Women's network mobilization: promote networks of local associations to strengthen the mechanisms of individual agency and collective action of women create and link networks that support the economic empowerment of women (networking with peers, with companies and women mentors, etc.) as well as improve services for the prevention and care of gender-based violence or other social services such as health, education, among others. WEE requires a holistic approach, which focuses on the structural barriers that women face in the economy and society, and it requires working at many levels simultaneously. Achieving WEE is part of a process of empowerment along with economic, political, and social entry points, based on the understanding of the social and political dimensions of the organization and the collective voice of women. An agenda that focuses on women's network mobilization is essential to promote a potential impact and a systemic change on the economic ecosystem. The support to women's network mobilizations requires identifying economic entry points alongside political and institutional entry points and promoting linkages with other gender equality initiatives and programs.
- f) Gender-transformative approach: seeking to address the root causes of gender inequality by looking beyond individual girls and women towards redressing the power dynamics and structures that serve to reinforce gendered inequalities by examining economic, social, legal and political structures and systems. Gender-based constraints to be addressed through a hybrid approach that needs to engage market actors on gender-inclusive business models by making the business case for gender equality. This includes how power – and access to/control over resources – is distributed between the sexes. However, in order to realize equitable opportunities for women in practice, it is essential to address gender-based constraints to WEE domains. This may include aspects like social norms and gender relations in households, communities and market systems to overcome barriers to women's economic participation.
- g) Household-focused programming: recognizing that people at different poverty levels and vulnerability categories require different support through integrated household interventions, given their specific needs. This may include business, financial literacy and market linkage training to ensure equitable participation and promote resilience to economic, social, health, environmental and other shocks. This is key to realizing the equitable participation of people living in poverty and vulnerable groups. This focus is termed 'push'/'lift up'/direct interventions to working with people living in poverty.

The consultant is expected to propose the best approach and methodology for the realization of this strategy. The approach is expected to utilize an articulated and coherent methodology that will show a deep understanding of Somalia's economic environment, financial markets and the small and medium enterprise (SME) sector in the target locations.

VII. Expected Deliverable(s)

The consultant will be expected to deliver the following output(s):

- ❖ Develop the Women's Economic Empowerment Strategy and Action Plan tailored to the current socio-economic realities in Somalia. The Strategy should integrate crosscutting themes including **Inclusive Governance, Ending Violence Against Women**, and identify both short- and long-term strategic entry points to realize the national economic vision. This initiative will be firmly aligned with the **Ministry of Women & Human Rights Development (MOFHRD) Strategic Plan 2025–2029**, ensuring policy coherence and contributing to national priorities on women's economic participation and empowerment.

VIII. Qualifications of the Consultant

- Postgraduate university degree in Social Sciences, Economics or other relevant discipline.
- Experience in working with a range of stakeholders including government agencies, private sector, international partners, and civil society groups;
- Proven experience in economic or business research with a bias on inclusion..
- Demonstrable expertise in gender analysis and mainstreaming gender in projects and programmes.
- Proven knowledge of social, economic, political and legal context including knowledge of gender related policies, and human rights issues as well as livelihood challenges especially for women in Somalia.
- Strong communication skills, and ability to liaise with various stakeholders, including government officials.
- Proficiency in English language- spoken and written
- Good understanding of Somalia context and experience working in Somalia.
- Good analytical and documentation/report writing skills.

Application Requirements:

All expressions of interest should include:

- Cover letter
- A profile of the consulting firm/individual (including a sample report)
- Relevant curriculum vitae, maximum three pages.
- Technical Proposal: maximum 5 pages interpreting the understanding of the TOR, detailed methodology of executing the task, and the draft work plan.
- Financial Proposal: provide cost estimates for services rendered including daily consultancy fees but to exclude accommodation and living costs; transport cost; stationery and supplies needed for the assignment as well as costs to be incurred by enumerators.

Note: Interviews will be held in-person in Mogadishu.

Interested consultants/firms that meet the requirements should submit their applications not later than 3rd August 2025, via email to hr@adrasom.org with “**Expression of Interest for “Economic Empowerment Strategy”**” in the subject line.