



# Puntland Integrated Household Budget Survey Report 2022



**PUNTLAND STATISTICS  
DEPARTMENT**  
**October 2023**



PUNTLAND STATISTICS DEPARTMENT

PUNTLAND INTEGRATED  
HOUSEHOLD BUDGET SURVEY  
REPORT 2022

OCTOBER 2023

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**Suggested citation:**

Puntland Statistics Department, Puntland State of Somalia.  
Puntland Integrated Household Budget Survey 2022.

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## **Foreword**

The Ministry of Planning, Economic Development, and International Cooperation in Puntland carried out the inaugural Puntland Integrated Household Budget Survey (PIHBS) in 2022. This survey was an integral component of the broader Somali Integrated Household Budget Survey, which was supported by the World Bank. It is with great pleasure and dedication to the betterment of our people that we present the findings of this survey which represents a significant effort to understand the economic dynamics and living conditions of households within our region. The PIHBS is not just a compilation of data; it is a testament to our commitment to evidence-based policymaking, social welfare, and sustainable economic development. It serves as a valuable tool for governments, policymakers, researchers, and organizations, enabling them to make informed decisions, design effective programs, and allocate resources where they are needed the most.

The primary objective of this report was to collect and consolidate vital information that provides valuable insights into the economic well-being, consumption patterns, and socio-economic conditions of households. It serves as the foundation for addressing poverty, inequality, and enhancing the overall quality of life, which are central themes in both the national and Puntland five-year development plans.

Consequently, this report functions as a vital instrument in bridging the gap in essential economic data, facilitating a more profound understanding of current economic challenges and opportunities in Puntland, including assessing the effectiveness of development policies, programs, and projects aimed at enhancing household living standards. It will further serve as a critical tool for informing and shaping the formulation of economic development policies and programs, as well as establishing the baseline for monitoring key economic indicators and evaluating the performance and the impact of the economic growth programming and poverty reduction initiatives.

Additionally, The PIHBS offers valuable data for updating the National Accounts Weighting Systems particularly refining Gross Domestic Product (GDP) estimations and establishing a new commodity basket with updated expenditure weights for CPI calculations. Such metrics are vital instruments to gauge economic performance and stability particularly observing economic growth rate, inflation trends and consequently fluctuations in consumer purchasing power and overall economic welfare and wellbeing.

MoPEDIC acknowledges, with gratitude, the many contributions that complemented the efforts of the Puntland Statistics department in the successful completion of the survey. The MoPEDIC would like to thank the selected HHs for their cooperation and for the time they devoted to the interviews. Our appreciation also goes to the field personnel and data entry officers for their diligent and meticulous performance of their duties.

The MoPEDIC would also like to acknowledge, with sincere appreciations, the financial contribution and support received from the World Bank Group as well as the technical assistance and professional advice provided by the project technical team who have unwaveringly worked with the Puntland Statistics Department on the production process of this report.

I hold the optimism that the outcomes presented in this report, along with the valuable datasets on which they rely, will prove to be beneficial for policymakers, program managers, researchers, and a diverse range of data users.



**Hon Mohamed Said Mohamed (Farole)**

**Minister of Planning Economic Development and International Cooperation.**

**Puntland State of Somalia.**

## **Acknowledgement**

First and foremost, we would like to express our sincere gratitude to Allah SWT who enabled us to manage and complete this project successfully and smoothly. The Puntland Integrated Household Budget Survey (PIHBS) was achieved with the combination of the efforts, commitment, and dedication of individuals from numerous institutions and entities.

We would like to extend our truthful appreciation to the technical experts of the Puntland Statistics Department of the Ministry of Planning, Economic Development, and International Cooperation. The unwavering commitment, dedication, and expertise of this team, which diligently tackled the complex technical process of this project throughout many days and nights, were instrumental in achieving the successful production of this comprehensive report. More particularly, we would deeply send special thanks to Mr. Abdifitah Mohamed Abdullahi (Director of the department), Mr. Awil Mohamud Ahmed (Head of Economic Statistics), Mr. Abdinasir Ali Dahir (Senior Statistician expert), Mr. Mohamed Said Bashir (Consultant Statistician expert), Mr. Saed Dahir Saed (Data science specialist), Ms. Anisa Said Kulmiye (Consultant Statistician), Mr. Mohamud Ali Said (Head of household survey fieldwork planning and coordination), Mr. Abdiaziz Mohamed Ali (Head of data management and programming), Mr. Ahmed Nur Jama (Head of Social Statistics) and Mr. Abdirizak Aden Shire (Head of GIS and Mapping), Mr. Ahmed Osman Ali (Statistician expert) and Abdirahman Mohamud Mohamed (Statistician). The team members have made valuable individual contributions and collectively played instrumental roles throughout the various stages of the process.

We also express our gratitude to the dedicated survey teams, field supervisors, data collectors, and all personnel involved in the planning and execution of the PIHBS. Your hard work and commitment have played a pivotal role in ensuring the accuracy and comprehensiveness of the data collected. We would also like to express our deep appreciation to all the households and individuals who participated in the PIHBS for your warm cooperation and dedication time to this important project. Your willingness to share valuable information and insights has been crucial in making this survey a success.

We also acknowledge the support and cooperation received from government authorities, local communities, and other relevant stakeholders. Your efforts have greatly facilitated the seamless implementation of the survey.

Furthermore, we are grateful for the funding and technical support from the World Bank. Special thanks also go to the Implementation Unit for the Somali Integrated Statistics and Economic Planning Capacity Building Project for their invaluable support and facilitation throughout the process.

The insights and data collected through this report will play a significant role in shaping well-informed decision-making and policy development, ultimately leading to the enhancement of our society. We deeply value your contributions and express our sincere gratitude for your involvement in achieving this fundamental and groundbreaking milestone.



**Eng: Abdikadir Abdidahir Farah**

**Director General of the Ministry of Planning, Economic Development & International Cooperation.**

## Executive Summary

This is the first-ever integrated household budget survey conducted in Puntland and it has been a parcel of the broader Somali integrated household budget survey executed in 2022. This survey gathers essential data encompassing demographics, household characteristics, health, education, land, income, expenditure, consumption patterns, employment, food security, credit accessibility, housing, and asset ownership.

The primary objective of the survey was to generate high-quality, reliable, and up-to-date statistical data that provides a comprehensive understanding of the socio-economic conditions of households in Puntland. This data also serves as a foundation for informing economic policy, guiding development planning, poverty reduction initiatives, and social inclusion, ensuring that resources and efforts are directed effectively to enhance the well-being of the population. Furthermore, this report plays a crucial role in monitoring the progress of development plans at both the Puntland and National levels, in alignment with the Sustainable Development Goals (SDGs). It achieves this by measuring socioeconomic indicators and evaluating the effectiveness and impact of economic development programs and policies.

The finalization of the PIHBS involved comprehensive and standardized household survey planning and implementation methodologies. A total of 1,944 households were chosen from 162 Enumeration Areas (EAs) across five pre-war regions in Puntland. Bari, Nugaal, and Mudug each had 34 EAs selected, while Sanaag and Sool had 30 EAs each, with 12 households interviewed from each EA through a random sampling process. Subsequently, the production of this report has adhered to rigorous professional and technical processes that prioritize quality management practices. This involved a series of comprehensive reviews and consultative validation sessions that engaged all key stakeholders.

In Puntland, the report findings reveal a distinct household demographics landscape. The average household size is 6.8, and female amounts 52.4 percent of the population in Puntland. The young dependent population (children aged below 15) represents 53%, the working age population (15 -64) is 44%, whereas the older population (65 and above) counts only 3% of the Puntland population. The largest age group within the population falls between 5 and 9 years, constituting a significant 18.9%. A substantial 51.4% of individuals aged 15 and above are married. Remarkably, 90.6% of the population lacks identification documents, highlighting the need for improved documentation and identification efforts.

In Puntland, education and health indicators paint a comprehensive picture. The population boasts a literacy rate of 49.6%, Literacy rate is highest at the age group of (15-19) which it mounts at 68.5 percent However, a notable 58.3% of the population lacks any formal education. When it comes to school enrollment, the net attendance ratio of the secondary schools is relatively low at 16.6% compared to primary at 32.4 %. On the other hand, Disability prevalence in Puntland is 8.4% with large variation from younger age groups to older age groups. The report presents that 5.4% of the population in Puntland grapple with chronic disease and the common type of chronic diseases reported were blood pressure (24.1%), diabetes (12.5%) and kidney diseases (11.3%). Access to medical care is a concern as 38.5% of the people with non-chronic diseases and injures seek medical consultations from pharmacies (38.5%), whereas the combination of the percentage that goes to hospitals either public or private are 27% and concerningly, 37.5% of those population are unable to afford essential medical care, indicating a need for improved healthcare accessibility and affordability initiatives.

In terms of water, energy, and sanitation services accessibility, there is still a significant gap and challenges when it comes to the accessibility of those services. For instance, the access to electricity across Puntland is 54.6% with regional differences observed. Nugaal region has 69.2% of its population with access to electricity while Sool has around 38.9% access. Access to electricity in urban areas is 82.5%, rural areas 52.5%, and nomadic areas 11.9%. At a population level, the source of lighting is split almost equally with 48.0% using torches and 43.2% using electricity. Sources of energy for cooking are mainly firewood and charcoal which are 51.4% and 34.5% of the population respectively.

During rainy seasons, 75.5% of the population has access to an improved water source. This percentage drops by 5.4% during dry seasons. There are significant variations in the accessibility to an improved water source according to the type of residence. About 84 percent of households in urban areas receive improved water with not much difference across the seasons. However, the percentage of rural and nomadic households with access to improved water drops from 75.9% to 70.7% and 61.4% to 48.9% respectively. On the other hand, 49.4% of the population use an improved toilet facility and the distribution across regions and areas show differing access to improved toilet facility. Rural (60.1%) and Urban (71.5%) areas differ greatly to nomadic (5.1%) areas.

The report also shows that the labor force participation rate of 21.9 percent which highlights that only a fifth of the working-age population is either employed or actively seeking employment, leaving the remaining 78.1 percent outside the labor market. This suggests that a substantial portion of the workforce's human resources remains inactive or underutilized. The employment rate of the people in the workforce is only 18.8%, whereas the share of the labour force that did not work – though available to work and actively looking for it, called the unemployment rate, is 14 percent. Unemployment is highest among youth at 28.4%. Across all labor market indicators, the status of females is consistently lower when compared to males.

The food security situation of households in Puntland is a cause for serious concern, as the experiences of food insecurity among these households in the month prior to the survey date reveal the following: About six out of ten households (60.4 percent) were unable to eat healthy and nutritious food; around half of the households (56.0 percent) ate only a few kinds of food; 53.1 percent had to skip at least one meal; 52.4 percent ate less than they thought they should; 51.6 percent were worried they would not have enough food to eat; 48.6 ran out of food; 46.0 percent experienced going hungry, and 42.9 percent of the population in Puntland went to bed without having a meal for an entire day on at least one occasion during the month preceding the survey date.

Over the 12 months preceding the survey, 25.9% of households received unearned cash income from aid, while 13.6% received aid in kind respectively and approximately 43% of households received loans. Nearly a quarter of households (22.8 percent) received remittances from someone living outside the household, within Somalia, or abroad during that period. Data shows also that most of the population (84.0 percent) own a mobile phone and the usage of financial transactions amongst mobile phone owners stands high at 82.5 percent. Nearly a quarter of the population aged 10+ (25.9 percent) accessed the internet in the last three months before the survey date, and mobile data is the primary source of internet access as 96% of internet users claimed. Finally, the percentage of the population aged 15+ own a bank account is 7.2% and the highest concentration is observed in urban areas (12.8 percent) and the percentage decreases in rural areas (3.8 percent) and nomadic areas (0.5 percent).

## Acronyms and Abbreviations

PIHBS	Puntland Integrated Household Budget Survey
SIHBS	Somali Integrated Household Budget Survey
IHBS	Integrated Household Budget Survey
SDGs	Sustainable Development Goals
CPI	Consumer price index
GDP	Gross domestic product
EAs	Enumeration areas
SHDS	Somalia Health Demographic Survey
IDPs	Internally displaced persons
PSUs	Primary sampling units
SSUs	Secondary sampling units
USUs	Ultimate sampling units
GPS	Global Positioning System
HH	Household
HoH	Head of Household
ICT	Information and communication technology
CAPI	Computer-assisted personal interviewing
ToTs	Training of Trainers
ID	Identification documents
NAR	Net attendance ratio
GAR	Gross attendance ratio
PFYDP	Puntland five-year development plan
NDP9	National Development Plan
NGO	Non-Governmental Organizations

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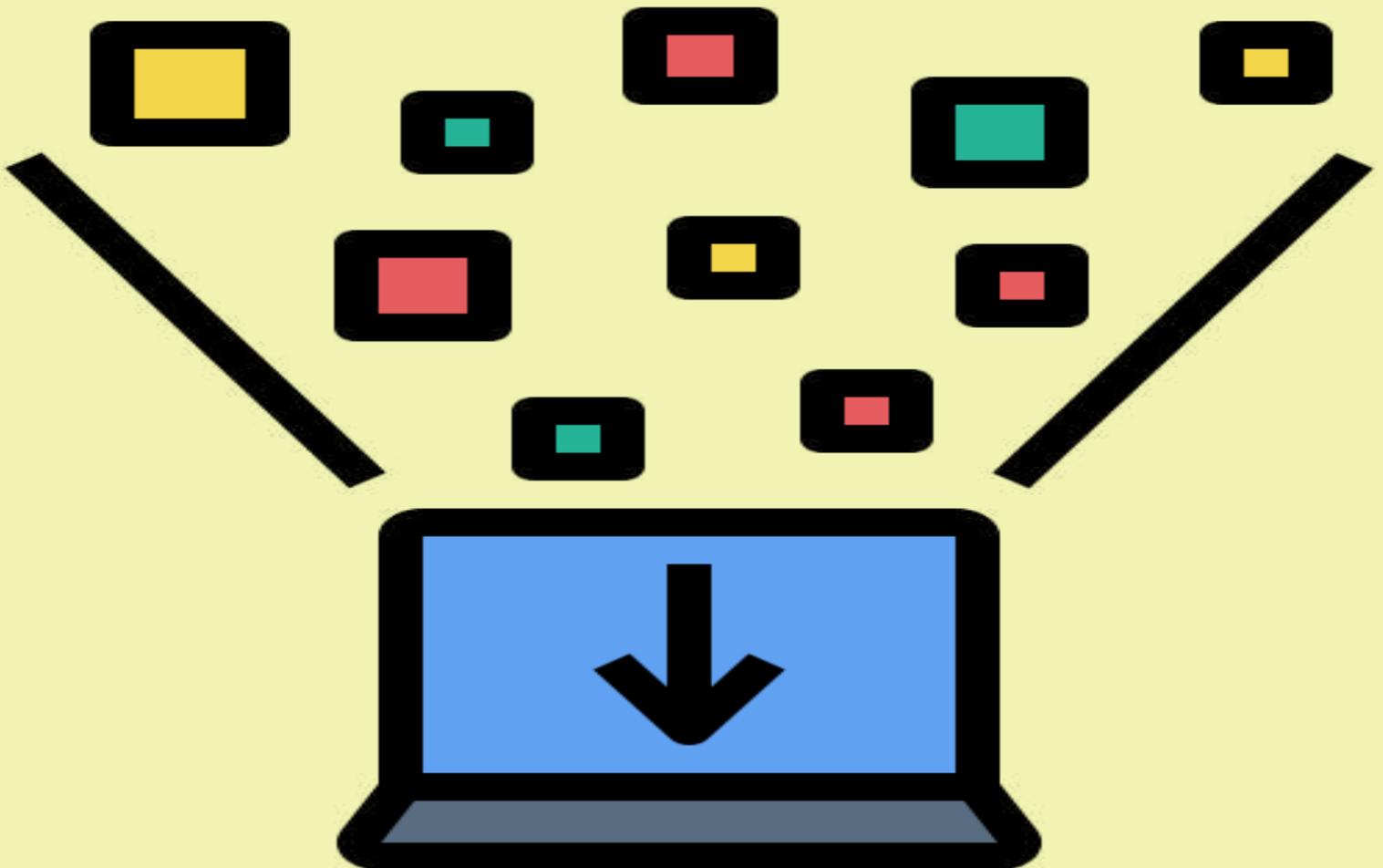
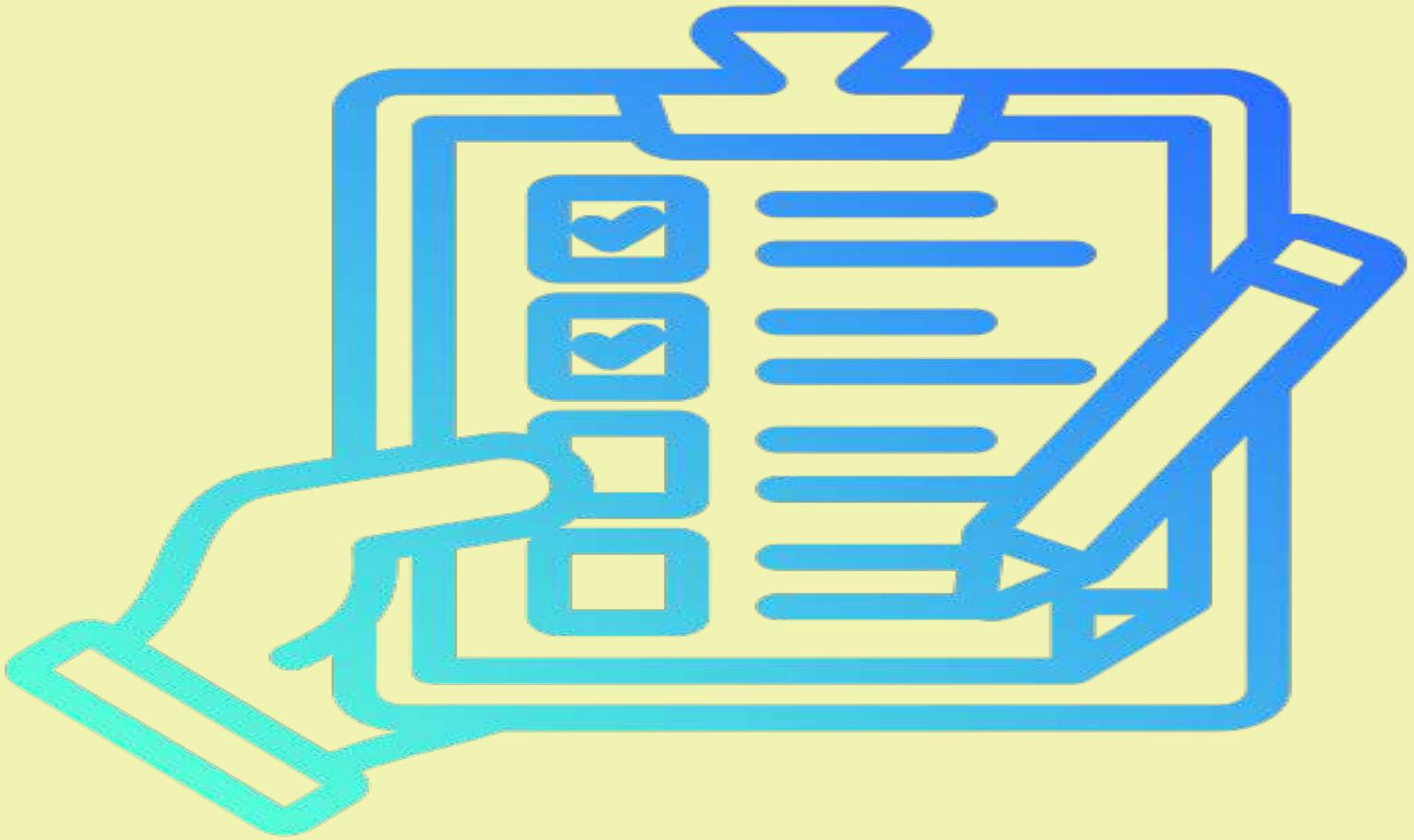
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## INTRODUCTION AND SURVEY METHODOLOGY



1

## **Chapter 1**

# **INTRODUCTION AND SURVEY METHODOLOGY**

## **1.1 Introduction**

The Puntland Integrated Household Budget Survey (PIHBS) is a subset of the main Somali Integrated Household Budget Survey (SIHBS) which was conducted in 2022. Regarding this, the production of this State level has followed the successful completion of the national level report in March 2022.

This was the first-ever integrated household budget survey conducted in Puntland. It is a critical document that provides a comprehensive and detailed analysis of the socio-economic conditions of households in Puntland, Somalia. The survey was designed to capture a wide range of socio-economic data, including demographic and household characteristics, household population health and education background, land utilization, household income, expenditure and consumption patterns, employment status, food security, credit accessibility, as well as housing and asset ownership.

The implementation of this survey has been an essential part of the efforts for strengthening the productivity of the statistical system, bridging the widespread data gap, meeting the increasing demand for high- quality data, and promoting the culture of evidence-based socio-economic development planning, policy and decision-making, and progress measurement in Puntland. The Puntland IHBS report will be an essential resource for monitoring the progress of the current Development Plans at both State and National levels, and other strategic development frameworks such as the Sustainable Development Goals (SDGs). And furthermore, the findings in this survey report will potentially be used as a baseline input for the development of more effective strategies and programs aimed at promoting economic development, poverty reduction, and social inclusion in Puntland.

The survey was conducted under a joint effort between the national Bureau of Statistics and the statistical department of Puntland Ministry of Planning, Economic Development & International Cooperation with the financial and technical support of the World Bank.

## 1.2 Objectives

The main purpose of this Integrated Household Budget Survey is to bridge the data gap at socio-economic sector, monitor the wellbeing of the citizens, provide macroeconomic baselines and establish baseline survey for a frequent data collection system in the future, and eventually, promote the culture of evidence-based policy planning and decision making.

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

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

## 1.3 Survey Design

The Puntland SIHBS was designed to provide the estimates of the socioeconomic key indicators for the entire State aggregated from data collected at the Puntland five pre-war regions. and later disaggregated into urban, rural and nomadic domains. The sample allocation of each region was stratified into urban, rural, nomadic residences, yielding a total of 15 sampling clusters.

The sub-sample for Puntland SIHBS was 1,944 households selected from 162 enumeration areas (EAs) in five regions, (Bari, Nugaal, Mudug, Sanaag and Sool). Each of the first three regions was selected had 34 EAs while Sanaag and Sool was enumerated 30 EAs and 12 households was interviewed from each EAs through a random sample selection technique. This implies that each interviewed unit (household and individual) represents a certain number of similar units in the target population.

The survey used the sample frame of the Somalia Health Demographic Survey (SHDS) 2020. The sampling frame covers urban, rural and nomadic strata and includes internally displaced persons (IDPs). The development of the SIHBS sampling frame followed a stratified multi-stage probability cluster sample design. Urban and rural areas followed a three-stage stratified cluster sample design, while in nomadic areas the design was a two-stage stratified cluster sample design. The primary sampling units (PSUs) were selected with a probability proportional to the number of dwelling structures which constituted the sampling frame. The secondary sampling units (SSUs) for rural and urban areas were selected with a probability proportional to the number of listed households which constituted the frame. The ultimate sampling units (USUs) for rural, urban and nomadic areas were randomly selected from listed households in the cluster.

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

## 1.4 Instruments, Staff Training, Fieldwork and Quality Control

### 1.4.1 Instruments

The questionnaire for this survey contained three modules:

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

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

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

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<sup>1</sup> *The Head of Household is a member of the household who holds the role of decision maker in that household. Other residents normally recognize this individual as their head. In most cases the Head of Household takes part in the economy, control and welfare of the household.*

### **1.4.2 Staff Training**

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

- The ToT training was conducted with several trainers who went through a one-week training that equipped them with information on key components of the survey.
- The enumerators and supervisors first attended a one-week training in order to learn how to carry out the listing exercise before being trained on the main survey instrument.
- The training sessions for the main survey were undertaken over three weeks including field practice and were conducted immediately following the listing training. The training covered data collection instruments, a thorough review of interviewing procedures and research ethics.

### **1.4.3 Fieldwork**

Fieldwork was completed between 10th May and 31st July 2022. The study was administered by face-to-face, in-home interviews using a computer-assisted personal interviewing (CAPI) approach. Enumerators on the field used tablets to complete the survey questionnaire through the Survey Solutions platform. Once questionnaires were completed, the data was submitted immediately to the server. The total response rate was 95 percent. The response rate was the highest among nomadic households, at 96 percent, followed by rural at 96 percent and urban at 95 percent.

### **1.4.4 Quality Control**

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

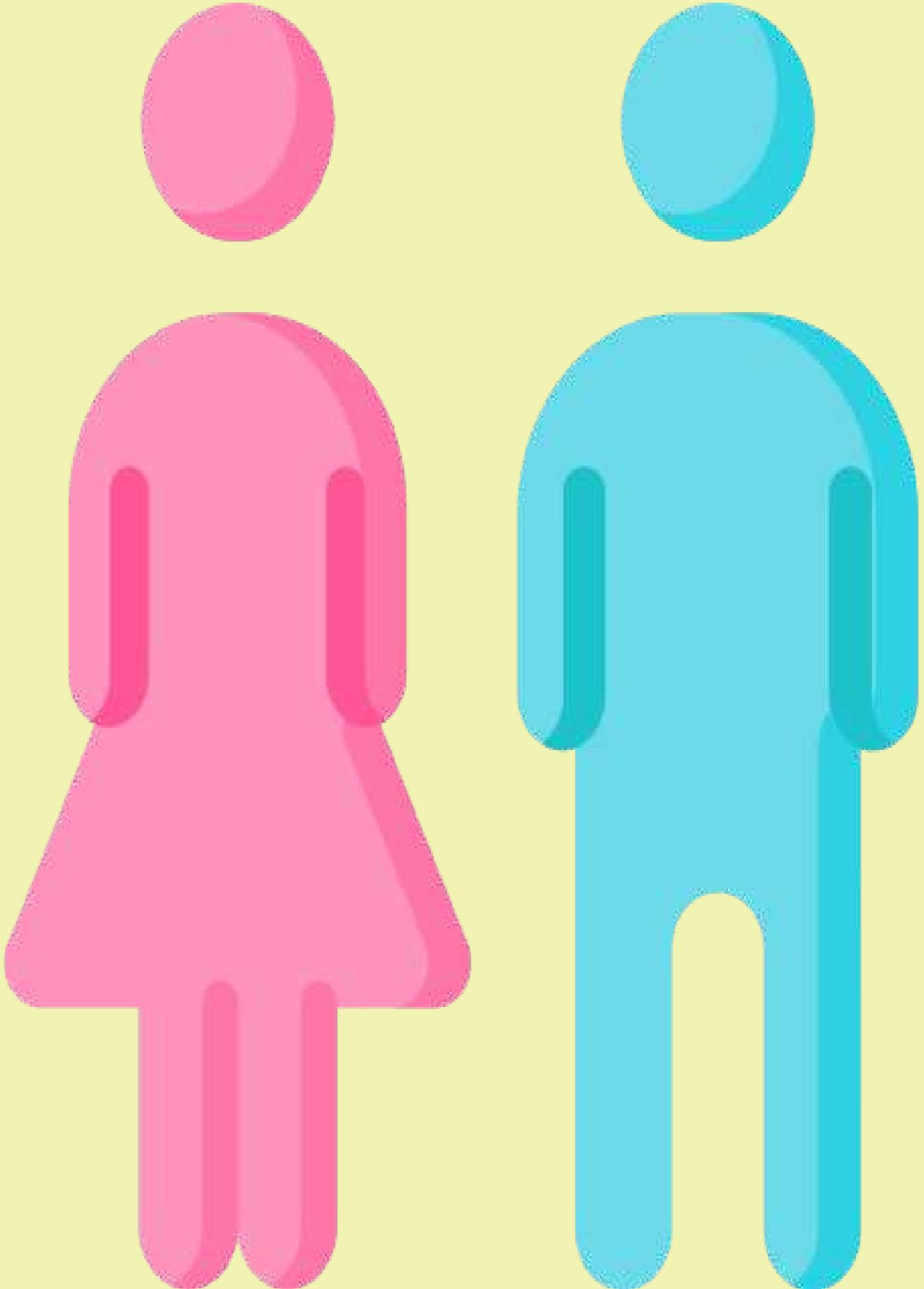
Supervisors observed 10-15 percent of all interviews done by every interviewer; this supervision was more intense during the initial days of data collection to evaluate and improve interviewer performance by noting errors. Meanwhile, back-checking was performed on 5 percent of the interviews.

## **1.4 Organization of the Survey Report**

The rest of the report is organized as follows:

- Chapter II presents information on the demographic composition of households.
- Chapter III presents information on education.
- Chapter IV covers information on health, smoking, and Covid-19 vaccination.
- Chapter V presents information on dwellings, ownership of durable goods as well as security.
- Chapter VI covers information on energy, water and sanitation.
- Chapter VII presents information on economic activity status as well as agricultural activities.
- Chapter VIII focuses on household nonagricultural business and individual income.
- Chapter IX covers food security and shocks.
- Chapter X focuses on credit, income, financial services, and ICT

HOUSEHOLD DEMOGRAPHICS



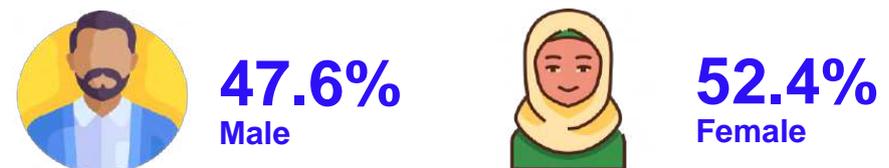
## Average Household Size



## Average Household Size per region



## Population Sex Ratio



## Population Dependency Ratio



## Population Dependency Ratio per region



## Marital Status Above 15 Year



## Ownership of Identification Documents adult (15+)



2

Chapter 2

HOUSEHOLD DEMOGRAPHICS

2.1 Introduction

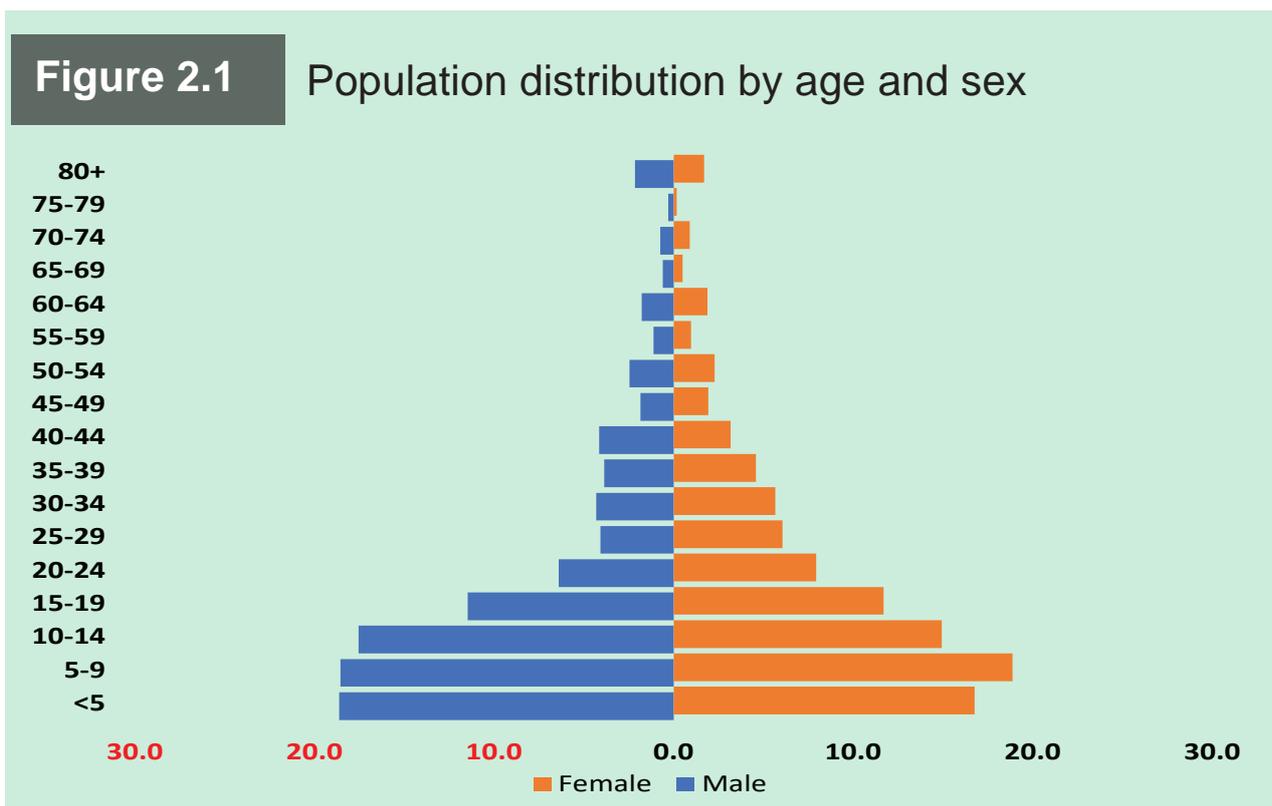
This chapter provides a descriptive summary of the demographic structure of households, which includes the distribution of household size, and the population’s sex, age, marital status, and ownership of government issues recommendations.

2.2 Population structure

Table 2.1 presents the distribution of the population, by age, residence (urban, rural and nomadic), region and sex. The age structure of the population is typical of a society with a young population. Age and sex are important demographic variables that are the primary basis of demographic classification in vital statistics and surveys.

The largest population age group is 5-9 years which constitutes 18.9 percent, while Youth aged between 15-29 years is 24.2 percent of the population. Young dependent population aged below 15 years represents 53.0 percent, this implies the need for expanding education and health services. The older persons (65 years and above) comprise of only 2.6 percent, whereas the remaining 44.4 percent are within the working age of 15-64 years, highlighting the need create jobs and ensure that training or education offered addresses the needs of the labour market.

The Population Pyramid in figure 2.1 reveals a youthful population structure for Puntland as there is an inverse relationship between age and population size for both males and females. The age pyramid becomes narrower above age 64.



## 2.3 Household Size

Average household size is obtained by dividing the total number of persons living in households by the total number of households. <sup>1</sup> Average household size is 6.8 in Puntland, but with notable differences between residence and regions as shown in figure 2.2 of the below.

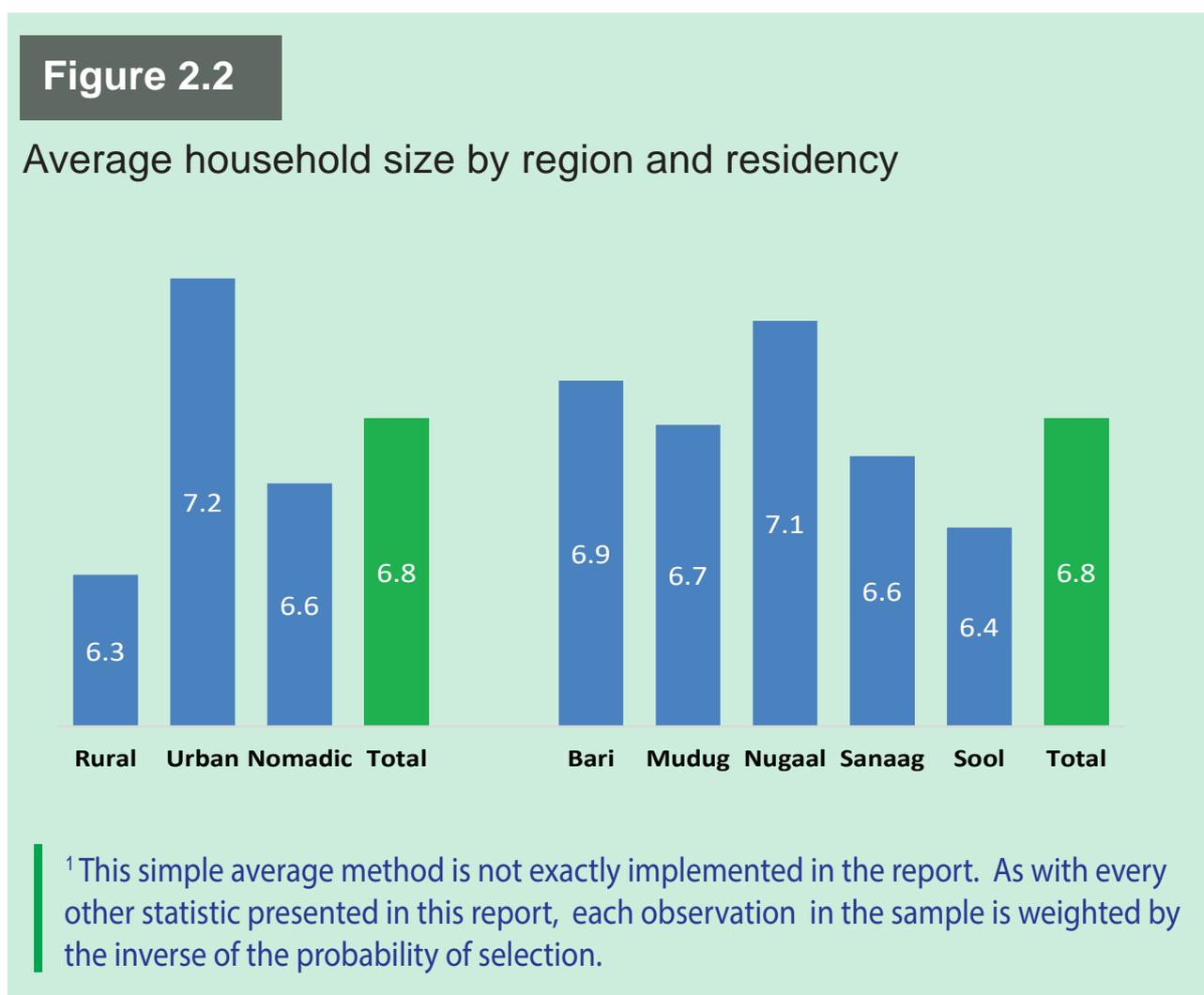


Table 2.2 presents information about household size and average size by place of residence and region. The proportion of large households (9+ members) stands at a quarter (26.1 percent) for total population, 30.8 percent for urban areas, compared with 19.7 percent for rural and 25.0 percent for nomadic areas. The region with the largest proportion households Nugaal 32.9 percent, Sanaag 27.9 percent followed closely by Bari 27.5 percent and Sool has the smallest proportion of households at 18.5 percent.

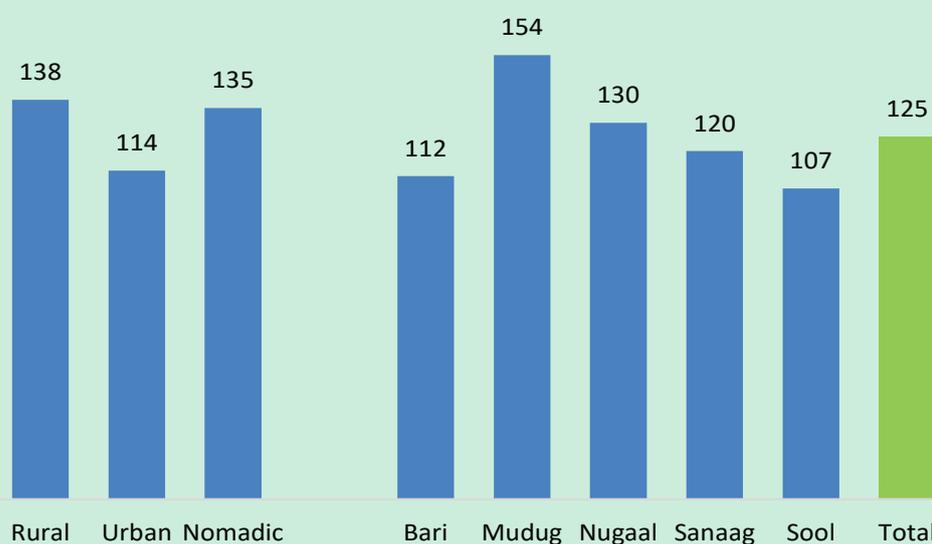
## 2.4 Dependency Ratio

The dependency ratio is a measure of the number of dependents, meaning the population aged below 15 and over the age of 64, divided by the population aged 15 to 64. This demographic indicator gives insight into the number of people of non-working age, compared with the number of those of working age. The Puntland total dependency ratio is 125, and according to residence its highest in rural and nomadic areas reaching 138 and 135 percent respectively, compared with 114 for urban areas (Figure 2.3). Dependency ratio in Puntland regions, Mudug has the highest dependency ratio 154 and Sool the lowest 107, whereas Nugal Sanaag and Bari has dependency ratio (130, 120 and 112) respectively (Figure 2.3).

The dependency ratio, which is the proportion of the population considered dependent (comprising those aged 0-14 and 65+), in relation to the working-age population (those aged 15-64), is 55.7%. This means that roughly 55.7% of the population falls within age groups that typically rely on the working-age population for support.

**Figure 2.3**

Population dependency ratio by region and residency

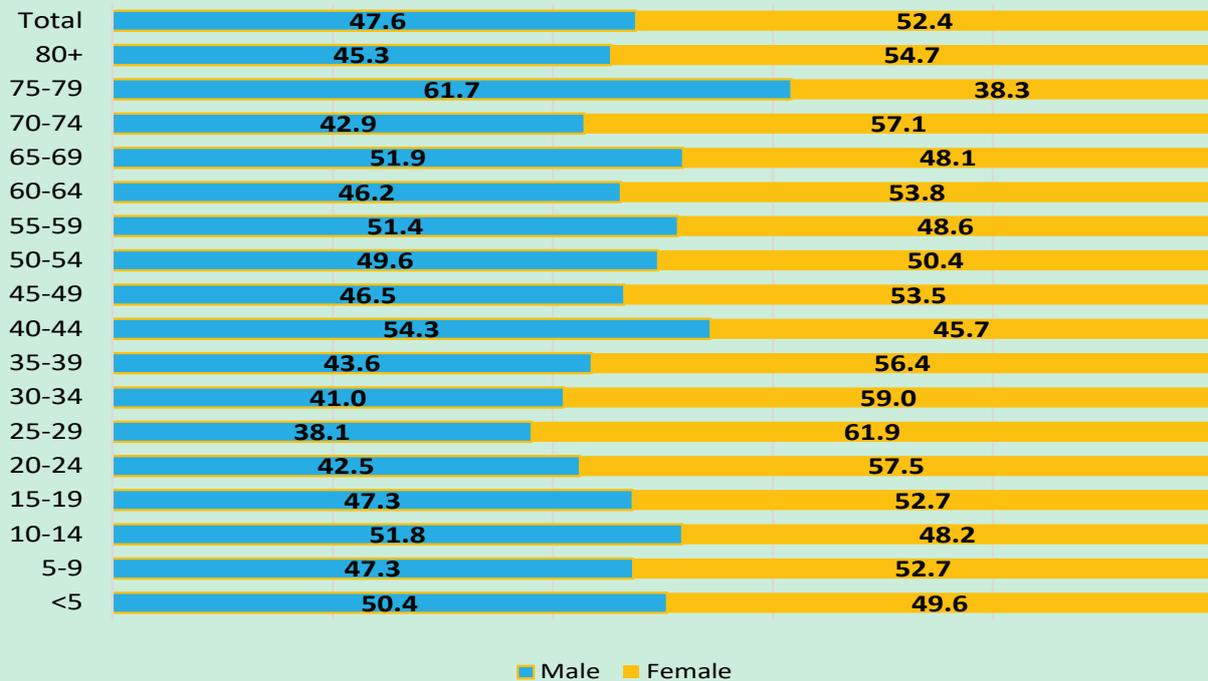


## 2.5 Sex Ratio

The sex ratio is the proportion of males to females, often expressed as the number of males per 100 females. This means that a value below 100 reflects females outnumbering men, and vice-versa.

The sex ratio for the total population across age categories is 86.6 which is derived male percentage of the overall population (47.6 percent) divided by its female correspondent rate (52.4). Figure 2.4 shows the variations of gender composition by age.

**Figure 2.4** Sex ratio by age groups



## 2.6 Marital Status

More than a half of the population above the age of 15 is married (51.4 percent), and 37.3 percent have never been married. The percentage of widowed is 5.4 percent and it is almost as the proportion of the population who are divorced at 5.9 percent as depicted in Figure 2.5.

**Figure 2.5**

Percentage Distribution of Population aged 15+ by Marital Status

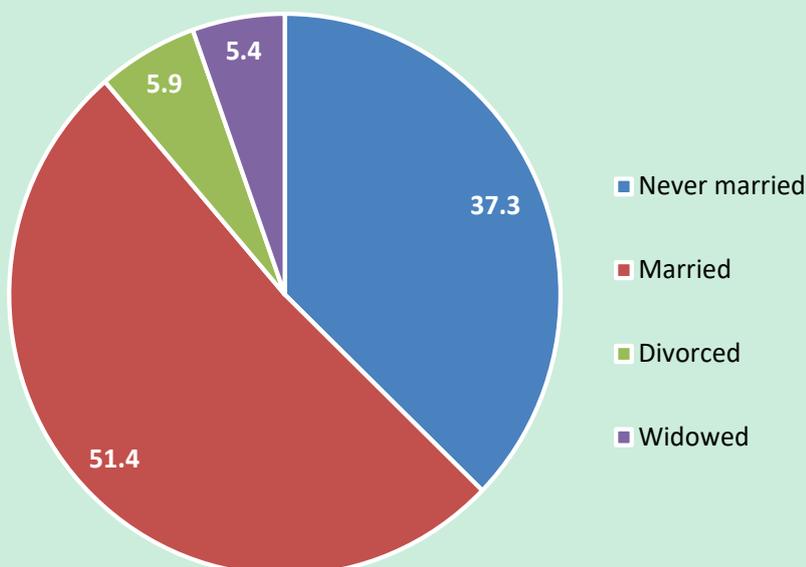


Table 2.3 presents the distribution of marital status for the population aged 15 years and above. Persons that were never married account for 93.3 percent of those aged 15 to 19 years old, but that rate quickly decreases with age and only 2.9 percent of those aged 50 to 54 years old were never married. Currently, the marriage rate is highest among people aged 35 to 39 years old at 87.2 percent. The proportion of divorced persons is highest among those aged 25-29 at 10.6 percent, followed by those aged 30-34 years old at 9.0 percent.

The proportion of never-married persons is highest in urban areas at 43.8 percent, compared with 31.8 percent in rural areas and 30.8 percent in nomadic areas. The marriage rate is highest in nomadic areas at 63.1 percent, while the divorce rate is lowest at 2.5 percent. The divorce rate is approximately the same in rural and urban areas, at 7.4 and 7.0 percent respectively. People with no formal education are least likely to have never been married at 22.1 percent and conversely, they are most likely to be married, divorced, or widowed.

The percentage of individuals who have never married is highest in Sool at 39.3%, followed closely by Bari at 38.9%. Additionally, Mudug, Sanaag, and Nugaal have percentages of 34.6%, 36.4%, and 38.0%, respectively, for individuals who have never married. On the other hand, the highest proportion of married individuals is in Sanaag and Mudug, with percentages of 54.6% and 54.0%, respectively. Nugaal, Bari, and Sool have percentages of 47.4%, 49.0%, and 51.2%, respectively, for individuals who are currently married.

The highest percentage of divorced individuals is found in Nugaal at 9.0%, while the lowest is in Sanaag at 2.7%. In all other regions, the divorce rate falls within the range of 4 to 7 percent. On the other hand, the percentage of widowed individuals in all regions ranges between 5 to 6 percent.

## 2.7 Ownership of Identification Documents

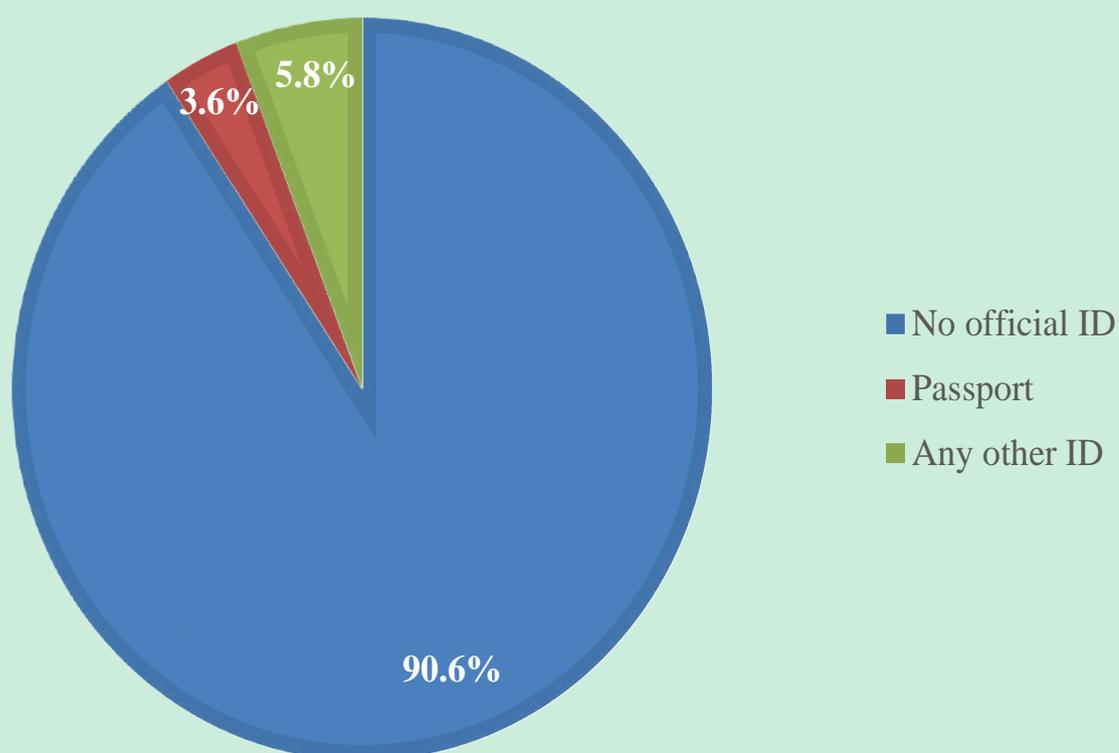
Table 2.4 summarizes rates of ownership of identification documents issued by public authorities by sex, age place of residence and region. Figure 2.6 illustrated that only 3.6 percent of the adult population (15+) owns a passport, another 5.8 percent adults own another form of identification, and overwhelming majority of the population does not have any kind of ID (90.6 percent).

There are no gender differences in owning IDs. Owning a passport is more likely for the older age groups. Passport ownership rates differ between places of residence, with urban areas reporting the highest rates at 6.7 percent, compared with 1.2 and 0.2 percent for rural and nomadic areas respectively. When it comes to passport ownership proportions in various regions, Nugaal has the highest rate, with 5.9 percent of its residents' holding passports. On the other hand, Sanaag has the lowest rate, with only 2.0 percent of its population possessing passports. In comparison, Bari, Mudug, and Sool have passport ownership rates of 4.4 percent, 3.1 percent, and 2.6 percent, respectively.

Regarding other forms of identification documents, Sool has the highest rate at 19.1 percent, indicating that a significant portion of its population possesses alternative identification documents. In contrast, Mudug has not reported any other identification documents apart from passports

**Figure 2.6**

Percentage of the population possessing Government issued ID







**Table 2.2** Percent distribution of household size according to place residence and region

Number of Household Members	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
1	2.1	1.0	0.6	1.6	0.6	0.1	2.3	1.0	1.2
2	4.0	2.6	4.0	4.1	2.4	3.8	3.5	3.1	3.4
3	9.6	4.9	8.4	7.8	6.8	6.4	8.1	6.2	7.2
4	13.2	10.1	9.4	8.4	11.9	11.9	12.5	8.6	10.7
5	12.1	13.4	14.5	11.6	14.1	10.1	11.7	21.9	13.4
6	14.1	13.7	16.9	18.6	15.4	10.8	10.9	15.7	14.7
7	15.3	14.0	14.1	13.3	14.0	15.3	16.1	13.6	14.4
8	10.0	9.5	7.3	7.1	11.2	8.8	7.0	11.4	9.0
9+	19.7	30.8	25.0	27.5	23.6	32.9	27.9	18.5	26.1
Average Household size	6.3	7.2	6.6	6.9	6.7	7.1	6.6	6.4	6.8

**Table 2.3** Marital status by age group, place of residency, region and educational attainment

Background Characteristics	Never married	Married	Divorced	Widowed	Total	
<b>Age</b>	15-19	93.3	5.2	1.2	0.3	100.0
	20-24	61.8	32.5	5.4	0.3	100.0
	25-29	23.0	65.6	10.6	0.8	100.0
	30-34	10.3	78.4	9.0	2.3	100.0
	35-39	2.7	87.2	7.9	2.1	100.0
	40-44	2.1	85.0	6.7	6.2	100.0
	45-49	1.4	85.0	6.9	6.7	100.0
	50-54	2.9	76.8	7.6	12.7	100.0
	55-59	1.4	74.4	4.3	19.9	100.0
	60-64	0.8	72.4	7.6	19.2	100.0
	65-69	0.7	70.2	4.8	24.2	100.0
	70-74	1.1	49.8	4.4	44.6	100.0
	75-79		64.1	8.9	27.0	100.0
80+	4.4	42.9	5.7	47.0	100.0	
<b>Place of residence</b>	Rural	31.8	52.1	7.4	8.7	100.0
	Urban	43.8	44.3	7.0	4.9	100.0
	Nomadic	30.8	63.1	2.5	3.5	100.0
<b>Highest level of education</b>	No Formal Education	22.1	62.8	6.7	8.4	100.0
	Primary	49.5	42.0	6.2	2.3	100.0
	Secondary	67.3	28.6	3.3	0.8	100.0
	Higher	62.4	31.6	5.5	0.5	100.0
<b>REGION</b>	Bari	38.9	49.0	6.8	5.2	100.0
	Mudug	34.6	54.0	6.4	5.0	100.0
	Nugaal	38.0	47.4	9.0	5.6	100.0
	Sanaag	36.4	54.6	2.7	6.3	100.0
	Sool	39.3	51.2	4.5	5.0	100.0
<b>Total</b>	.	37.3	51.4	5.9	5.4	100.0

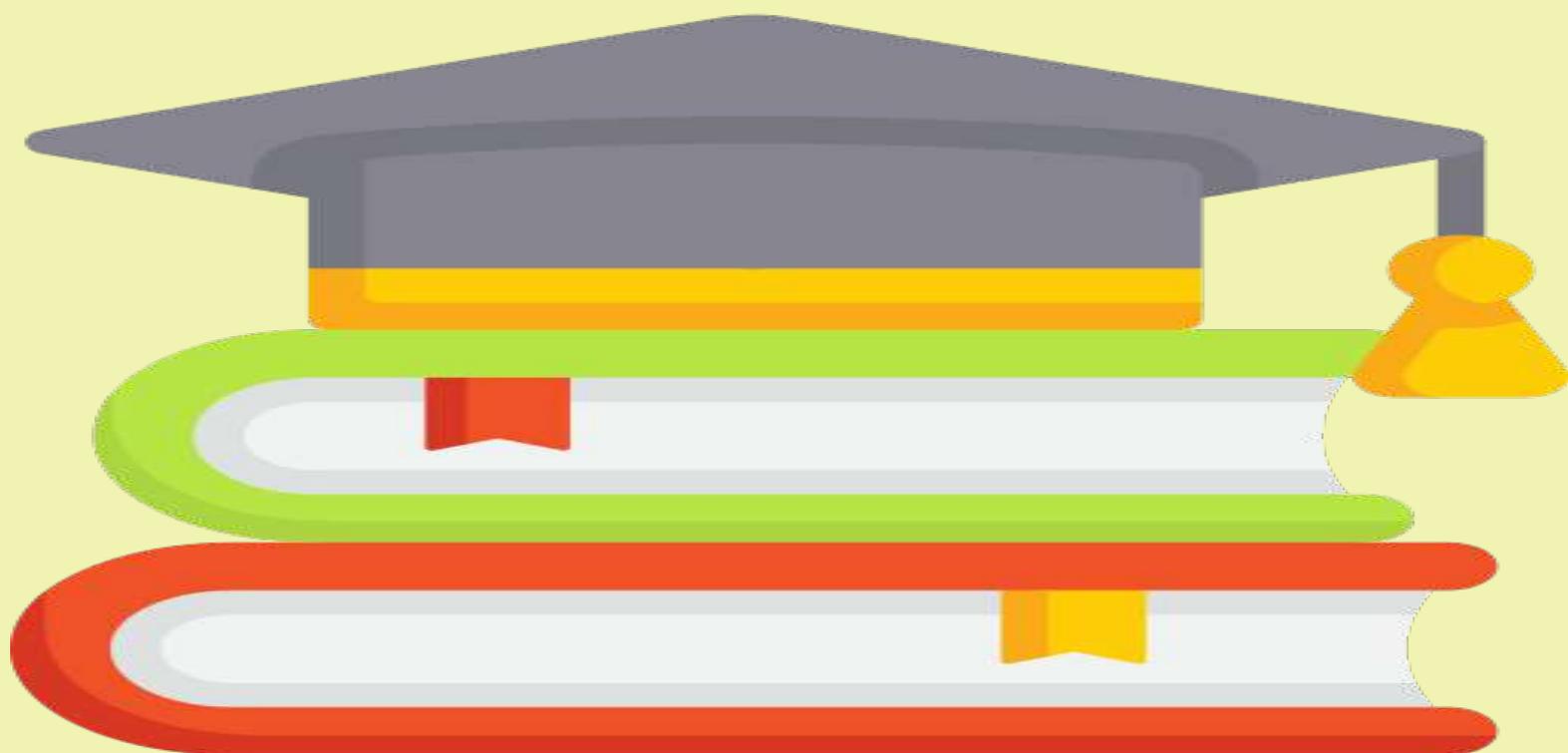
Table 2.4

Government-issued ID ownership

Government-issued ID ownership by sex, age group, and place of residence

Characteristics		No official ID	Passport	Any other ID	Total
<b>Sex</b>	Male	89.5	4.3	6.2	100.0
	Female	91.4	3.0	5.6	100.0
<b>Age</b>	15-19	95.3	1.5	3.2	100.0
	20-24	92.1	2.8	5.1	100.0
	25-29	89.1	4.3	6.6	100.0
	30-34	87.7	4.8	7.5	100.0
	35-39	88.9	4.2	7.0	100.0
	40-44	88.9	3.2	7.9	100.0
	45-49	84.9	3.6	11.5	100.0
	50-54	87.1	4.3	8.6	100.0
	55-59	88.5	6.8	4.7	100.0
	60-64	90.6	6.6	2.8	100.0
	65-69	82.0	7.8	10.2	100.0
	70-74	84.9	6.5	8.6	100.0
	75-79	78.7	21.3		100.0
	80+	92.3	3.3	4.4	100.0
<b>Place of residence</b>	Rural	90.7	1.2	8.0	100
	Urban	87.1	6.7	6.2	100.0
	Nomadic	96.5	0.2	3.2	100
<b>Highest level of formal education</b>	No Formal Education	93.8	1.5	4.7	100.0
	Primary	90.2	3.1	6.7	100
	Secondary	86.8	7.5	5.8	100.0
	Higher	69.5	19.2	11.3	100
<b>REGION</b>	Bari	92.5	4.4	3.1	100.0
	Mudug	96.9	3.1		100
	Nugaal	91.4	5.9	2.7	100.0
	Sanaag	87.9	2.0	10.0	100
	Sool	78.3	2.6	19.1	100
<b>Total</b>		90.6	3.6	5.8	100.0

EDUCATION



## Literacy rate



**49.6%**  
Overall

**54.9%**  
Male

**45.2%**  
Female

## Highest literacy rate age group



**68.5%**  
15-19

## Educational attainment of the household population

**58.3%**

No Formal Education

**23.3%**

Some Primary

**5.1%**

Completed Primary

**5.4%**

Some Secondary

**4.2%**

Completed Secondary

**3.7%**

Higher Education

## No formal education by residency

**92.1%**

Nomadic

**49.3%**

Rural

**41.5%**

Urban

## No formal education by Sex



**54.2%**  
Male



**62.0%**  
Female

## Primary school attendance ratio

**32.4%**

NAR

**47.5%**

GAR

**0.95%**

GPI

## Secondary school attendance ratio

**16.6%**

NAR

**32.9%**

GAR

**0.87%**

GPI

3

Chapter 3

EDUCATION

3.1 Introduction

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

3.2 Literacy

Puntland SIHBS presents that about half (49.6 percent) of the population is literate. The literacy rate is higher among males than females, at 54.9 percent and 45.2 percent respectively as depicted in the figure below.

Figure 3.1 Literacy rate by sex

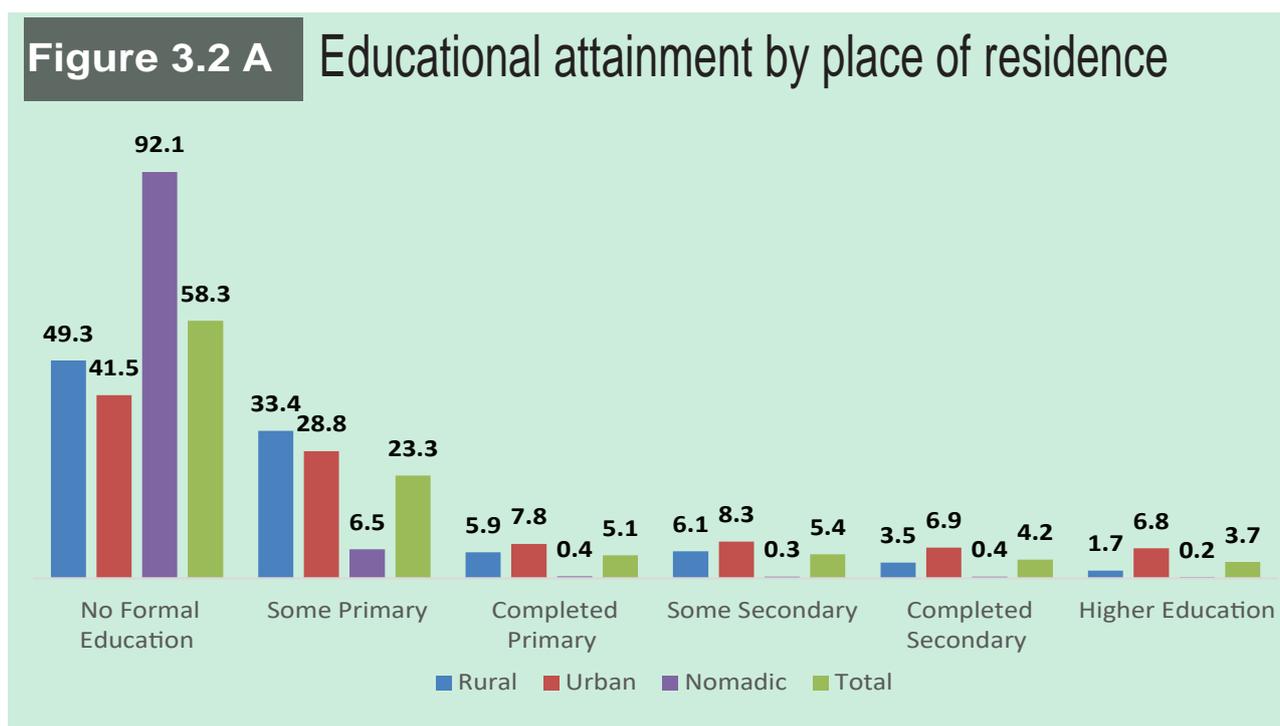


There is a substantial difference in literacy rates between age groups, with younger age categories showing the highest literacy rates and the oldest members having the lowest literacy rates. Literacy rate is highest at the age group of (15-19) which it mounts at 68.5 percent. On the other side, literacy rates are higher in urban and rural areas, at 66.7 percent and 52.0 percent, respectively, than in nomadic areas (17.8 percent). Table 3.1 in the chapter appendix presents the percentage of literacy among adults 15+ years old by age group, sex, place of residence and region.

### 3.3 Educational Attainment

Table 3.2 presents the educational attainment of the Puntland population. A relatively high percentage (58.3 percent) have no formal education, every fifth (23.3 percent) have some primary education and 5.1 percent have completed primary education. Only 4.2 percent of the population reported having completed secondary education and 3.7 percent attained higher education.

Young cohorts are the most educated ones. For individuals falling in the 20-24 and 25-29 age groups, higher education attainment rates are at 16.0 percent and 9.9 percent, respectively. When looking at place of residence, urban residents tend to have higher educational attainment compared to rural or nomadic residents. Among nomads, the overwhelming majority (92.1 percent) reported no formal education, while only 49.3 percent of rural respondents and 41.5 percent of urban have no formal education. Only 3.5 percent of rural residents have completed secondary school, and 1.7 percent have reached higher education, whereas in urban areas, 6.9 percent and 6.8 percent have completed secondary and higher education respectively (Figure 3.2).



Regarding regions, Mudug and Sanaag regions have the highest percentage reported no formal education with 65.7 percent and 63.9 percent respectively, whereas the Nugaal region reported less percentage of no education at 50.5 percent. Only 1.8 percent of Mudug residents have higher education, whereas in Nugaal, 5.4 percent have higher education.

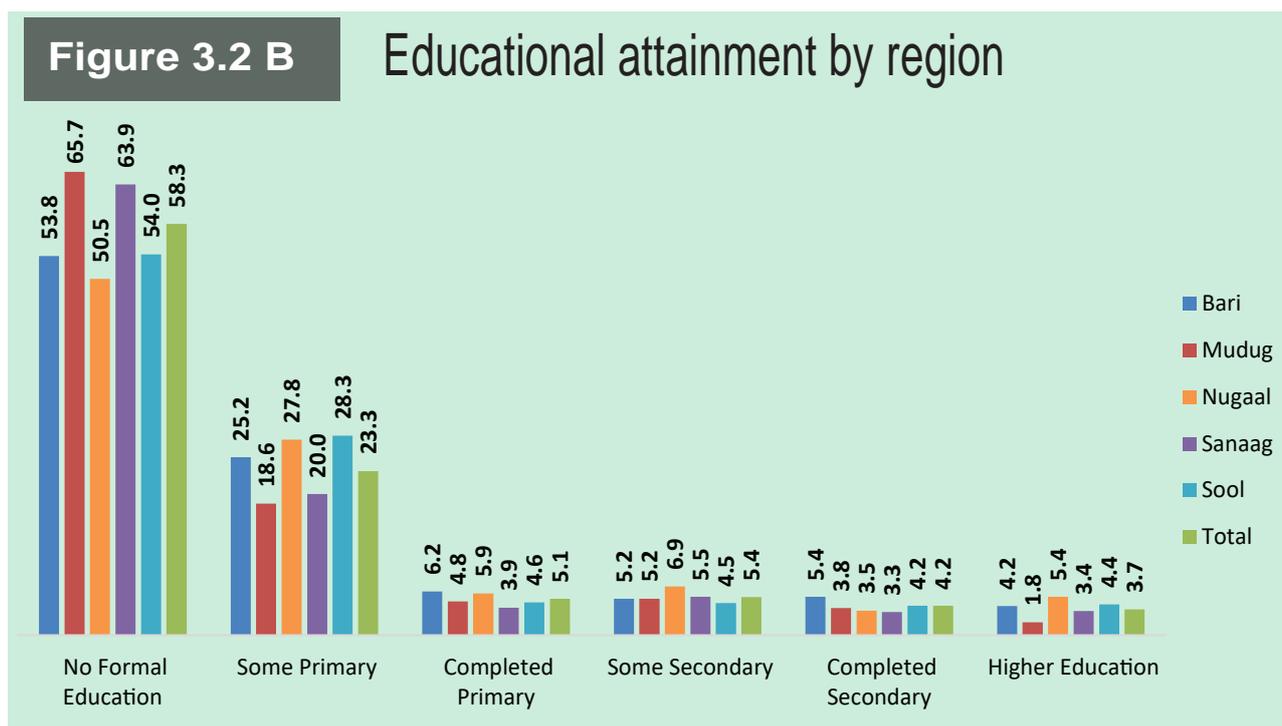
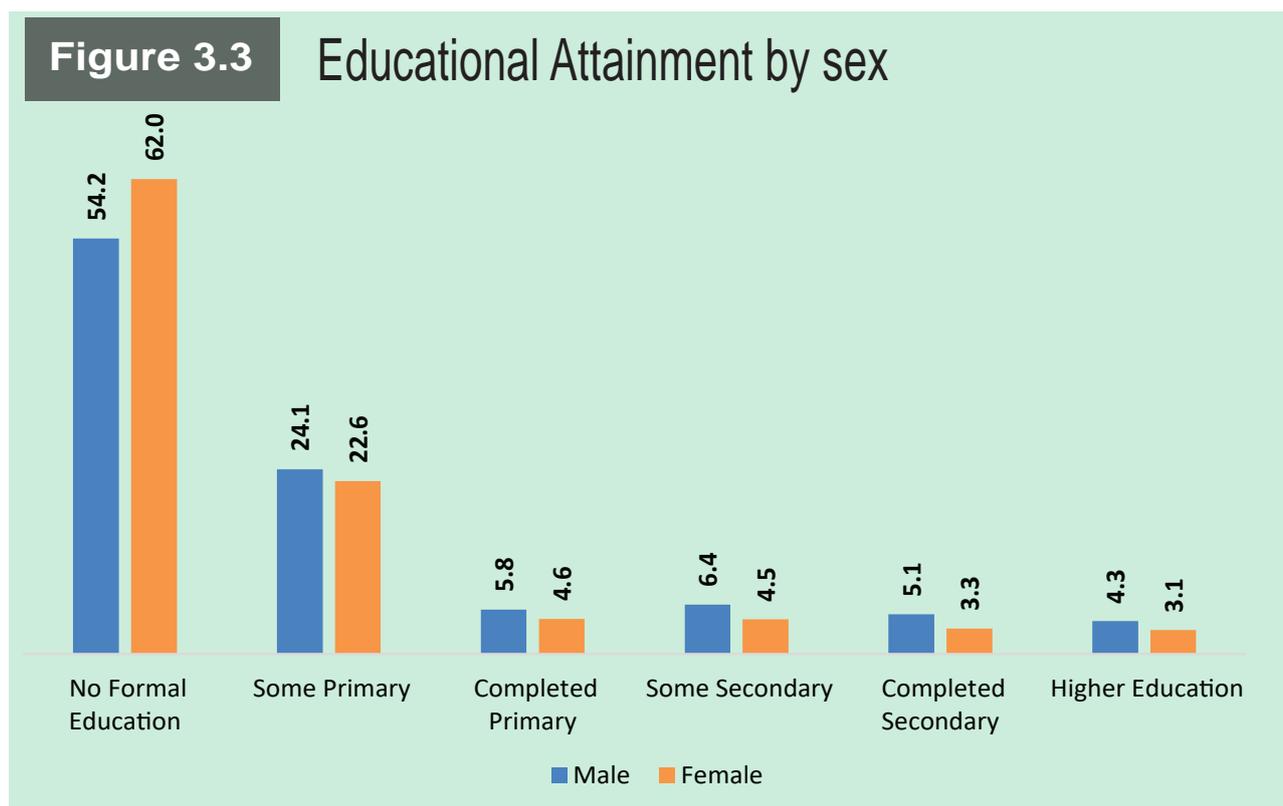


Table 3.2a presents the distribution of educational attainment for men. Overall, more than a half of males (54.2 percent) have no formal education, 24.1 percent have some primary education, 5.8 percent completed primary, and 5.1 percent completed secondary education. Further, 4.3 percent of male population reported having received a higher education.

As with the total population, younger males (between 20 and 34) tend to be more educated. On average, one in eight males in this age groups have higher education. For example, 15.2 percent of 20–24-year-old have higher education. By residence, males in nomadic areas have the highest percentages with no formal education (92.0 percent) compared to urban (34.0 percent) and rural (43.1 percent) areas.

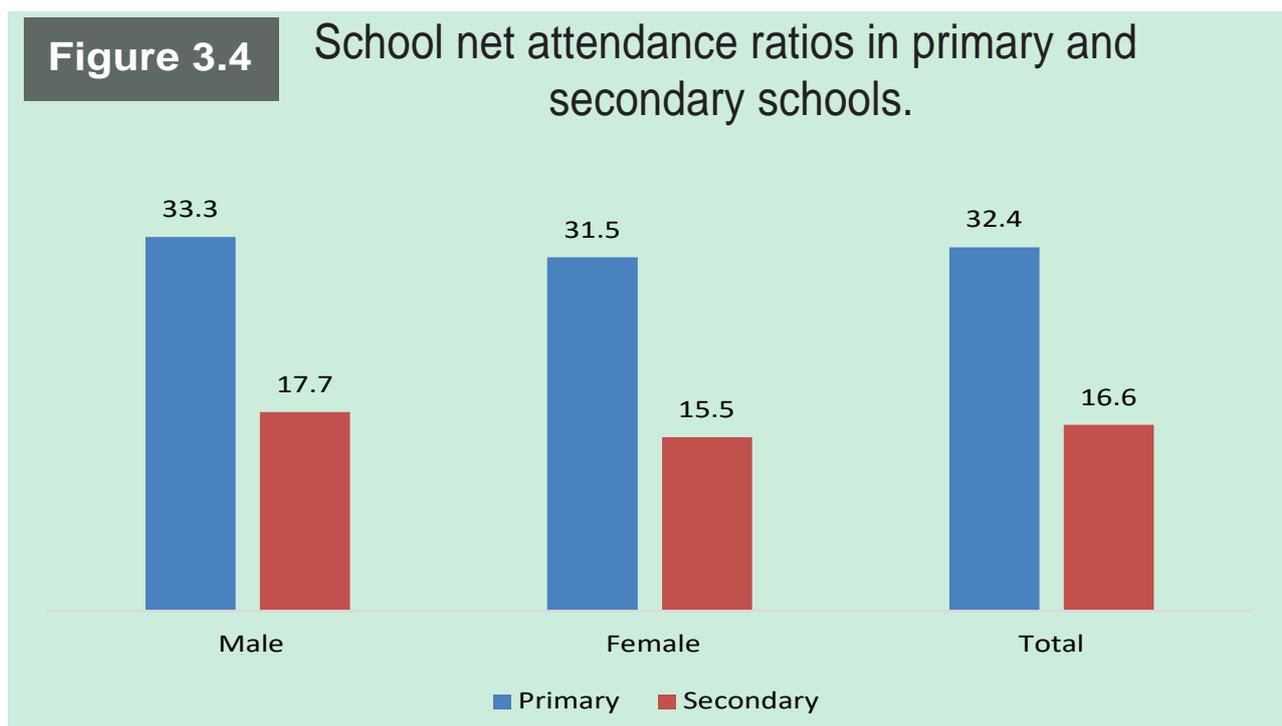
Table 3.2b in appendix 2 presents the distribution of educational attainment for women. The female population shows lower educational attainment across all education categories when compared to males (Figure 3.3). For example, 62.0 percent of females reported having received no formal education, while this percentage is at 54.2 percent among males. Figure 3.3 provides comparison of male and female sex education attainment.



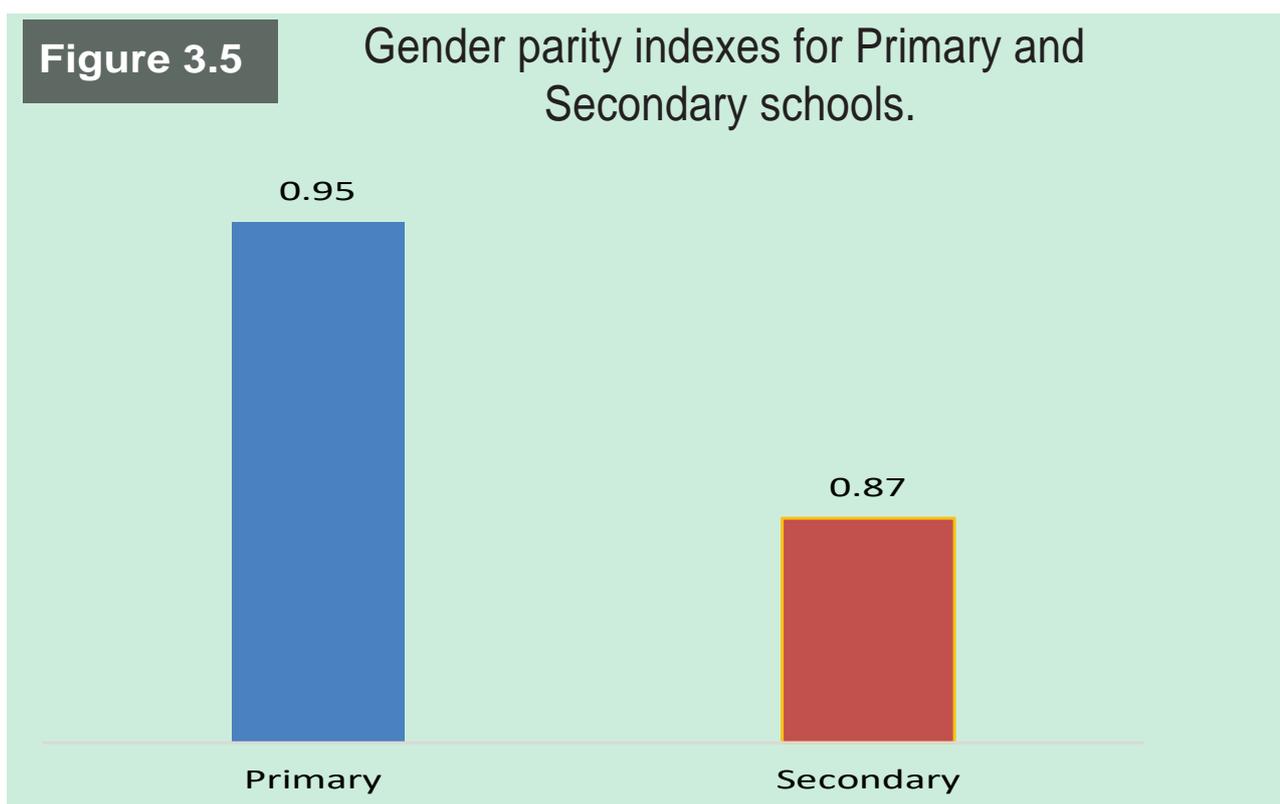
The gap in education attainment is especially notable in secondary and higher education. Only 3.3 percent of females report having completed secondary education, while 5.1 percent of males report the same. Only 4.5 percent of females report some secondary education and the percentage among males is at 6.4 percent. Furthermore, 3.1 percent of females report having higher education, while the males' respective proportion is at 4.3 percent. Differences in educational attainment between males and females are present between rural, urban and nomadic places of residence. For instance, females in nomadic communities register the highest rate of having received no formal education at 92.2 percent, a much higher proportion than for women in urban (47.9 percent) or rural areas (54.6 percent).

### 3.4 School Attendance

Figure 3.4 presents the school attendance ratios in primary and secondary schools. The net attendance ratio (NAR) for primary school is a measure of the official primary school-age population (6 to 13 years) attending primary school. About a third (32.4 percent) of all primary school-aged children in Puntland attend primary school, while the net attendance ratio (NAR) decreases to 16.6 percent for secondary school-aged children.

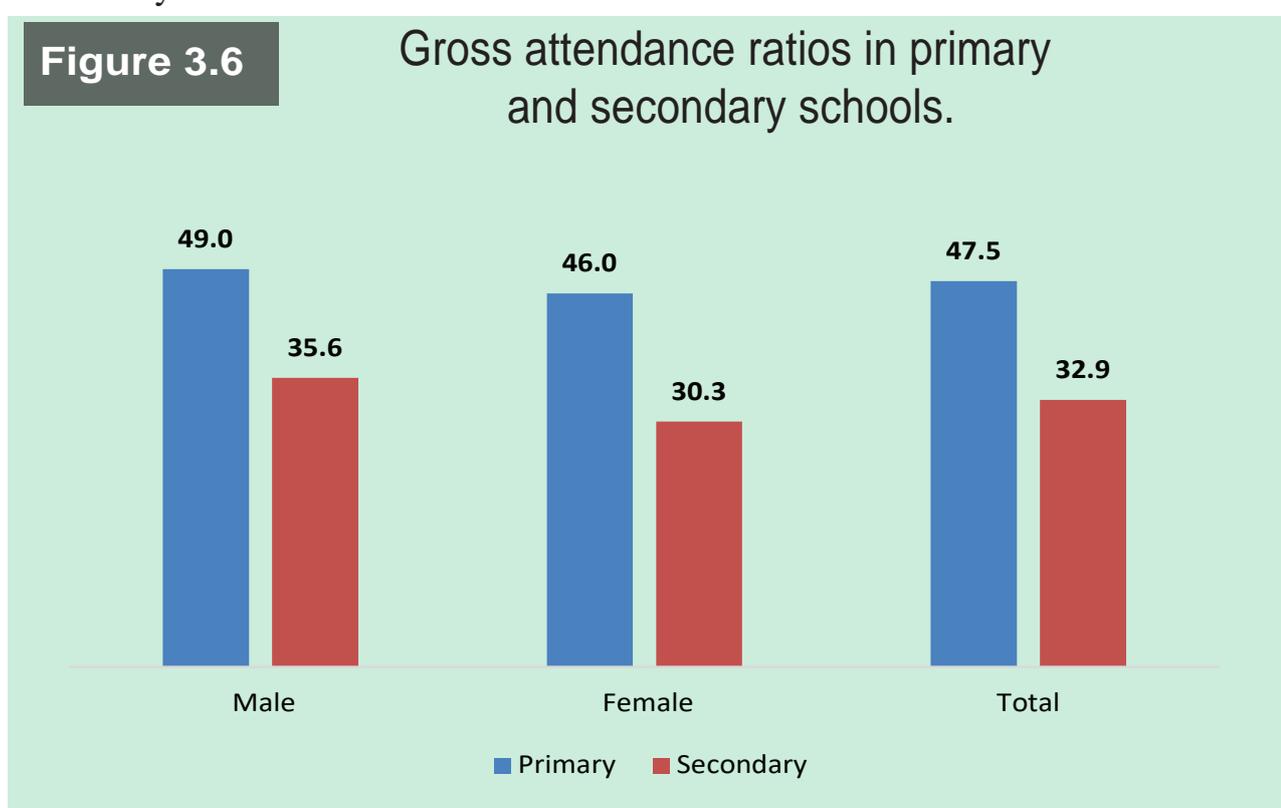


There is a small variation in attendance rates between males and females in Puntland's primary schools, with 33.3% of boys and 31.5% of girls attending. Similarly, in secondary schools, boys have a higher attendance rate of 17.7% compared to girls at 15.5%. The gender parity index, which determines the level of access to education for males and females, reveals a score of 0.95 for primary schools and 0.87 for secondary schools as shown in Figure 3.5.



However, as table 3.3 illustrates, NAR is significantly higher for urban and rural primary schoolers, at 45.7 and 46.2 percent respectively compared to only at 2.5 percent among nomadic children. This means that less than half of children in urban and rural communities and only few in nomadic communities attend a primary school. Similarly, the NAR is significantly higher for secondary school aged children in urban areas than in rural and especially nomadic areas. Only 0.8 percent of children in nomadic communities attend secondary school.

The gross attendance ratios (GAR) for the primary level (47.5 percent) and secondary level (32.9 percent) are significantly higher than the net attendance ratios (NAR). This indicates a high rate of older-aged children attending both primary and secondary school.



### 3.5 Mode of Transport

Walking is the most prevalent mode of transportation for primary and secondary students, regardless of where they live (Table 3.4). Nearly all primary school students (95.2 percent) walk to school, while 1.4 percent use a private car, and another 1.6 percent use a public minibus. A similar pattern is observed among secondary school students, with 88.4 percent walking to school, 4.6 percent using a public minibus and 3.2 percent using a private car. Nearly all children in Bari region (99.1 percent) walk to school, followed by Mudug and Sanaag with 97.8 percent and 97.6 percent respectively.

## Appendix 2: Chapter Three Tables

**Table 3.1** Literacy rate by sex

Background characteristics	Literacy			Illiteracy		
	Male	Female	Total	Male	Female	Total
Age group						
15-19	70.8	66.5	68.5	29.2	33.5	31.5
20-24	67.5	59.5	62.9	32.5	40.5	37.1
25-29	55.7	47.9	50.8	44.3	52.1	49.2
30-34	44.9	43.5	44.1	55.1	56.5	55.9
35-39	52.2	32.2	40.9	47.8	67.8	59.1
40-44	43.4	32.4	38.4	56.6	67.6	61.6
45-49	46.1	25.5	35.1	53.9	74.5	64.9
50-54	43.8	16.3	29.9	56.2	83.7	70.1
55-59	41.2	18.1	30.0	58.8	81.9	70.0
60-64	37.4	15.7	25.7	62.6	84.3	74.3
65-69	22.9	11.0	17.2	77.1	89.0	82.8
70-74	26.6	16.2	20.7	73.4	83.8	79.3
75-79	14.0	12.7	13.5	86.0	87.3	86.5
80+	30.3	10.1	19.2	69.7	89.9	80.8
15-24	69.6	63.7	66.4	30.4	36.3	33.6
Rural	60.5	45.5	52.0	39.5	54.5	48.0
Urban	75.5	59.8	66.7	24.5	40.2	33.3
Nomadic	18.7	16.9	17.8	81.3	83.1	82.2
Bari	61.3	13.2	53.7	38.7	14.7	46.3
Mudug	48.6	9.2	43.3	51.4	14.4	56.7
Nugaal	61.7	7.6	55.9	38.3	7.2	44.1
Sanaag	44.4	7.9	41.2	55.6	12.6	58.8
Sool	62.4	7.2	58.4	37.6	5.9	41.6
Total	54.9	45.2	49.6	45.1	54.8	50.4

**Table 3.2 Educational attainment of the household population**

Background Characteristic		No Formal Education	Some Primary	Completed Primary	Some Secondary	Completed Secondary	Higher Education	Total
Age	6-9	73.8	26.2					100.0
	10-14	44.8	49.7	3.6	1.8	0.0		100.0
	15-19	34.9	24.1	11.5	20.6	6.3	2.7	100.0
	20-24	43.1	11.7	6.6	10.5	12.2	16.0	100.0
	25-29	56.8	12.0	6.9	4.7	9.9	9.9	100.0
	30-34	66.8	12.9	6.6	2.6	5.5	5.5	100.0
	35-39	72.1	10.9	6.7	2.3	4.0	4.1	100.0
	40-44	74.4	11.7	4.7	1.9	4.6	2.7	100.0
	45-49	77.4	8.5	8.0	1.6	2.7	1.8	100.0
	50-54	79.2	6.3	4.1	2.0	5.3	3.0	100.0
	55-59	77.8	3.7	7.3	3.2	5.8	2.2	100.0
	60-64	81.1	8.6	0.7	0.5	5.0	4.1	100.0
	65-69	87.6	6.3	2.2	2.4	1.1	0.4	100.0
	70-74	84.2	10.4	1.5		3.9		100.0
	75-79	95.5		4.5				100.0
80+	90.3	3.2	0.8		3.8	1.9	100.0	
Place of residence	Rural	49.3	33.4	5.9	6.1	3.5	1.7	100.0
	Urban	41.5	28.8	7.8	8.3	6.9	6.8	100.0
	Nomadic	92.1	6.5	0.4	0.3	0.4	0.2	100.0
REGION	Bari	53.8	25.2	6.2	5.2	5.4	4.2	100.0
	Mudug	65.7	18.6	4.8	5.2	3.8	1.8	100.0
	Nugaal	50.5	27.8	5.9	6.9	3.5	5.4	100.0
	Sanaag	63.9	20.0	3.9	5.5	3.3	3.4	100.0
	Sool	54.0	28.3	4.6	4.5	4.2	4.4	100.0
	Total	58.3	23.3	5.1	5.4	4.2	3.7	100.0

**Table 3.2 A Educational attainment of population, Males**

Background Characteristic	No Formal Education	Some Primary	Completed Primary	Some Secondary	Completed Secondary	Higher Education	Total	
Age	6-9	72.1	27.9				100.0	
	10-14	43.6	50.5	3.7	2.2		100.0	
	15-19	32.1	24.3	12.7	22.8	5.8	2.4	100.0
	20-24	40.1	10.5	6.8	14.4	13.0	15.2	100.0
	25-29	49.2	9.2	7.1	5.1	15.2	14.1	100.0
	30-34	63.1	6.4	6.9	4.4	9.7	9.5	100.0
	35-39	60.5	10.0	8.5	4.5	7.8	8.7	100.0
	40-44	69.5	11.6	6.7	2.5	5.6	4.2	100.0
	45-49	68.3	9.5	10.6	3.0	4.8	3.9	100.0
	50-54	66.4	9.5	7.4	1.6	9.0	6.1	100.0
	55-59	67.6	6.3	11.0	4.8	6.8	3.6	100.0
	60-64	71.5	11.2	0.7	1.2	9.8	5.7	100.0
	65-69	83.4	7.5	1.5	4.6	2.1	0.8	100.0
	70-74	79.4	8.0	3.6		9.0		100.0
	75-79	92.9		7.1				100.0
80+	78.5	7.1	1.9		8.3	4.2	100.0	
Place of residence	Rural	43.1	35.2	6.8	7.8	4.6	2.6	100.0
	Urban	34.0	30.6	8.8	9.9	8.7	8.0	100.0
	Nomadic	92.0	6.5	0.7	0.4	0.4		100.0
REGION	Bari	45.3	28.8	8.0	6.6	6.9	4.3	100.0
	Mudug	63.7	18.1	4.5	6.7	4.6	2.4	100.0
	Nugaal	46.4	28.5	6.9	7.1	4.6	6.6	100.0
	Sanaag	63.2	19.2	3.6	6.0	3.8	4.1	100.0
	Sool	50.3	28.2	5.5	5.5	5.2	5.2	100.0
	Total	54.2	24.1	5.8	6.4	5.1	4.3	100.0

**Table 3.2 B Educational attainment of population, Females**

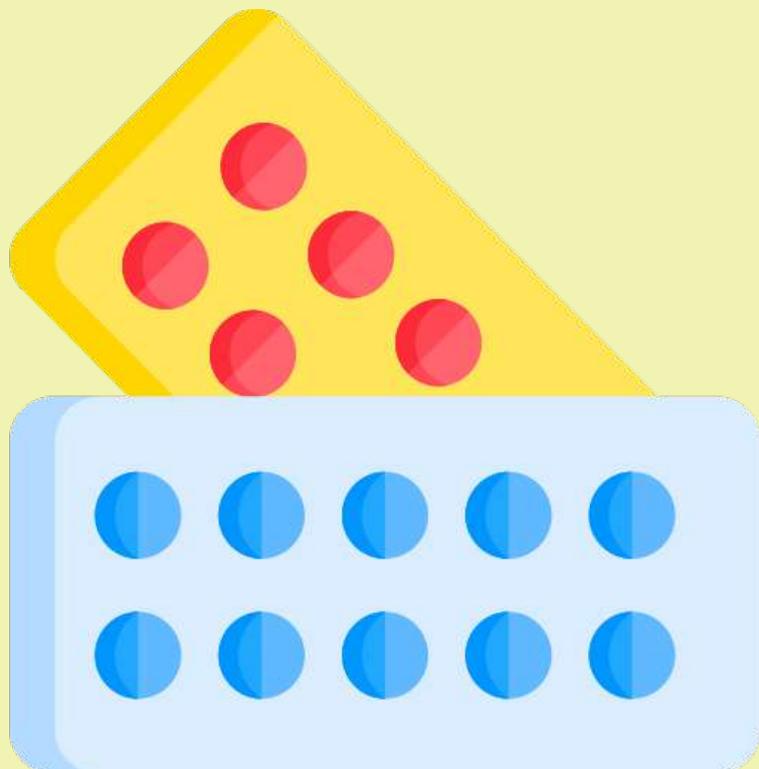
Background Characteristic	No Formal Education	Some Primary	Completed Primary	Some Secondary	Completed Secondary	Higher Education	Total	
Age	6-9	75.4	24.6				100.0	
	10-14	46.1	48.9	3.5	1.5	0.1	100.0	
	15-19	37.4	23.9	10.5	18.6	6.7	2.9	100.0
	20-24	45.3	12.5	6.5	7.5	11.5	16.6	100.0
	25-29	61.4	13.6	6.7	4.4	6.6	7.2	100.0
	30-34	69.5	17.6	6.4	1.4	2.4	2.7	100.0
	35-39	80.7	11.5	5.3	0.6	1.2	0.7	100.0
	40-44	80.3	11.8	2.4	1.2	3.4	0.9	100.0
	45-49	85.7	7.7	5.6	0.3	0.8		100.0
	50-54	91.4	3.2	1.0	2.5	1.8	0.1	100.0
	55-59	88.7	0.9	3.3	1.5	4.8	0.7	100.0
	60-64	89.0	6.4	0.7		1.0	2.9	100.0
	65-69	92.2	5.0	2.9				100.0
	70-74	87.8	12.2					100.0
	75-79	100.0						100.0
80+	100.0						100.0	
Place of residence	Rural	54.6	32.0	5.1	4.7	2.6	1.0	100.0
	Urban	47.9	27.2	6.9	6.9	5.4	5.7	100.0
	Nomadic	92.2	6.5	0.2	0.2	0.4	0.5	100.0
REGION	Bari	61.4	22.1	4.6	3.8	4.1	4.0	100.0
	Mudug	67.5	19.1	5.1	3.8	3.2	1.3	100.0
	Nugaal	54.3	27.1	5.0	6.8	2.5	4.4	100.0
	Sanaag	64.6	20.7	4.1	5.0	2.9	2.8	100.0
	Sool	57.2	28.4	3.9	3.7	3.2	3.6	100.0
	Total	62.0	22.6	4.6	4.5	3.3	3.1	100.0

**Table 3.3 School Attendance**

		PRIMARY SCHOOL: Net Attendance				PRIMARY SCHOOL: Gross Attendance			
				Gender Parity Index3				Gender Parity Index3	
		Male	Female	Total		Male	Female	Total	
Place of residence	Rural	47.3	45.1	46.2	1.0	65.8	61.0	63.3	0.9
	Urban	47.9	43.5	45.7	0.9	68.2	64.4	66.3	0.9
REGION	Nomadic	1.9	3.1	2.5	1.6	9.0	7.3	8.2	0.8
	Bari	41.9	29.9	35.7	0.7	60.5	41.8	50.9	0.7
	Mudug	23.4	25.7	24.5	1.1	34.1	38.8	36.4	1.1
	Nugaal	45.7	47.2	46.4	1.0	63.6	64.0	63.8	1.0
	Sanaag	26.1	29.5	27.8	1.1	37.2	43.4	40.4	1.2
	Sool	34.1	33.2	33.6	1.0	60.5	54.5	57.2	0.9
	TOTAL	33.3	31.5	32.4	0.9	49.0	46.0	47.5	0.9
			SECONDARY SCHOOL: Net				SECONDARY SCHOOL: Gross		
				Gender Parity Index3				Gender Parity Index3	
		Male	Female	Total		Male	Female	Total	
Place of residence	Rural	16.3	21.8	19.0	1.3	35.4	33.4	34.4	0.9
	Urban	29.3	19.9	24.4	0.7	57.5	43.8	50.3	0.8
REGION	Nomadic	0.0	1.7	0.8		0.0	1.7	0.8	
	Bari	20.7	14.3	17.6	0.7	37.8	30.5	34.2	0.8
	Mudug	18.9	15.1	17.1	0.8	36.3	29.6	33.0	0.8
	Nugaal	24.3	23.9	24.1	1.0	42.1	36.5	39.0	0.9
	Sanaag	10.4	15.6	13.3	1.5	34.3	31.2	32.6	0.9
	Sool	11.4	7.7	9.6	0.7	25.0	21.6	23.4	0.9
	TOTAL	17.7	15.5	16.6	0.9	35.6	30.3	32.9	0.8



# HEALTH, SMOKING & COVID-19 VACCINATION



## Health Status

**8.4%**  
Disable

**4.5%**  
Chronic illness

**1.3%**  
accident or other illness

## Type of disability

**48.1%**  
Difficulty  
mobility

**41.6%**  
Difficulty  
sighting

**33.0%**  
Difficulty with  
self-caring

## Type of chronic illness

**24.1%**  
Blood pressure

**12.5%**  
Diabetes

**11.3%**  
Kidney disease

## Received support cash or in-kind who have chronic illness or disability

**11.6%**  
Overall

**70.1%**  
Relatives/Friend

**7.2%**  
NGO

**6.6%**  
Government

## Medical consultations non-chronic illness

**38.5%**  
Pharmacies

**24.3%**  
Public health centers

**24.3%**  
Private clinics

**16.1%**  
Public hospitals

**10.9%**  
Private hospitals

## Ill or injury population reason not use medical care

**37.5%**  
Can not  
afford

**21.1%**  
No doctor

**14.7%**  
Illness was  
minor

**12.1%**  
No medical  
facility

4

Chapter 4

HEALTH, SMOKING & COVID-19 VACCINATION

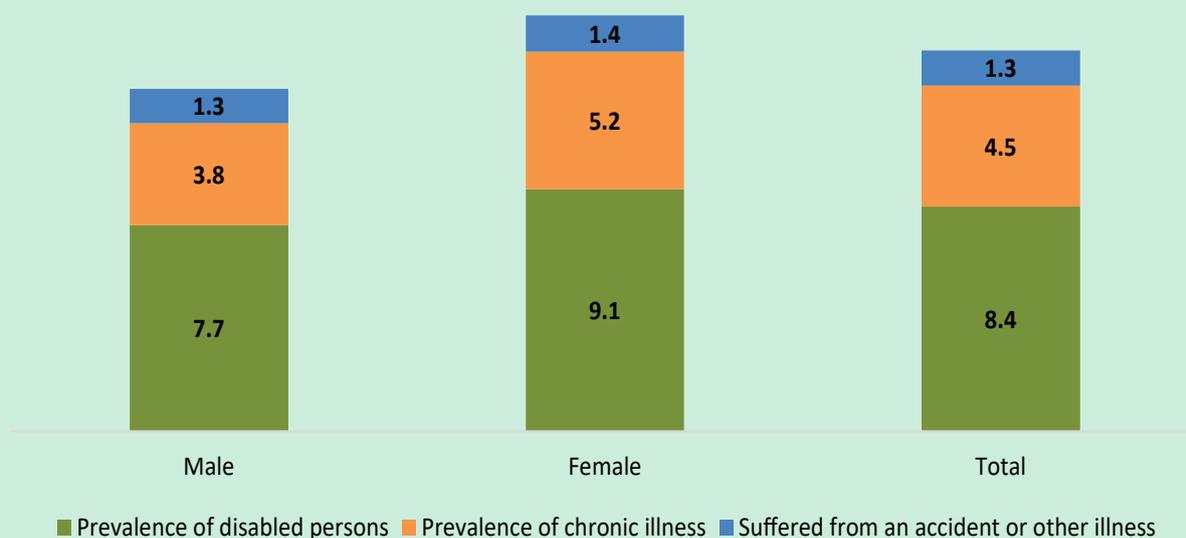
4.1 Introduction

The PL SIHBS collected information on the health status of the population in Puntland. This chapter presents key indicators of general health such as incidence of sickness or injury, disability, and chronic illnesses, those who are diagnosed with chronic illnesses, consultation with healthcare providers, health facility locations, mode of transport used to get to health facilities smoking, mask-wearing and Covid-19 vaccination status. Information on population health and healthcare access is crucial in the design of policy interventions as well as in monitoring Puntland's five-year development plan (PFYDP), NDP9, and international milestones such as the Sustainable Development Goals (SDGs).

4.2 Type of illness or Injury

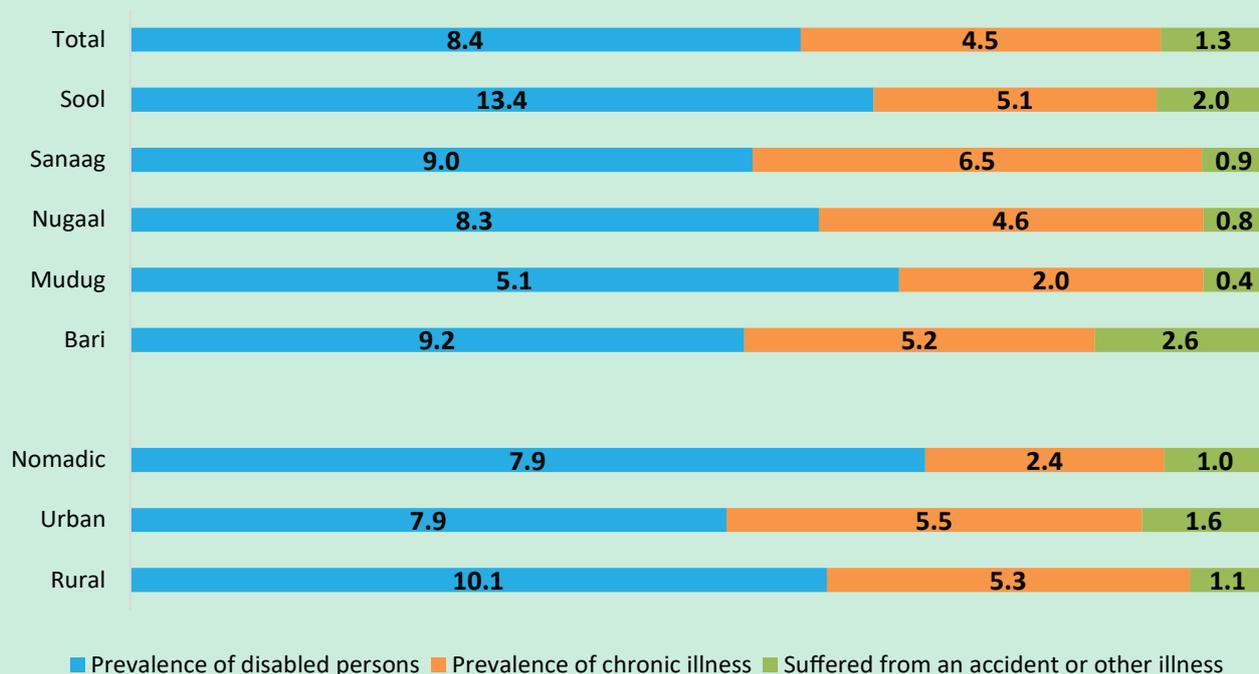
Table 4.1 presents data on the distribution of the prevalence of disability, chronic illness, and accidents in the population by sex, age, place of residence, and region. A general glance at the health status in Puntland presented in Figure 4.1 that about 8.4 percent of the population in Puntland suffer from some form of disability, while 4.5 percent suffer from chronic illness and 1.3 percent have experienced an accident or other illness.

Figure 4.1 Prevalence of disability, Injuries, and illness by sex



By gender, female register higher rates of disability 9.1 percent to 7.7 percent for male and of chronic illness 5.2 percent female compared to 3.8 percent for male. In terms of residence, rural areas 10.1 percent have higher percentages compared to urban and nomads both 7.9 percent. However, prevalence of chronic diseases is higher in urban and rural at 5.5 and 5.3 percents respectively compared to nomadic at 2.4 percent. Regional wise, the prevalence of disabilities is higher across all regions compared to the rates of chronic diseases and accidents. The survey data shows that the Sool region reports the highest disability rate at 13.4 percent, surpassing other regions. Surprisingly, Mudug has the lowest reported disability rate at 5.1 percent. This is unexpected, considering the historical prevalence of armed conflicts in the region over the past three decades. The prevalence of chronic diseases is highest in Sanaag at 6.5 percent followed by Bari 5.2 percent, Sool 5.1 percent and Nugal 4.6 percent. Mudug region reported a rate of chronic diseases that significantly lower than the average rate reported by other region of 2.0 percent. See the prevalence of disabilities, chronic diseases and accident by age in table 4.1.

**Figure 4.2** Type of illness or Injury by place of residency



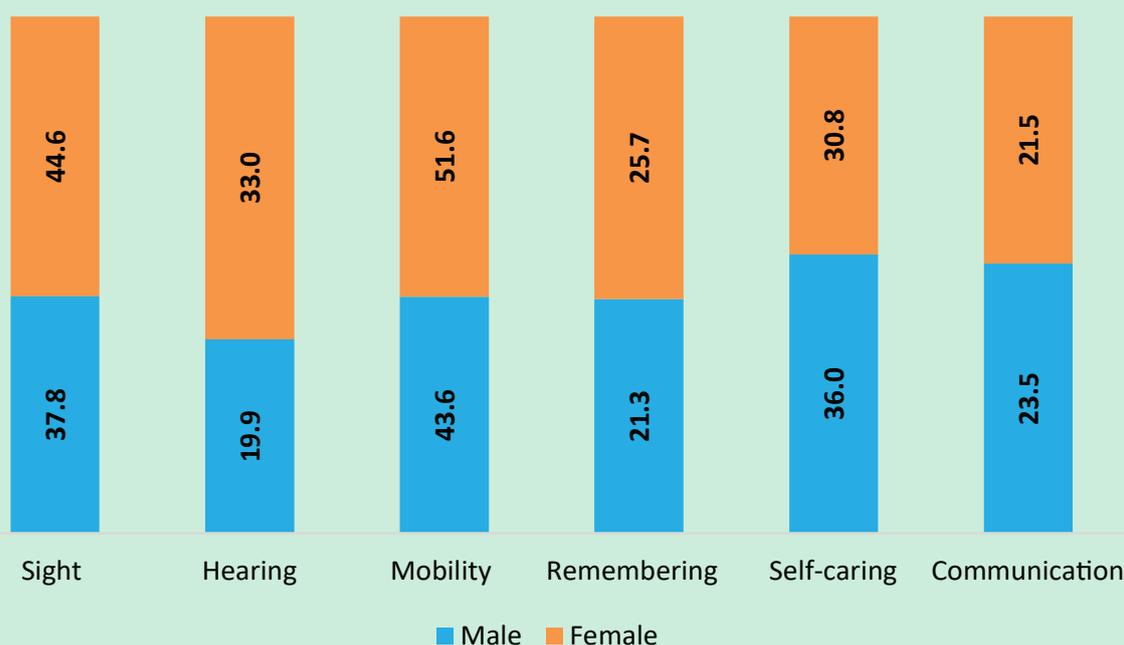
### 4.2.1 Disability

Table 4.2 presents the percentage population in Puntland who suffer from specific types of disabilities by sex, age group, place of residence, and region. Difficulty in mobility is the most reported type of disability with 48.1 percent of the total population followed by deficiencies related to sighting and self-caring ability at 41.6 percent and 33.0 percent respectively. The lowest rate of disability reported by the disabled population participating in the survey was communication deficiency at the significant level of 22.4 percent.

At age-wise, the results indicate that older people (80 years and above) are most affected in having difficulties hearing even if they are wearing a hearing aid at (62.4 percent) and difficulties in remembering or concentrating at a rate of 55.9 percent. The younger age (0-4 years) is most affected by having difficulties with self-care (76 percent) and in communicating (46.3 percent). The age between 75 and 79 years old have the highest rate of difficulties in seeing, even if they are wearing glasses (80.3 percent) and in walking or climbing steps (88 percent).

As demonstrated in figure 4.3.A, the female population of Puntland is most affected by almost all types of disabilities with 44.6 percent having difficulty related to eyesight, 33 percent having illnesses related to hearing, 51.6 percent having difficulty walking or climbing steps and 25.7 percent having disabilities related to concentration. By contrast, males have higher rates of difficulty related to self-care (36 percent males vs. 30.8 percent females) and communicating (23.5 percent male to 21.5 percent female).

**Figure 4.3 A** Prevalence of the types of disabilities by sex

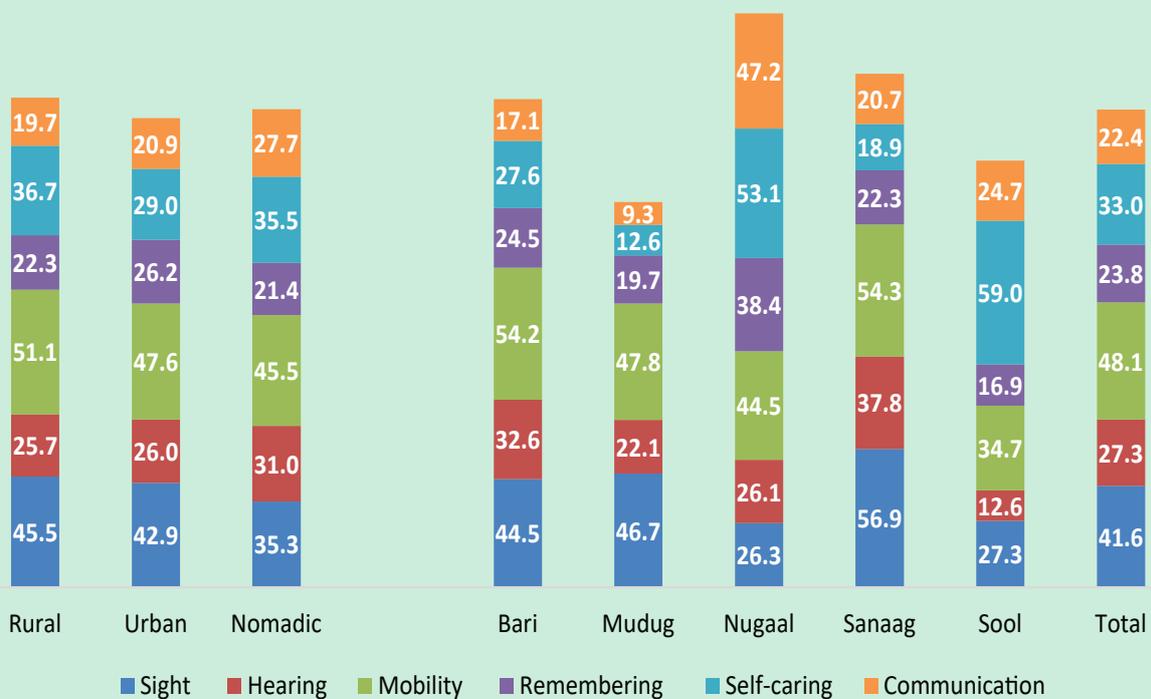


As you will see in Figure 4.3.B, mobility, eyesight, and self-care disabilities are the most prevalent types of disabilities across all residence types. Rural residents record higher rates of mobility disabilities at 51.1 percent, eyesight difficulties (45.5 percent), and difficulty with self-care (36.7 percent). Urban residents record higher rates of difficulty remembering and concentrating at 26.2 percent compared to other places of residence. Whereas nomadic residents record higher rates of hearing difficulties (31 percent) and communication difficulties (27.7 percent).

Additionally, data shows that Sight deficiency is most prevalent in Sanaag (56.9 percent), followed by Mudug and Bari regions at 46.7 percent and 44.5 percent, respectively. Sanaag and Bari regions also have the highest rates of mobility difficulties, both at around 54 percent, followed by Mudug and Nugal regions at 47.8 percent and 44.5 percent, respectively. Sool and Nugal regions report significantly higher rates of difficulties self-care abilities, with 59.0 percent and 53.1 percent, respectively, compared to other regions.

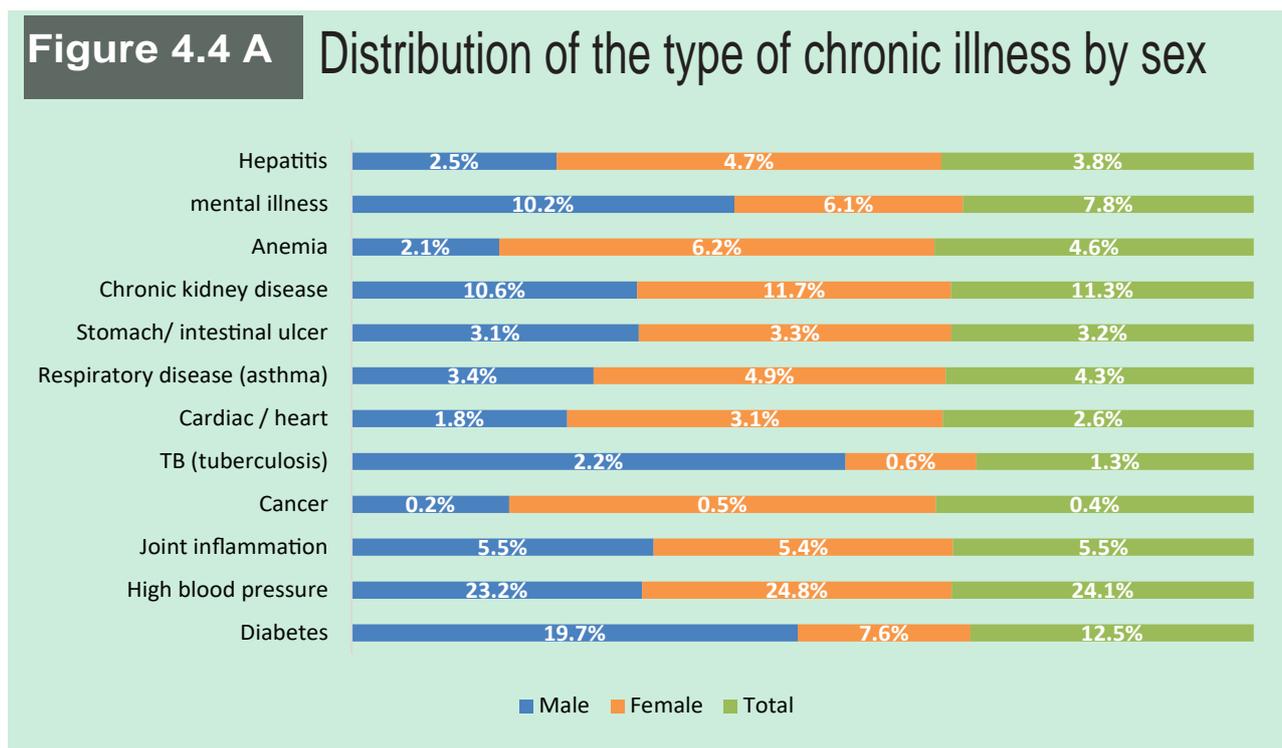
**Figure 4.3 B**

**Prevalence of the types of disabilities by residency and region**

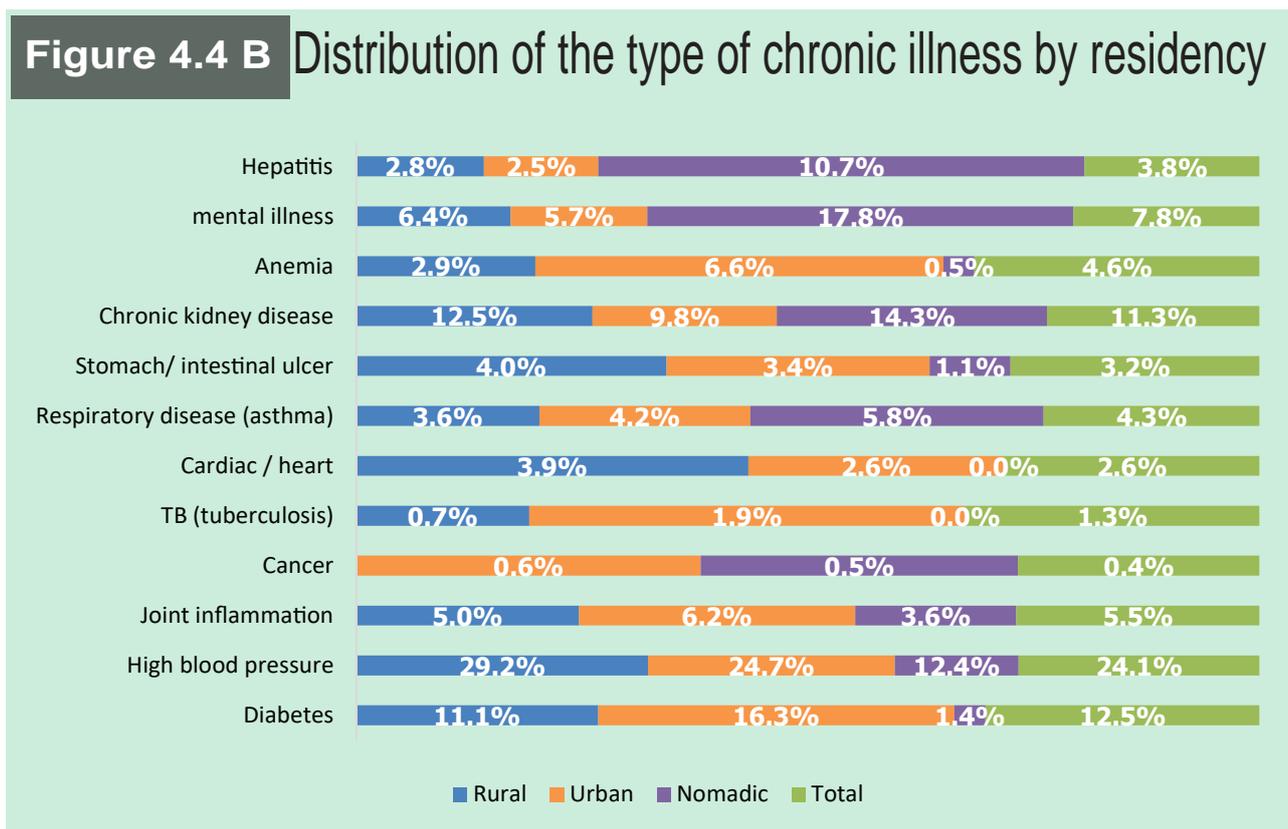


### 4.3 Distribution of the population by type of chronic illness

Table 4.3 presents the distribution of chronic illnesses in Puntland. High blood pressure and diabetes are most prevalent compared to other diseases at 24.1 percent, and 12.5 percent respectively. By gender, males in Puntland are more prone to diabetes (19.7 percent vs 7.6 percent for females). Females however are more prone to high blood pressure (24.8 percent females to 23.2 percent males) and other illnesses (20.9 percent females to 15.4 percent males).



Based on the place of residence, high blood pressure, diabetes, and chronic kidney disease are the prevalent chronic diseases reported by the urban population, accounting for 24.7 percent, 16.3 percent, and 9.8 percent, respectively. The trend remains consistent in rural areas, with high blood pressure (29.2 percent), diabetes (11.1 percent), and kidney diseases (12.5 percent) being the most common. Additionally, data reveals that mental illness is more prevalent in rural areas compared to other regions. The reported mental illness in nomadic area is 17.8 percent, followed by kidney diseases (14.3 percent), high blood pressure (12.4 percent), and hepatitis (10.7 percent).

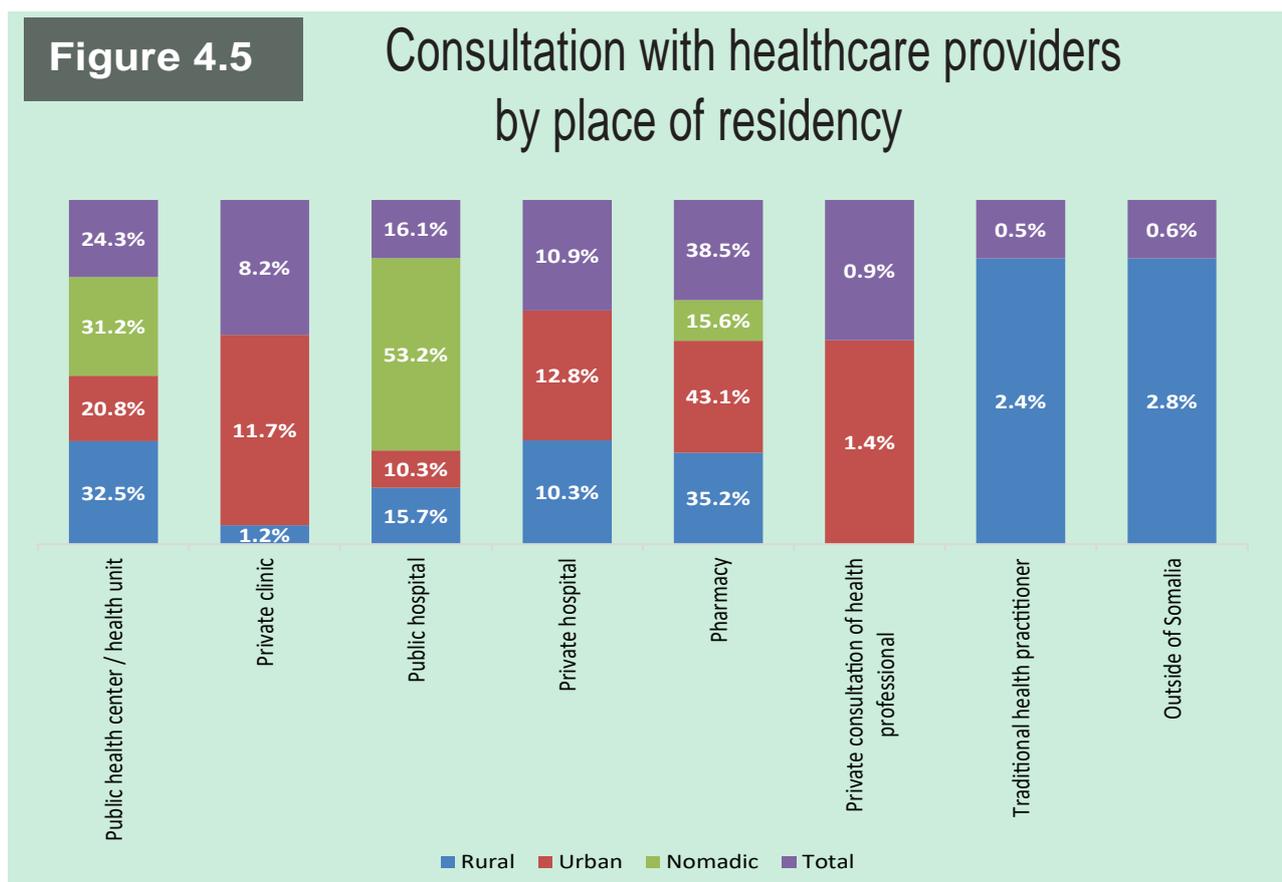


#### 4.4 Support for chronic diseases, disability, and injury

Table 4.4 shows the distribution of support sources in Puntland for people with chronic diseases, disabilities, or injuries. Overall, 11.6 percent of the population with chronic illnesses, disability or injury in Puntland received any kind of support. The result shows that 70.1 percent of individuals with chronic diseases and disabilities report receiving support from relatives, family, and friends in the form of cash or in-kind. 7.2 and 6.6 percent) rely on NGO and government programs respectively for free provision of health services, medicine, or equipment.

#### 4.5 Consultation with healthcare providers

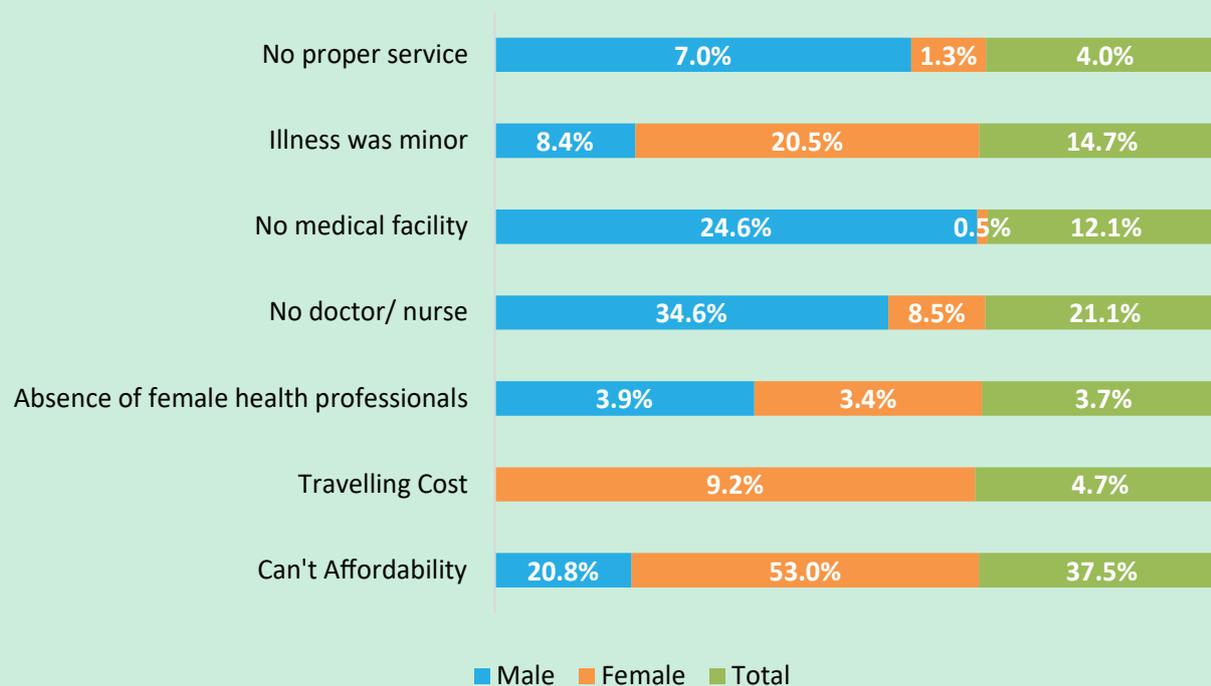
Table 4.5 Percentage of ill or injured Population who Consulted a Health Care Provider by age Sex, Place of Residence and region. Respondents in Puntland reporting a (non-chronic) illness or injury during the month preceding the survey were then asked whether they had sought a health consultation. Figure 4.5 shows that among the respondents of Puntland who reported sickness or injury, 38.5 percent had sought consultation from pharmacies, 24.3 percent sought consultation from public health centers, 16.1 percent from public hospitals, 10.9 percent from private hospitals and 8.2 percent from private clinics. By place of residence, urban and rural residents consult more with pharmacies, (43.1 percent and 35.2 percent, respectively. while more than half of nomads in Puntland consult with public hospitals (53.2 percent). Additionally, the results show that consulting with public health centers, private clinics and private hospitals were higher amongst females compared with males, while males consulted more with pharmacies (47.2 percent males to 30.4 percent females) and public hospitals (19.8 percent males to 12.7 percent females).



## 4.6 Reasons for not using medical services

Table 4.6 below presents the main barriers for ill and injured individuals in Puntland from utilizing medical services. Lack of affordability is the most common reason at 37.5 percent. Other barriers include the absence of a doctor or nurse (21.1 percent) and perceiving illness as minor (14.7 percent). By gender, there is a higher percentage of females who cannot afford medical services (53 percent to 20.8 percent males), a higher rate of females perceive illness as minor (20.5 percent to 8.4 percent males), and consider the travel too difficult or costly (9.2 percent females to 0 percent males). By contrast, more males reported the absence of a medical facility (24.6 percent males to 0.5 percent females), the absence of a doctor or nurse (34.6 percent males to 8.5 percent females), and the absence of a proper service (7 percent males to 1.3 percent females).

**Figure 4.6** Reasons for not using medical services by sex.

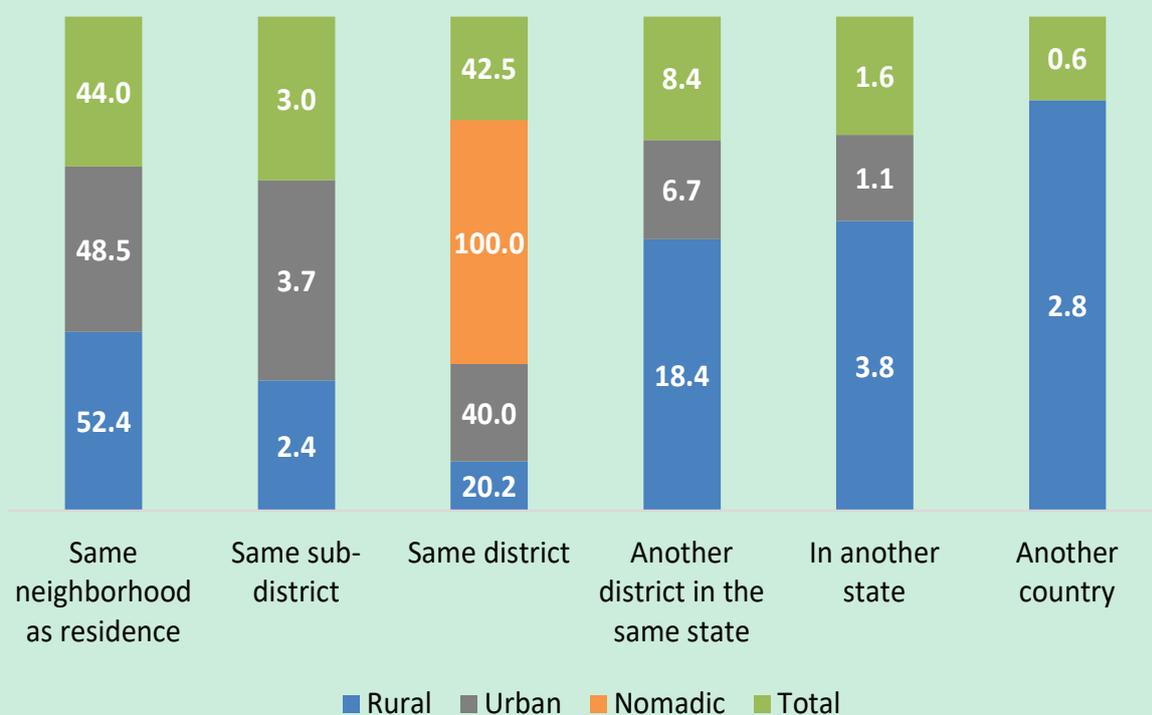


Affordability and considering illness as a minor are the primary reasons in Puntland for not seeking medical services for urban (63.0 percent and 23.4 percent) and rural residents (39.6 percent and 20.0 percent) respectively. Approximately 61.2 percent of nomads choose not to seek medical services primarily because of the absence of doctors or nurses, followed by a lack of medical facilities, which accounts for 29.9 percent.

## 4.7 Health facility locations

Overall, 44 percent of health facilities are located in the same neighborhood as residents and 42.5 percent in the same district as residents in Puntland. Meanwhile, a lower rate of facilities located in another district in the same state (8.4 percent), 3 percent in the same sub-district, and 1.6 percent in another state. By place of residence, more than half of residents in rural areas have access to health facilities located in the same neighborhood as a residence (52.4 percent) while all nomads have access to health facilities located in the same district as a residence (100 percent). In urban areas, about half of health facilities are located in the same neighborhood (48.5 percent) and same district (40 percent).

**Figure 4.7** Health facility locations by place residency



By gender, female residents have better access to health facilities in the same district (48.3 percent females to 36.2 percent males) and another district in the same state (11.7 percent females to 4.8 percent males). While male residents have more access to health facilities in the same neighborhood as residents than females (53.2 percent males to 35.5 percent for females).

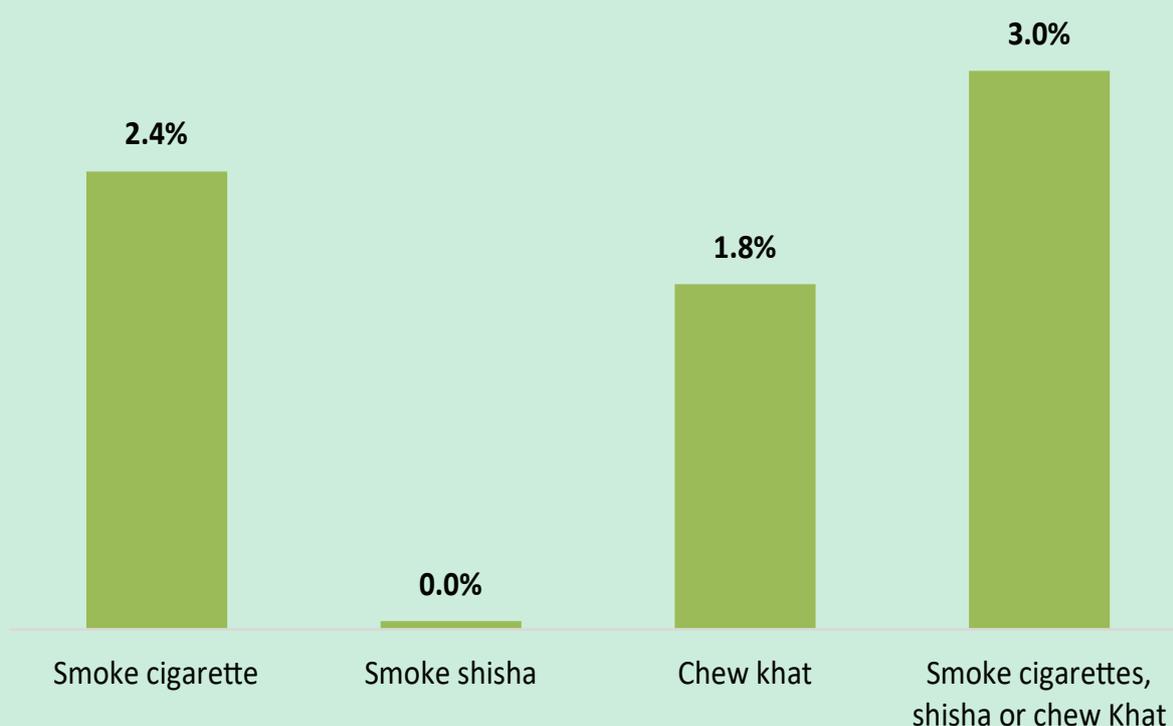
In regional terms, Health facilities located same neighborhood as residents and same district are the most health facilities that people in Bari (50.1 percent), Mudug (48.5 percent), and Nugal (44.5) seek medical service. In Sanaag, the health facilities where people seek health services are scattered throughout other districts in the same state (40.1 percent), same district (19.7 percent), same neighborhood as residence (16.1 percent), and same sub-district (14.2 percent). On the other hand, health facilities in another district in the same state (64.4 percent), same district (15.7 percent), and those in another state (12.3 percent) are the common location population in Sool seek medical services (see table 4.7 in appendix 3 of this report).

## 4.8 Cigarette and shisha smoking

Figure 4.8 presents the proportion of individuals in Puntland who smoke cigarettes, shisha and chew khat. Generally, as little as 2.4 percent smoke cigarettes, 1.8 percent reported chewing khat, none reported smoking shisha, whereas 3.0 percent of the population reported consume both cigarette and khat. Male reported consuming any of the two account for 6.5 percent of the male population. Smoking cigarettes and khat chewing begin at the early age of 15-19 years with chewing khat peaking at 35-39 years and smoking cigarettes peaking at 40-44 years (see in table 4.8 at the appendix 3 of this report).

**Figure 4.8**

Percentage of adults (15+) who smoke cigarettes, shisha, or chew khat.

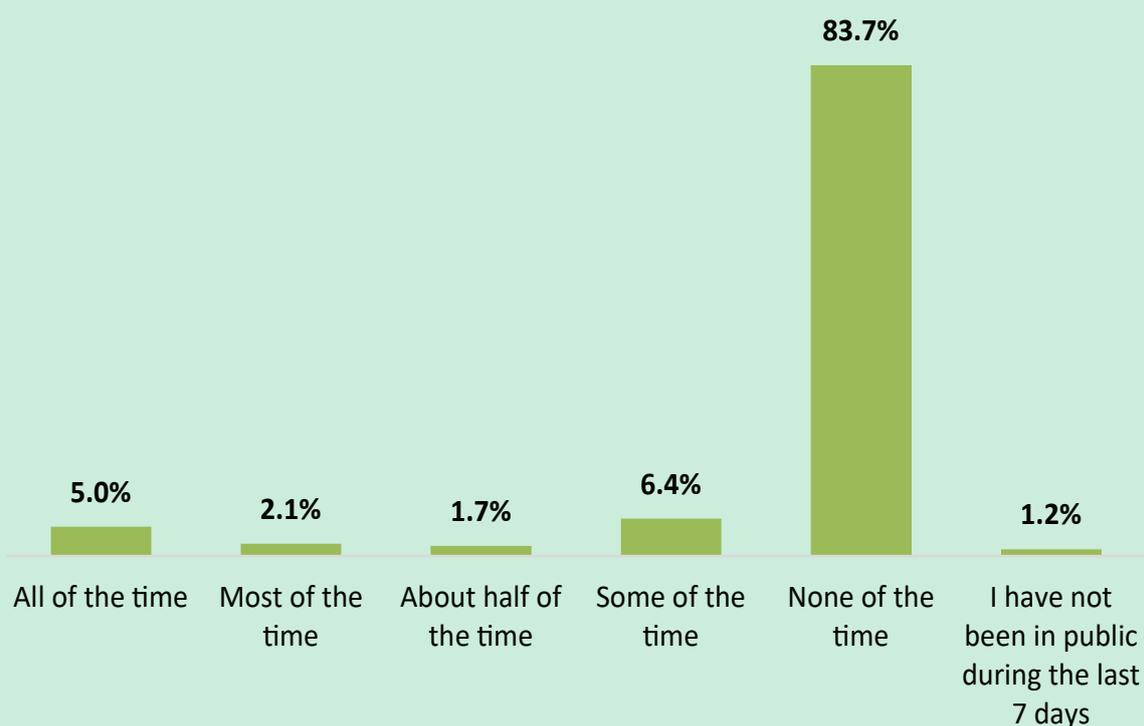


## 4.9 Mask-wearing and COVID-19 vaccination status

Table 4.9 presents the percentage of the adult population in Puntland who wear masks as well as their vaccination status during the period of the survey. There is no significant gender difference with regard to wearing masks. However, urban residents tend to wear masks more than those living in other types of residences.

Figure 4.9 shows Most (83.7 percent) of the adult (15+) population in Puntland have not worn a mask in the past 7 days and only 8.8 percent have received at least one COVID-19 vaccination dose. There is a slight difference in vaccination rates by place of residence, whereby slightly more nomads have received at least one dose compared to rural and urban residents. By gender, male residents register higher vaccination rates compared to female residents (9.2 percent of male to 8.5 percent of female have received at least one COVID-19 vaccination dose).

**Figure 4.9** Mask wearing and Covid-19 vaccination status



## Appendix 3: Chapter Four Tables

**Table 4.1**

**Health status**  
**Percentage of population by health status**

Background Characteristics		Prevalence of disabled persons	Prevalence of chronic illness	Suffered from an accident or other illness
Age	0-4	8.8	1.1	1.5
	5-9	4.1	1.4	1.1
	10-14	3.5	1.2	0.9
	15-19	4.2	2.7	0.3
	20-24	3.6	3.1	1.3
	25-29	4.0	5.3	1.1
	30-34	4.9	7.0	1.6
	35-39	10.2	6.9	2.4
	40-44	11.3	11.5	1.3
	45-49	14.0	16.6	2.2
	50-54	19.5	17.8	4.0
	55-59	35.6	16.1	0.4
	60-64	31.0	15.9	2.5
	65-69	46.0	26.9	3.2
	70-74	64.3	30.1	4.9
	75-79	79.0	35.9	4.7
	80+	73.0	25.6	2.4
Place of residence	Rural	10.1	5.3	1.1
	Urban	7.9	5.5	1.6
	Nomadic	7.9	2.4	1.0
REGION	Bari	9.2	5.2	2.6
	Mudug	5.1	2.0	0.4
	Nugaal	8.3	4.6	0.8
	Sanaag	9.0	6.5	0.9
	Sool	13.4	5.1	2.0
	Sex	Male	7.7	3.8
	Female	9.1	5.2	1.4
	Total	8.4	4.5	1.3

**Table 4.2**

**Distribution of the population for each type of disability**  
**Prevalence of population who suffer from specific types of disabilities,**  
**by Background characteristics**

Background Characteristics		Sight	Hearing	Mobility	Remembering	Self-caring	Communication
Sex	Male	37.8	19.9	43.6	21.3	36.0	23.5
	Female	44.6	33.0	51.6	25.7	30.8	21.5
Age	0-4	10.8	8.8	28.6	27.6	76.0	46.3
	5-9	27.5	29.0	13.8	10.1	32.6	23.0
	10-14	34.5	34.7	41.8	23.7	37.9	24.9
	15-19	21.1	19.1	34.7	24.6	14.9	9.5
	20-24	51.7	23.8	26.5	19.0	12.6	23.2
	25-29	15.8	36.0	32.8	16.3	20.3	20.1
	30-34	31.8	35.0	34.4	20.9	17.5	19.5
	35-39	42.6	20.8	40.7	13.2	3.2	5.6
	40-44	44.6	20.4	36.0	8.4	4.9	8.6
	45-49	60.0	27.7	54.4	19.3	6.4	6.5
	50-54	29.3	18.8	70.8	16.3	10.1	7.1
	55-59	65.0	39.9	66.2	18.1	14.3	21.3
	60-64	58.1	24.4	71.8	26.7	19.8	7.7
	65-69	55.7	28.2	64.1	26.4	23.0	5.6
	70-74	78.8	37.8	69.8	20.3	21.5	14.0
75-79	80.3	29.6	88.0	45.4	27.3	15.5	
80+	75.8	62.4	86.0	55.9	62.2	43.1	
Place of residence	Rural	45.5	25.7	51.1	22.3	36.7	19.7
	Urban	42.9	26.0	47.6	26.2	29.0	20.9
	Nomadic	35.3	31.0	45.5	21.4	35.5	27.7
REGION	Bari	44.5	32.6	54.2	24.5	27.6	17.1
	Mudug	46.7	22.1	47.8	19.7	12.6	9.3
	Nugaal	26.3	26.1	44.5	38.4	53.1	47.2
	Sanaag	56.9	37.8	54.3	22.3	18.9	20.7
	Sool	27.3	12.6	34.7	16.9	59.0	24.7
	Total	41.6	27.3	48.1	23.8	33.0	22.4

**Table 4.3** Distribution of the population by type of chronic illness  
Percentage distribution of the population by type of chronic illness

Age	Diabetes	High blood pressure	Joint inflammation	Cancer	TB (tuberculosis)	Cardiac / heart	Respiratory disease (asthma)	Stomach/intestinal ulcer	Chronic kidney disease	Anemia	mental illness	Hepatitis (specify)	Other
0-4	0.0	3.5	15.1	6.3	6.8	0.0	12.6	6.9	4.6	1.3	32.5	0.0	10.5
5-9	5.2	5.4	1.5	0.0	5.1	0.0	11.7	11.4	16.9	5.7	8.1	5.3	23.7
10-14	11.1	0.0	2.4	1.9	0.0	0.0	5.6	2.6	13.6	16.4	0.0	2.6	43.7
15-19	0.0	0.0	3.0	0.0	0.0	2.3	13.4	0.0	1.3	8.1	28.8	19.9	23.2
20-24	4.2	12.6	5.3	0.0	3.5	1.2	0.0	0.9	12.8	11.2	18.8	4.7	24.9
25-29	8.6	12.6	0.0	0.0	0.0	3.2	0.0	2.3	26.1	6.2	19.4	4.3	17.3
30-34	13.6	13.9	4.0	0.0	2.1	5.2	2.0	2.7	17.1	4.3	2.5	8.1	24.4
35-39	15.6	20.1	2.6	0.0	0.0	4.0	8.4	3.7	12.0	11.7	3.5	0.0	18.5
40-44	11.5	16.3	2.8	0.0	0.0	2.2	0.0	2.7	29.1	4.4	8.0	1.9	21.1
45-49	14.3	32.8	4.0	0.0	3.1	8.5	5.1	0.0	9.2	0.4	0.5	0.0	22.1
50-54	17.2	38.7	10.7	0.0	0.6	3.8	2.2	0.6	2.4	2.0	1.5	2.8	17.7
55-59	33.6	33.5	0.0	0.0	0.0	0.0	2.2	4.3	0.0	7.6	0.0	5.5	13.4
60-64	28.2	45.2	10.2	0.0	1.2	0.7	4.4	4.6	3.9	0.0	0.0	0.0	1.6
65-69	28.0	34.2	15.7	0.0	0.0	0.0	0.0	3.3	4.2	0.0	6.1	7.8	0.8
70-74	14.1	38.2	10.3	0.0	0.0	0.0	5.9	1.8	14.3	0.0	1.0	0.0	14.3
75-79	9.2	75.6	4.3	0.0	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
80+	4.9	51.8	6.9	1.3	0.0	0.9	0.0	9.0	1.4	0.7	2.9	0.8	19.5
Rural	11.1	29.2	5.0	0.0	0.7	3.9	3.6	4.0	12.5	2.9	6.4	2.8	17.8
Urban	16.3	24.7	6.2	0.6	1.9	2.6	4.2	3.4	9.8	6.6	5.7	2.5	15.6
Nomadic	1.4	12.4	3.6	0.5	0.0	0.0	5.8	1.1	14.3	0.5	17.8	10.7	31.9
Bari	13.1	20.4	5.2	0.0	1.7	3.8	6.3	1.4	5.9	10.9	10.9	0.0	20.4
Mudug	17.6	19.3	7.0	0.0	4.4	1.6	6.5	0.0	5.8	2.4	11.0	3.6	20.8
Nugaal	17.3	26.7	8.0	2.3	1.1	1.2	4.3	3.7	12.7	3.0	8.1	1.4	10.4
Sanaag	7.6	26.5	4.9	0.2	0.0	0.3	0.7	6.0	19.8	1.3	4.2	7.0	21.4
Sool	12.1	29.0	3.2	0.0	0.4	6.9	5.4	3.9	8.3	0.9	5.0	8.7	16.3
Total	12.5	24.1	5.5	0.4	1.3	2.6	4.3	3.2	11.3	4.6	7.8	3.8	18.7
Male	19.7	23.2	5.5	0.2	2.2	1.8	3.4	3.1	10.6	2.1	10.2	2.5	15.4
Female	7.6	24.8	5.4	0.5	0.6	3.1	4.9	3.3	11.7	6.2	6.1	4.7	20.9
Total	12.5	24.1	5.5	0.4	1.3	2.6	4.3	3.2	11.3	4.6	7.8	3.8	18.7

**Table 4.4** Distribution of support sources for people with chronic diseases, disabilities, or injuries

Background Characteristics	Cash or in kind transfer from the social welfare fund	Support from the disability fund (cash or in-kind)	Educational/ Vocational training through an NGO	Educational/ Vocational training through a government program	Free provision of health service, medicines or equipment through an NGO	FREE provision of health service, medicines or equipment through government program	Cash or In-Kind from relatives' family/ friends	Cash or in kind from charity and kind people	Received any kind of support
<b>Age</b>									
0-4	0.0	38.5	0.0	0.0	0.0	14.0	30.5	17.0	22.0
5-9	36.6	0.0	0.0	0.0	0.0	0.0	0.0	63.4	4.1
10-14	19.2	0.0	37.4	0.0	0.0	37.4	43.5	0.0	9.9
15-19	0.0	0.0	0.0	0.0	47.1	0.0	52.9	0.0	4.0
20-24	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	5.6
25-29	19.8	0.0	0.0	0.0	13.2	0.0	67.0	0.0	27.2
30-34	20.0	0.0	14.9	0.0	15.5	0.0	49.6	0.0	11.0
35-39	66.0	26.4	26.4	26.4	33.8	26.4	53.0	26.4	8.4
40-44	0.0	10.0	0.0	0.0	14.2	14.9	60.9	0.0	13.2
45-49	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	8.7
50-54	13.1	0.0	0.0	0.0	0.0	0.0	86.9	0.0	12.3
55-59	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	6.7
60-64	24.5	31.0	13.7	0.0	0.0	0.0	75.5	0.0	11.5
65-69	0.0	0.0	0.0	0.0	0.0	14.3	85.7	19.5	32.6
70-74	7.0	0.0	0.0	0.0	0.0	0.0	93.0	0.0	11.6
75-79	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	2.4
80+	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	13.8
<b>Place of residence</b>									
Rural	2.1	9.7	0.0	0.0	1.1	0.0	87.1	5.8	12.5
Urban	18.6	7.4	8.0	2.2	8.7	11.4	59.5	6.7	12
<b>REGION</b>									
Nomadic	6.1	0.0	0.0	0.0	16.1	0.0	77.8	0.0	8.7
Bari	15.6	0.0	4.1	0.0	5.6	4.1	70.7	0.0	10.1
Mudug	7.0	29.1	0.0	0.0	0.0	20.8	24.1	19.0	13.7
Nugaal	17.3	17.5	18.9	6.7	20.9	14.2	67.8	6.7	14.4
Sanaag	19.3	0.0	0.0	0.0	0.0	0.0	80.7	0.0	2.3
Sool	7.4	0.0	0.0	0.0	5.3	0.0	87.3	5.1	29.7
<b>Sex</b>									
Male	10.2	2.4	5.2	0.0	2.6	12.4	69.3	3.1	12.3
Female	13.5	10.9	4.1	2.2	10.7	2.2	70.7	7.6	11.1
Total	12.1	7.3	4.6	1.2	7.2	6.6	70.1	5.7	11.6

**Table 4.5** Percentage of ill or Injured Population who Consulted a Health Care Provider by Age Sex and Place of Residence

Age	Public health center / health unit	Private clinic	Public hospital	Private hospital	Pharmacy	Private consultation of health professional	Traditional health practitioner	Outside of Somalia
0-4	46.2	1.2	18.1	0.0	34.5	0.0	0.0	0.0
5-9	5.2	0.0	27.8	0.0	67.1	0.0	0.0	0.0
10-14	7.0	11.1	0.0	8.8	64.9	0.0	3.8	4.4
15-19	19.1	28.4	52.6	0.0	0.0	0.0	0.0	0.0
20-24	29.5	11.2	0.0	33.2	26.0	0.0	0.0	0.0
25-29	8.0	27.4	11.8	26.4	26.4	0.0	0.0	0.0
30-34	16.2	42.9	0.0	41.0	0.0	0.0	0.0	0.0
35-39	14.2	27.5	20.4	0.0	14.2	23.6	0.0	0.0
40-44	0.0	18.0	64.2	0.0	17.8	0.0	0.0	0.0
45-49	0.0	23.0	0.0	77.0	0.0	0.0	0.0	0.0
50-54	44.1	0.0	4.6	0.0	51.2	0.0	0.0	0.0
55-59	56.2	0.0	0.0	43.8	0.0	0.0	0.0	0.0
60-64	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
65-69	58.0	0.0	0.0	42.0	0.0	0.0	0.0	0.0
70-74	52.4	0.0	0.0	47.6	0.0	0.0	0.0	0.0
75-79	0.0	0.0	0.0	56.6	43.4	0.0	0.0	0.0
80+	75.6	0.0	0.0	0.0	24.4	0.0	0.0	0.0
Rural	32.5	1.2	15.7	10.3	35.2	0.0	2.4	2.8
Urban	20.8	11.7	10.3	12.8	43.1	1.4	0.0	0.0
Nomadic	31.2	0.0	53.2	0.0	15.6	0.0	0.0	0.0
Bari	18.4	3.0	12.8	8.1	55.3	1.5	0.0	0.9
Mudug	40.2	5.5	37.9	12.6	3.8	0.0	0.0	0.0
Nugaal	19.7	9.8	25.1	0.0	39.6	0.0	5.8	0.0
Sanaag	16.1	44.5	0.0	39.4	0.0	0.0	0.0	0.0
Sool	59.4	19.4	3.7	13.6	3.8	0.0	0.0	0.0
Total	24.3	8.2	16.1	10.9	38.5	0.9	0.5	0.6
Male	16.3	5.8	19.8	6.7	47.2	2.0	1.0	1.2
Female	31.6	10.5	12.7	14.8	30.4	0.0	0.0	0.0
Total	24.3	8.2	16.1	10.9	38.5	0.9	0.5	0.6

**Table 4.6** Percentage of ill or injured population and reasons not to use medical care by background characteristics

		Can't Affordability	Travelling Cost	Absence of female health professionals	No doctor/ nurse	No medical facility	Illness was minor	No proper service	Social and cultural reasons	Other (specify)
Sex	Male	20.8	0.0	3.9	34.6	24.6	8.4	7.0	0.0	0.6
	Female	53.0	9.2	3.4	8.5	0.5	20.5	1.3	0.0	3.6
Place of residence	Rural	39.6	12.2	9.4	2.0	8.5	20.0	7.2	0.0	1.1
	Urban	63.0	3.8	0.0	0.0	0.0	23.4	5.4	0.0	4.4
	Nomadic	4.1	0.6	4.1	61.2	29.9	0.0	0.0	0.0	0.0
	Total	37.5	4.7	3.7	21.1	12.1	14.7	4.0	0.0	2.1
	REGION									
	Bari	30.5	7.0	0.0	11.0	28.1	17.7	5.8	0.0	0.0
	Mudug	51.8	0.0	0.0	0.0	0.0	48.2	0.0	0.0	0.0
	Nugaal	67.5	4.6	0.0	0.0	0.0	20.8	7.1	0.0	0.0
	Sanaag	53.4	7.6	8.1	0.0	8.1	10.8	3.7	0.0	8.4
	Sool	19.7	0.0	6.8	61.8	1.0	8.7	1.0	0.0	1.0
	Total	37.5	4.7	3.7	21.1	12.1	14.7	4.0	0.0	2.1

**Table 4.7** Health facility location

		Same neighborhood as residence	Same sub-district	Same district	Another district in the same state	In another state	Another country
Sex	Male	53.2	2.5	36.2	4.8	2.1	1.2
	Female	35.5	3.5	48.3	11.7	1.1	0.0
Place of residence	Rural	52.4	2.4	20.2	18.4	3.8	2.8
	Urban	48.5	3.7	40.0	6.7	1.1	0.0
	Nomad	0.0	0.0	100.0	0.0	0.0	0.0
	Total	44.0	3.0	42.5	8.4	1.6	0.6
	REGION						
	Bari	50.1	0.0	49.0	0.0	0.0	0.9
	Mudug	48.5	9.0	35.1	7.4	0.0	0.0
	Nugaal	44.5	5.8	49.6	0.0	0.0	0.0
	Sanaag	16.1	14.2	19.7	40.1	9.9	0.0
	Sool	7.5	0.0	15.7	64.4	12.3	0.0
	Total	44.0	3.0	42.5	8.4	1.6	0.6

**Table 4.8**

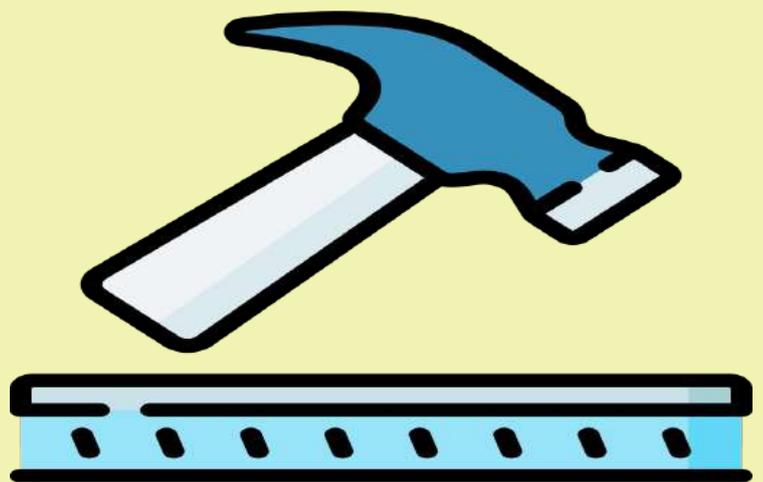
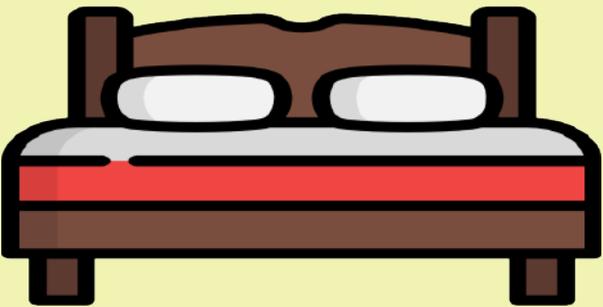
**Smoking and khat chewing.  
Percentage of adults (15+) who smoke cigarettes,  
shisha or chew khat by background characteristics**

		Smoke cigarette	Smoke shisha	Chew khat	Smoke cigarettes, shisha or chew Khat
<b>Sex</b>	Male	5.4	0.0	4.1	6.5
	Female	0.0	0.0	0.0	0.1
<b>Age</b>	15-19	0.5	0.0	0.4	0.5
	20-24	2.0	0.0	1.4	2.3
	25-29	3.0	0.2	1.4	3.7
	30-34	2.4	0.1	2.0	3.3
	35-39	5.2	0.0	5.0	6.5
	40-44	6.4	0.0	4.4	7.1
	45-49	2.7	0.0	2.4	3.4
	50-54	3.4	0.0	2.7	4.1
	55-59	2.6	0.4	1.8	4.3
	60-64	1.8	0.0	0.8	1.8
	65-69	2.1	0.0	0.8	2.1
	70-74	0.8	0.0	2.6	3.4
	75-79	0.0	0.0	0.0	0.0
	80+	0.0	0.0	0.0	0.0
<b>Place of residence</b>	Rural	3.0	0.0	2.1	3.8
	Urban	1.8	0.1	1.4	2.3
	Nomadic	3.1	0.0	2.4	3.5
	Total	2.4	0.0	1.8	3.0
<b>REGION</b>	Bari	1.7	0.1	0.9	1.9
	Mudug	2.1	0.0	1.5	2.5
	Nugaal	1.0	0.2	1.1	1.8
	Sanaag	3.0	0.0	3.4	4.1
	Sool	5.3	0.0	3.0	5.8
	Total	2.4	0.0	1.8	3.0

**Table 4.9 Mask wearing and Covid-19 vaccination status**

		All of the time	Most of the time	About half of the time	Some of the time	None of the time	I have not been in public during the last 7 days	Received at least one dose	Received two doses
<b>Sex</b>	Male	4.6	1.7	1.7	6.1	85.6	0.4	9.2	7.2
	Female	5.4	2.4	1.7	6.6	82.1	1.8	8.5	5.8
<b>Age</b>	15-19	6.0	3.1	2.4	7.5	80.6	0.4	4.2	3.0
	20-24	5.3	3.2	3.4	6.7	80.0	1.4	6.6	4.9
	25-29	4.6	2.2	1.9	7.8	81.9	1.6	10.5	7.7
	30-34	4.9	1.4	1.3	6.2	85.0	1.2	8.0	5.8
	35-39	5.3	2.1	0.4	5.5	85.9	0.8	7.8	5.7
	40-44	4.5	1.0	0.6	6.2	86.9	0.8	9.4	6.4
	45-49	4.8	1.5	1.6	5.3	83.9	2.9	14.9	10.1
	50-54	3.9	1.8	1.6	8.4	84.0	0.3	12.0	8.2
	55-59	6.5	1.1	0.0	4.4	88.0	0.0	15.9	13.3
	60-64	4.4	0.8	1.9	2.3	89.0	1.7	6.5	6.1
	65-69	3.6	5.3	0.0	9.5	79.9	1.6	14.0	10.0
	70-74	7.6	0.7	0.6	5.6	84.6	1.0	17.4	14.6
	75-79	0.0	0.0	2.8	6.2	91.0	0.0	6.6	4.0
	80+	4.5	0.6	1.8	3.4	87.5	2.3	10.2	5.1
<b>Place of residence</b>	Rural	2.9	0.5	0.6	5.3	90.2	0.4	9.0	7.2
	Urban	7.9	3.2	3.3	10.0	73.9	1.7	8.5	7.0
	Nomadic	1.8	1.5	0.0	1.2	94.5	1.0	9.3	4.9
	Total	5.0	2.1	1.7	6.4	83.7	1.2	8.8	6.4
<b>REGION</b>	Bari	1.2	1.0	1.9	4.7	89.0	2.1	4.4	2.9
	Mudug	0.7	1.1	0.8	5.8	90.5	1.1	1.4	1.2
	Nugaal	28.0	3.2	2.3	8.0	57.6	0.9	4.9	4.1
	Sanaag	1.6	3.4	2.5	8.9	83.1	0.5	23.4	16.2
	Sool	1.6	2.7	1.0	5.1	88.9	0.7	12.2	9.9
	Total	5.0	2.1	1.7	6.4	83.7	1.2	8.8	6.4

# HOUSE DWELLINGS AND OWNERSHIP OF DURABLE GOODS



## House ownership

**51.1%**  
Ownership

**33.2%**  
Rent

## Households durable goods

**76.2%**  
Blankets

**64.2%**  
Non Smart  
Mobile phones

**64.1%**  
mattresses  
without beds

**45.0%**  
mortar and  
pestle

**39.0%**  
Chairs

**36.6%**  
Beds

**35.7%**  
Smart phones

**32.1%**  
Tables

**23.8%**  
Axe

**16.8%**  
Water tanks

**15.5%**  
Solar Panels

**11.5%**  
Fans

**9.9%**  
Refrigerators

**8.9%**  
Televisions

**8.4%**  
Washing  
Machine

**3.2%**  
Computer/laptop

**2.3%**  
Motor cycle

**2.1%**  
Private Car

## Households sleeping rooms

**47.8%**  
Single Room

**52.2%**  
More than one Room

## Kitchen/cooking place ownership

**47.8%**  
Overall

**69.5%**  
Urban

**59.4%**  
Rural

**13.1%**  
Nomadic

## Popular type of housing using Villa



**58.2%**  
Urban

**35.4%**  
Rural

## Nomadic types of housing



**46.8%**  
Traditional  
Somali House

**44.2%**  
Tents

## Main floor building materials

**55.5%**  
Cement

**25%**  
Earth/sand

**13.5%**  
Tiles

## Main walls building materials

**47.9%**  
Stones

**21.0%**  
cement bricks

**12.0%**  
Grass

## Main roofs building materials

**72.0%**  
Iron sheets

**11.2%**  
Plastic bags

**6.7%**  
Grass

5

Chapter 5

HOUSE DWELLINGS AND OWNERSHIP OF DURABLE GOODS

5.1 Introduction

The analysis of housing characteristics discussed in this chapter provides information on the construction material of the main dwelling units, the type of tenure, the ownership status of the dwelling, the number of sleeping rooms, and the ownership of durable goods. The findings presented are important in assessing the impact of government policies and development initiatives. Further, the information will be key in monitoring progress toward the achievement of the Sustainable Development Goal (SDG) <sup>1</sup>.

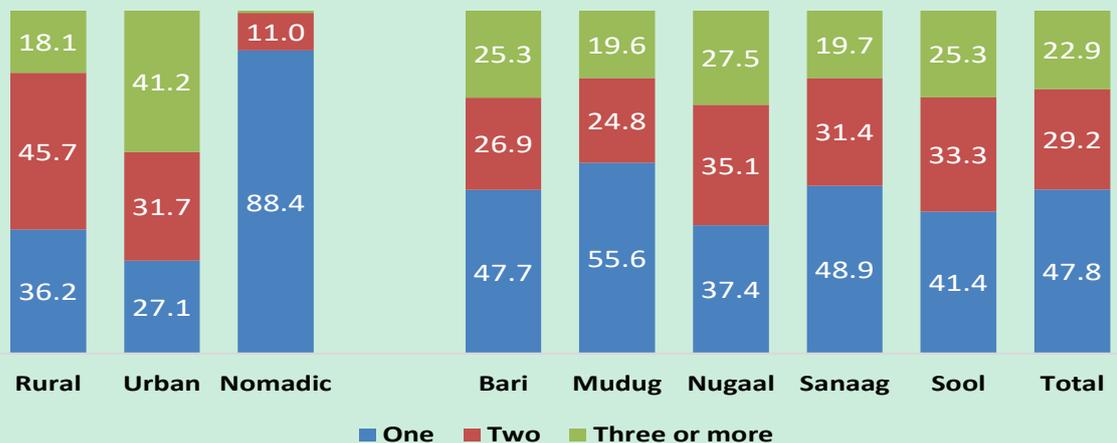
5.2 Housing Dwellings

About 47.8 percent of Puntland households live in a house of only one single sleeping room whereas the rest 52.2 percent stay in a house that contains at least more than one sleeping room. The number of rooms used for sleeping varies between places of residence. Urban and rural dwellings commonly have more than one room for sleeping purposes, 72.9 percent, and 63.8 percent respectively. In fact, urban dwellings more often have three or more rooms at 41.2 percent. In contrast, nomadic dwellings commonly have one sleeping room (88.4 percent), as shown in Figure 5.1.

From a regional perspective, Mudug has the highest percentage of households living in a single sleeping room at 55.6%, while Nugaal has the lowest at 37.4%. Conversely, Nugaal has the highest percentage of households with more than one sleeping room at 62.6%, followed by Sool (58.6%), Bari (52.2%), and Sanaag (51.1%). Mudug has the lowest percentage of households with more than one room at 44.4%.

Figure 5.1

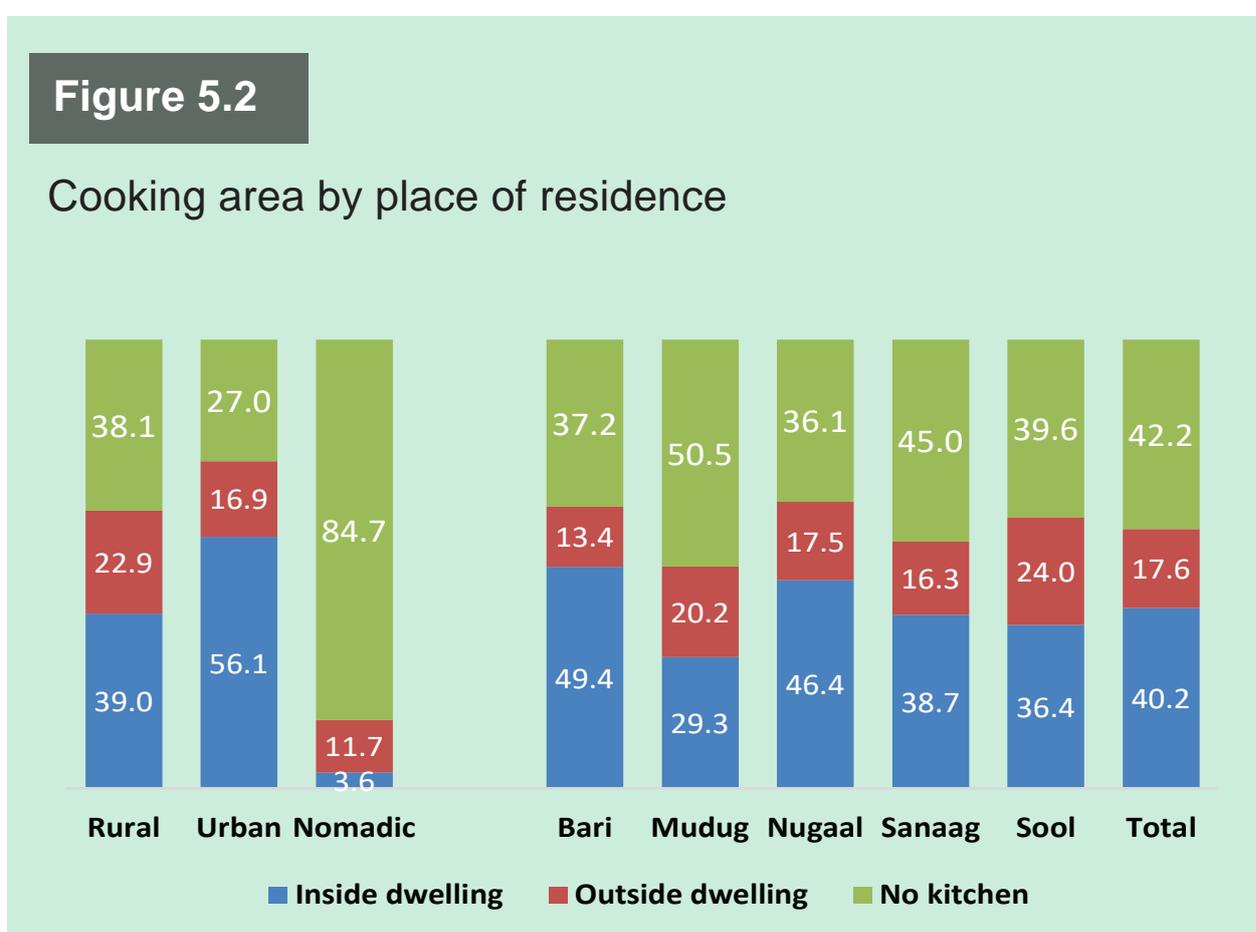
Number of sleeping rooms by place of residence and by region.



<sup>1</sup> Goal 1: End poverty in all its forms everywhere.

Figure 5.2 shows that 57.8 percent of households have their own cooking place either inside or outside their building. A cooking area is available to most urban (73.0 percent) and rural dwellings (61.9 percent). The figure also illustrates that 56.1 percent of urban and 39.0 percent of rural dwellings have a kitchen located inside. In nomadic residence types, 15.3 percent of dwellings have a dedicated area for cooking of which 3.6 percent are located inside the dwelling.

The figure 5.2 further demonstrates that the Mudug region has the highest percentage of households without a kitchen at 50.5 percent. This is followed by Sanaag at 45.0 percent, Sool at 39.6 percent, and Bari and Nugaal at 37.2 percent and 36.1 percent, respectively.



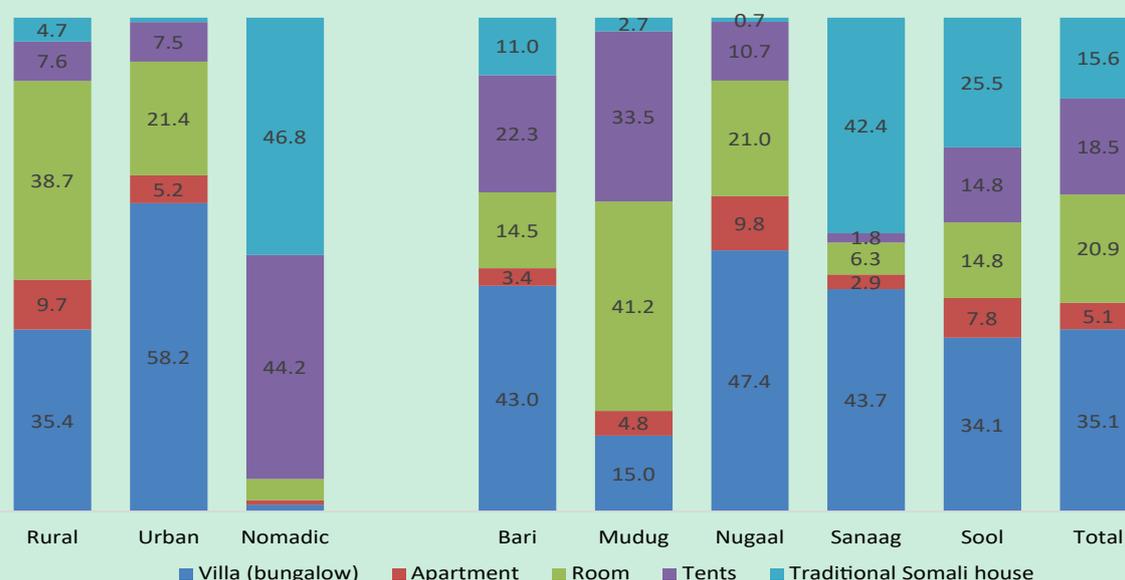
### 5.3 Dwelling Construction Materials of Floors, Walls and Roofs

Table 5.1 presents the percentage of housing dwelling types and construction materials used for the different dimensions of the building structures by place of residence and by region in Puntland. Overall, 35.1 percent of households in Puntland reside in villas (bungalows), with an additional 20.9 percent living in separate individual rooms or single rooms within villas. Tenants make up 18.5 percent of households, while 15.6 percent live in traditional Somali houses. In urban areas, villas (or bungalows) are a common dwelling type, accounting for 58.2 percent of households. In rural areas, they are less common, with 35.4 percent of households residing in villas. In contrast, traditional Somali houses and tents are prevalent in nomadic areas, representing 46.8 percent and 44.2 percent of households, respectively. Additionally, it's worth noting that less than two-fifths (38.7 percent) of rural households occupy dwellings with only a single room.

In terms of regional distribution, Nugal, Bari, and Sanaag have the highest percentage of households living in villas (bungalows), with rates of 47.4 percent, 43.7 percent, and 43.0 percent, respectively. Sool and Mudug have lower rates in this category, at 34.1 percent and 15.0 percent, respectively. Households living in individual rooms are more common in Mudug (41.2 percent) and Nugal (21.0 percent), while Sool and Bari at 14.8 percent and 14.5 percent respectively. Tenants are more prevalent in Mudug and Bari regions, at 33.5 percent and 22.3 percent, respectively. The traditional Somali house type is most common in Sanaag and Sool, with rates of 42.4 percent and 25.5 percent, respectively, compared to other regions where the percentages are much lower.

**Figure 5.3**

Household dwelling type by place of residence and by region



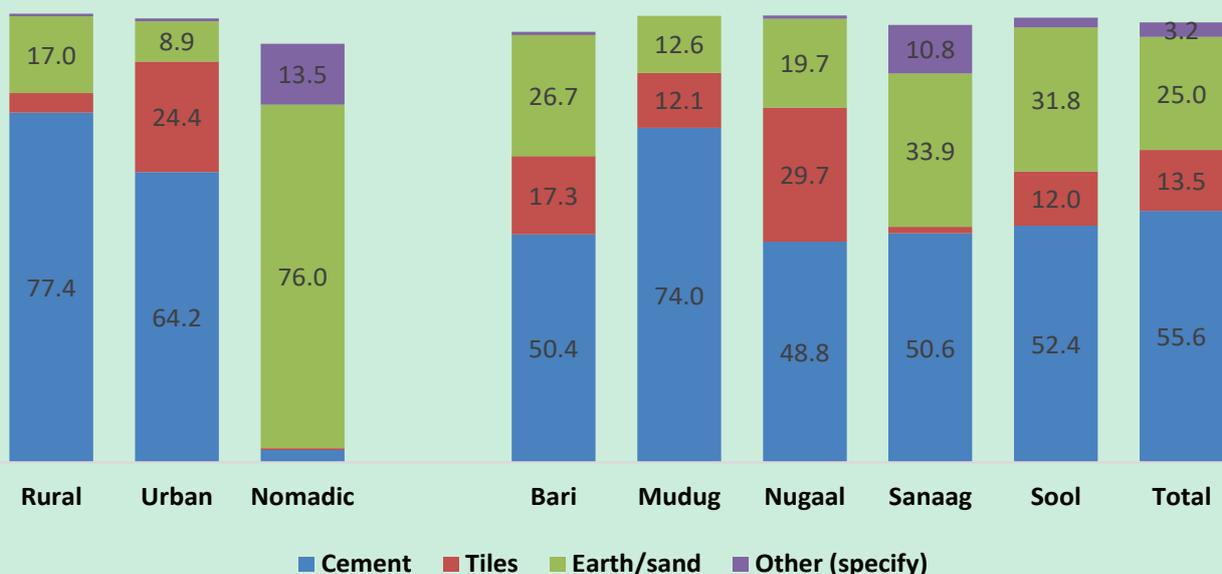
As figure 5.4 illustrates, cement is the main floor building material used in Puntland at 55.6 percent followed by Earth/sand stuff and tiles at 25 percent and 13.5 percent respectively. There are significant variations in the usage of those materials regarding the residency area. Cement is the main building floor material in rural and urban areas is (77.4 percent and 64.2 percent, respectively). While 76.0 percent of nomadic dwellings predominantly use earth/sand as do 17.0 percent of rural dwellings. Tiles are used in 24.4 percent of urban dwellings floors.

In terms of regional differences, cement is the predominant floor building material across all regions. Nevertheless, there are significant variations in regard the components of floor building materials among different regions. For instance, in Mudug, 74 percent of households use cement for floor construction, with nearly equal percentages opting for earth/sand (12.6 percent) and tiles (12.1 percent). Tile usage is most prevalent in Nugal and Bari regions, at 29.7 percent and 17.3 percent, respectively. Conversely, tile usage is less common in Sanaag, likely due to the colder climate of the region.

Earth/sand for floor building material is common in Sanaag and Sool, accounting for 33.9 percent and 31.8 percent, respectively, surpassing other regions. Bari and Nugal also have relatively high earth/sand usage at 26.7 percent and 19.7 percent, respectively.

**Figure 5.4**

Main building material of the floor by type of residence.

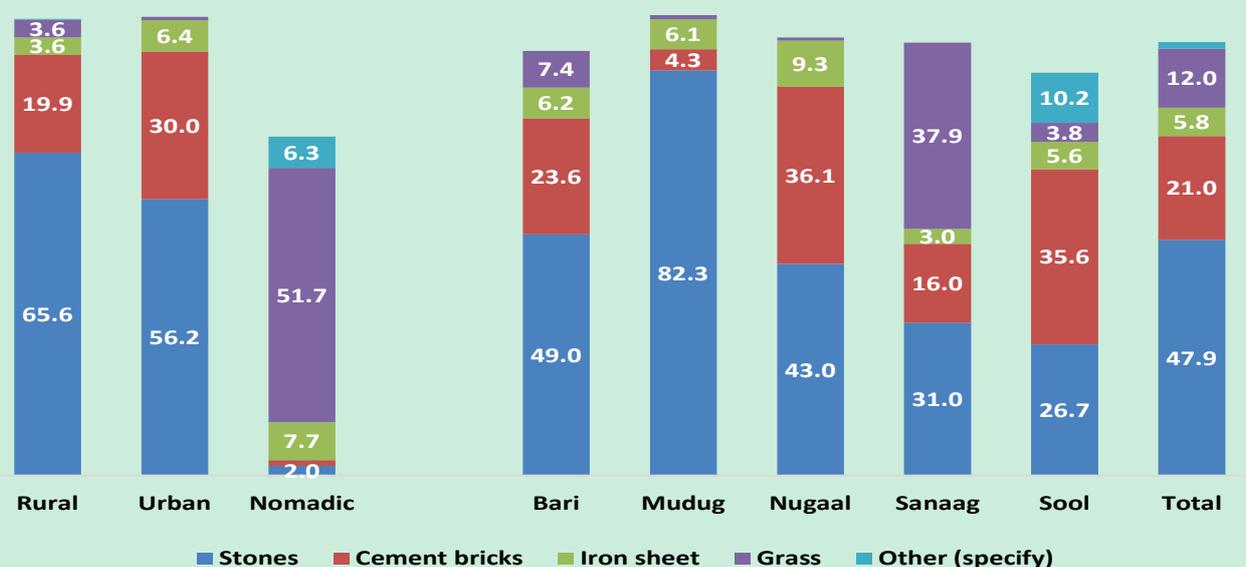


Approximately 48 percent of households in Puntland use stones as their primary material for constructing building walls, followed by cement bricks at 21 percent and grass materials at 12 percent. Figure 5.5 illustrates significant variations in material usage based on household residency area. Stones are the predominant wall material in both rural and urban areas, with usage rates of 65.6 percent and 56.2 percent, respectively. Cement bricks are also used in both urban (30 percent) and rural areas (19.9 percent). In contrast, nomadic households primarily use grass (51.7 percent) as a building material. Other materials such as wood, and iron sheet make up the remaining percentage (45.1 percent).

When examining the regions, significant disparities emerge in the choice of materials for constructing building walls. For instance, a substantial 82.3 percent of households in Mudug use stones for their building walls, while Sool and Sanaag have the lowest stone usage rates, at 26.7 percent and 31.0 percent, respectively. Conversely, cement bricks are highly popular in Nugaal and Sool regions, with usage rates of 36.1 percent and 35.6 percent, respectively, when compared to other regions.

**Figure 5.5**

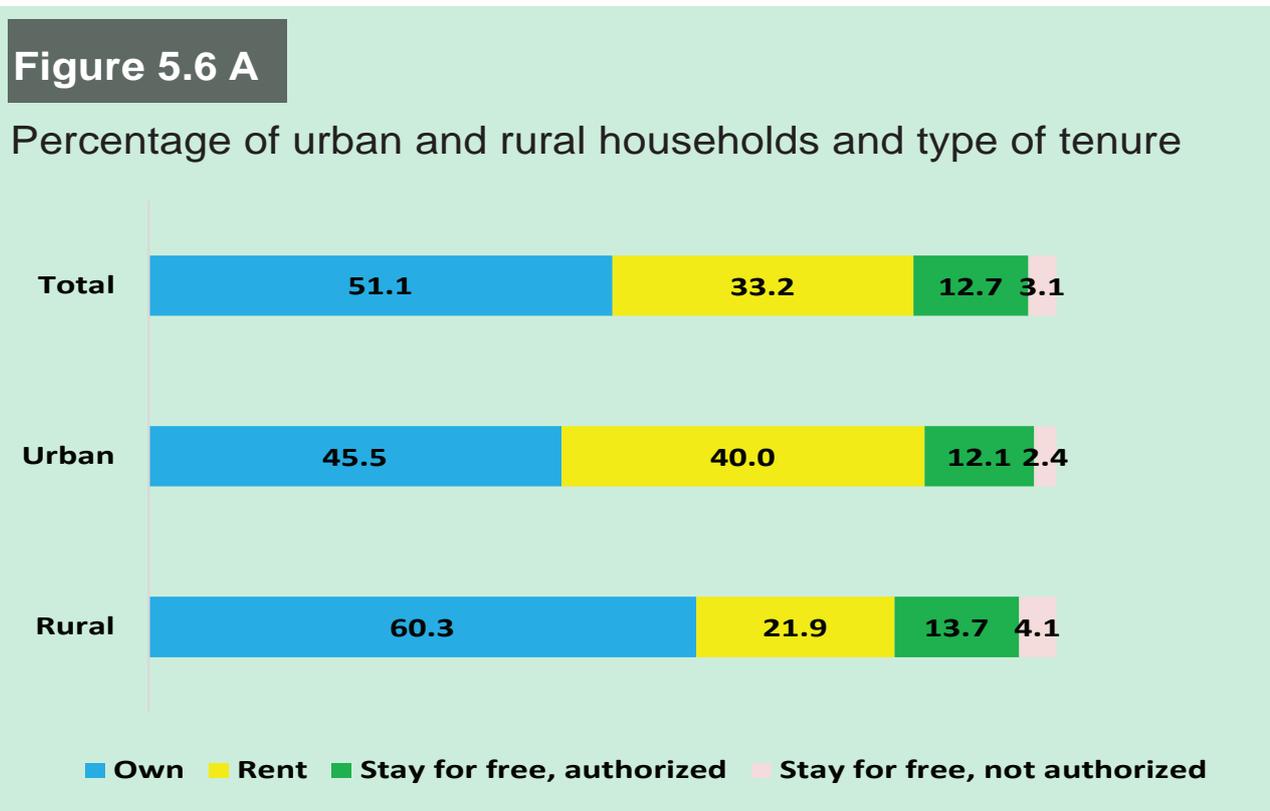
Main building material used for walls.



Iron sheets and Plastic bags are the most common materials used for roofs of buildings in Puntland at 72.0 percent and 11.2 percent respectively. With respect to area of residency, iron sheet is predominant in urban dwellings (89.9 percent) and rural dwellings (87.9 percent). Plastic bags are commonly used as roof material by 45.8 percent of nomadic dwellings and grass is by 29.4 percent of nomadic residence types (see table 5.1). At regional Perspective, Iron sheets is the prevailed materials for roof buildings event there are substantial differences across the regions, for instance, in Nugal, there is a high prevalence of buildings with iron sheet roofing at 94 percent, while Sanaag has the lowest rate at only 46.5 percent. On the other hand, Sanaag and Sool have the highest rates of buildings with plastic bag roofs at 32.3 percent and 14.4 percent, respectively. In contrast, the Bari region has the highest rate of buildings with grass roofs, accounting for 10.8 percent.

## 5.4 Dwelling Tenure and Ownership

Approximately 51 percent of urban and rural households own their homes in Puntland whereas 33.2 percent stay in rent. (figure 5.6.A). It's noteworthy to mention that nomads normally own their residents. Ownership is highest in rural areas where 60.3 percent of households own their homes compared to 45.5 percent of urban households. Rent is more common in urban areas (40.0 percent), and finally, 12.7 of households stayed that they stay for free and authorized houses. About 3.1 percent of households in Puntland reported that they stay free but in unauthorized homes, this may include households living in government-owned residential without formal governmental authorization.



House ownership categories are common across regions, with Sool having the highest ownership rate at 57.3 percent, followed closely by Sanaag at 55.7 percent. Mudug has the lowest ownership rate among regions at 43.0 percent. Renting is the second most common house tenure category, with Bari region having the highest rate at 38.3 percent, followed by Nugaal at 36.7 percent. Mudug and Sool have the lowest rental rates, both at nearly 29 percent.

Additionally, Mudug stands out with the highest rates of households staying in free and authorized houses (21.0 percent) and free but unauthorized houses (7.5 percent) compared to other regions. Sool follows, with rates of 10.1% for free authorized homes and 4.2% for unauthorized ones.

**Figure 5.6 B**

Household house ownership and type of tenure by region



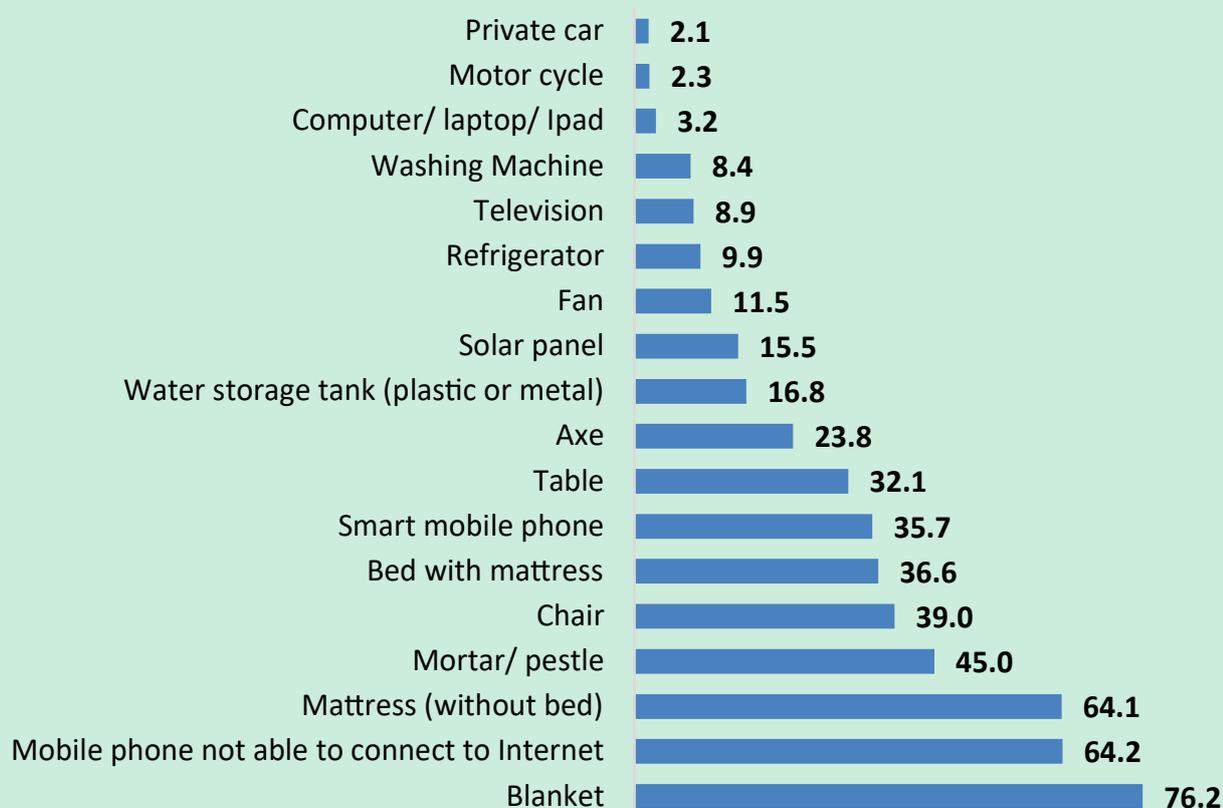
## 5.5 Ownership of Durable Goods

Information about the ownership of selected items was collected during the study to better evaluate the living standards of the households in Puntland. The items checked pertain to home furniture and appliances, communication and entertainment equipment, and traditional farm implements; in addition, to other durable goods such as transport devices and gold jewelry. Table 5.4 summarizes the ownership of durable goods by place of residence in Puntland.

However, briefly glance at Figure 5.7: the most common goods in the households are blankets, mobile phones (not able to connect to the internet), mattresses without beds, mortar, and pestle. The most owned transportation is a bajaj/motorcycle (2.3 percent) and a private car (2.1 percent). The most common household appliances are refrigerators, fans, and televisions. Mobile phones (with no internet) are used most (64.2 percent) followed by smartphones (35.7 percent). Water storage tanks are used by 16.8 percent of Puntland residents.

**Figure 5.7**

### Household Ownership for Durable Goods





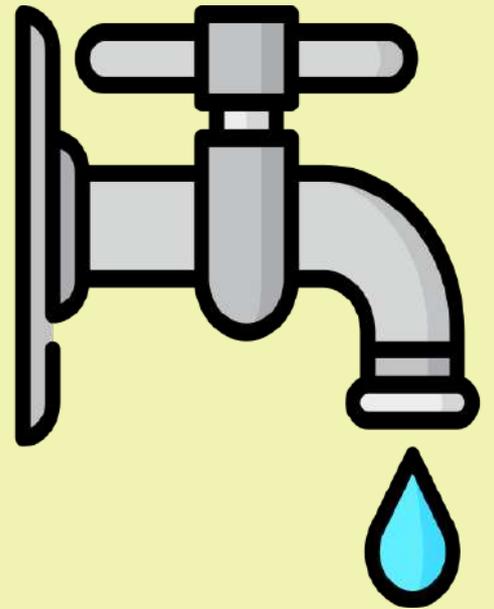
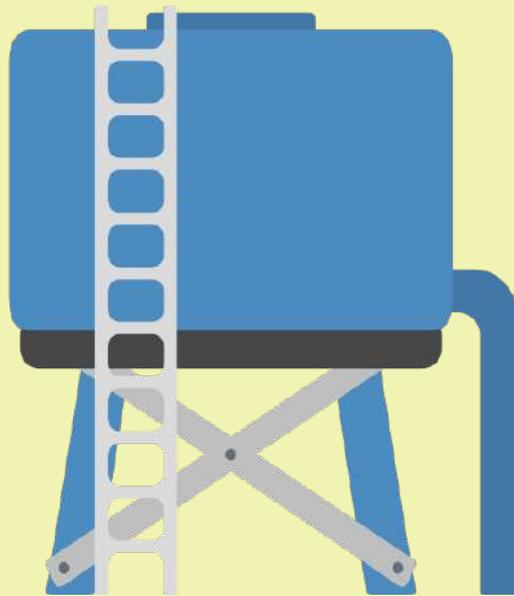
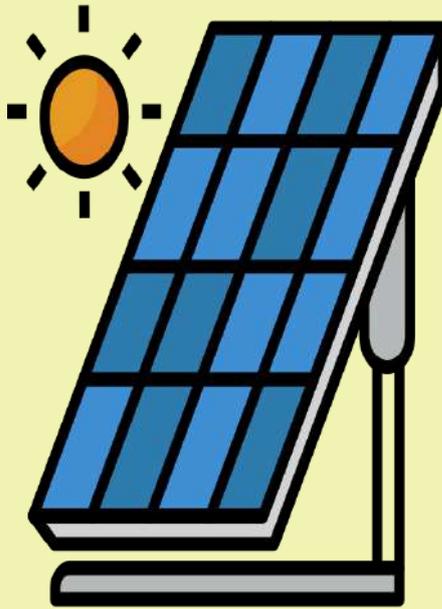


**Table 5.4**

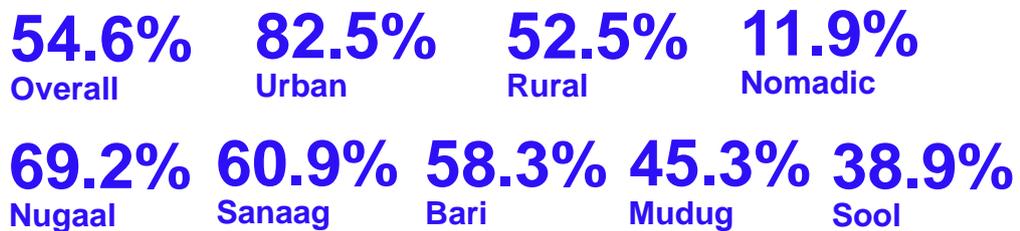
**Ownership of durable goods, by place of residence**  
**Percentage of durable goods, by place of residence**

<b>Durable goods</b>	<b>Rural</b>	<b>Urban</b>	<b>Nomadic</b>	<b>Bari</b>	<b>Mudug</b>	<b>Nugaal</b>	<b>Sanaag</b>	<b>Sool</b>	<b>Total</b>
Blanket	78.2	66.6	88.5	85.7	47.2	80.0	92.3	87.7	76.2
Mobile phone not able to connect to Internet	71.7	57.4	67.6	75.0	76.5	62.2	43.2	52.7	64.2
Mattress (without bed)	84.5	81.4	20.8	66.6	62.9	74.9	56.7	61.6	64.1
Mortar/ pestle	46.0	43.8	45.8	71.8	34.4	46.6	34.5	27.1	45.0
Chair	49.7	55.8	5.1	48.4	35.7	43.2	35.2	28.2	39.0
Bed with mattress	37.3	60.7	0.9	36.6	37.5	51.4	31.8	26.2	36.6
Smart mobile phone	42.6	53.4	3.7	42.8	36.4	42.7	25.6	28.2	35.7
Table	41.5	47.9	0.7	48.8	21.5	45.5	20.6	23.9	32.1
Axe	21.7	7.7	49.2	31.3	23.2	22.6	15.6	24.3	23.8
Water storage tank (plastic or metal)	15.9	15.7	19.1	18.8	16.3	11.5	23.2	9.1	16.8
Solar panel	16.5	2.4	33.9	27.6	7.6	15.1	18.8	2.6	15.5
Fan	3.5	24.3	0.0	20.5	7.9	22.4	1.2	5.6	11.5
Refrigerator	10.4	16.5	0.0	18.5	4.6	6.8	8.7	8.9	9.9
Television	4.2	17.9	0.0	11.5	4.2	9.7	8.5	13.3	8.9
Washing Machine	4.5	16.6	0.0	9.2	7.9	4.9	7.5	13.4	8.4
Computer/ laptop/ Ipad	0.6	7.0	0.0	5.3	2.0	5.8	1.7	1.1	3.2
Motor cycle	3.2	3.0	0.4	3.7	1.5	2.8	1.8	1.1	2.3
Private car	1.3	3.7	0.5	2.3	1.2	5.4	1.5	1.0	2.1
Air conditioner	0.0	0.2	0.0	0.2	0.0	0.0	0.0	0.1	0.1
Cart (animal drawn) - for transporting people and goods	0.0	0.0	0.2	0.0	0.2	0.0	0.0	0.0	0.1

ENERGY, WATER AND SANITATION



## Access to electricity by place of residency and region



## Main sources of energy for lighting



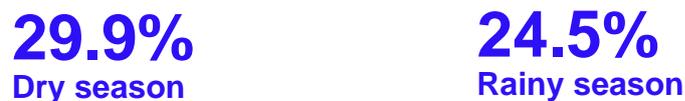
## Main sources of energy for cooking



## Improved water sources



## Non-improved water sources



## Improved toilet facilities



## Shared toilet facilities



## Handwashing facility with water and soap



6

Chapter 6

ENERGY, WATER AND SANITATION

6.1 Introduction

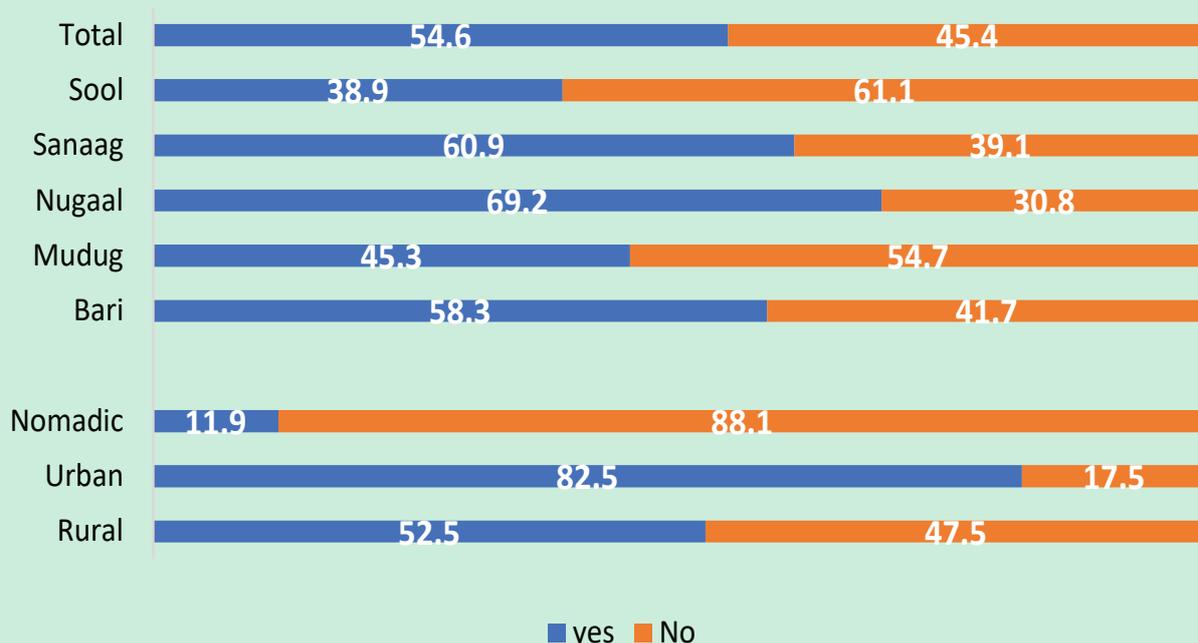
The survey collected data on access to electricity, sources of fuel for both cooking and lighting, consumption of firewood and charcoal, toilet facilities, drinking water, and solid waste disposal. Access to clean drinking water is one of the Sustainable Development Goals (SDGs) and a target of Puntland Development Plans for both Puntland and National levels. The source of drinking water for a household is an indicator of how safe it is to consume, while the time necessary to fetch it provides information on accessibility.

6.2 Access to Electricity

Overall, more than half of Puntland’s population (54.6 percent) has access to electricity. There are significant differences between places of residence, as the majority of urban dwellers have access to electricity (82.5 percent), compared to about half of rural residents (52.5 percent), and only 11.9 percent of nomads (Figure 6.1). Access to electricity varies across regions in Puntland. The region with the highest electricity accessibility is Nugaal, with 69.2 percent of the population having access to electricity. On the other hand, Sool has the lowest accessibility 38.9 percent, and the remaining regions, Sanaag, Bari, and Mudug, have access percentages of 60.9, 58.3, and 45.3, respectively.

Figure 6.1

Households’ access to electricity by place of residence and region

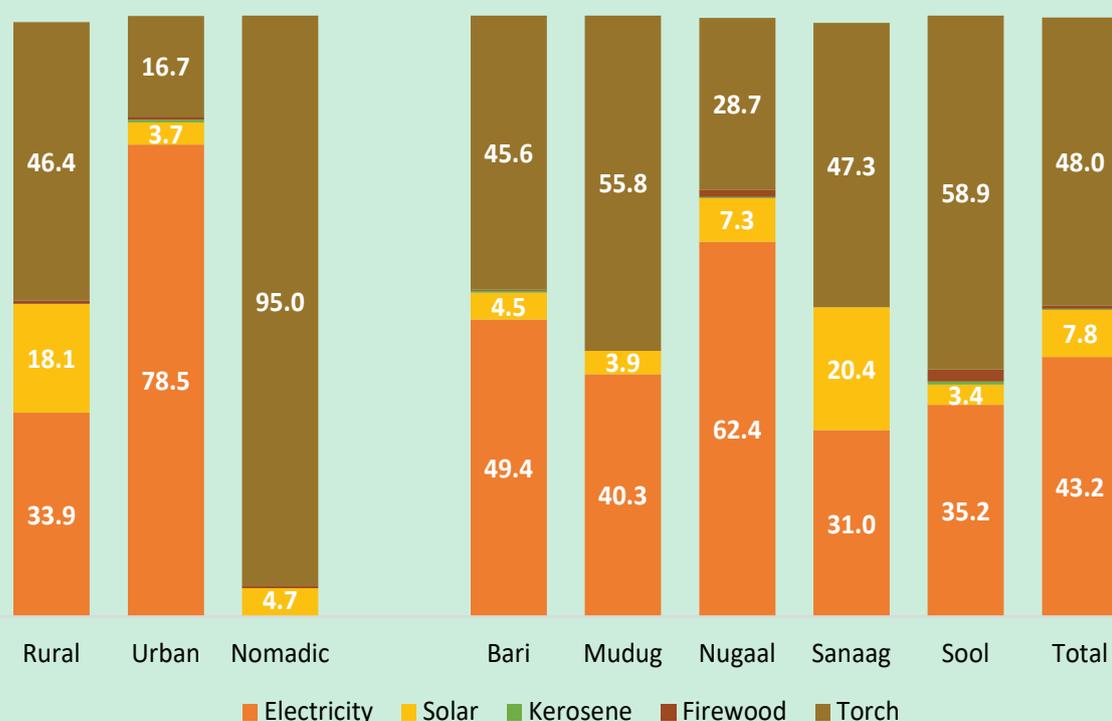


### 6.3 Energy Sources for Lighting and Cooking

Figure 6.2 presents the sources households obtain from energy for lighting by place of residence and region. Torches (48 percent), electricity (43.2 percent), and solar (7.8 percent) are the most popular energy sources for lighting in Puntland. More than three out of four urban residents rely on electricity (78.5 percent), while the majority of nomads rely on torches (95 percent). More than two-fifths of rural residents rely on torches (46.4 percent), a third on electricity (33.9 percent), and less than a fifth on solar lighting (18.1 percent).

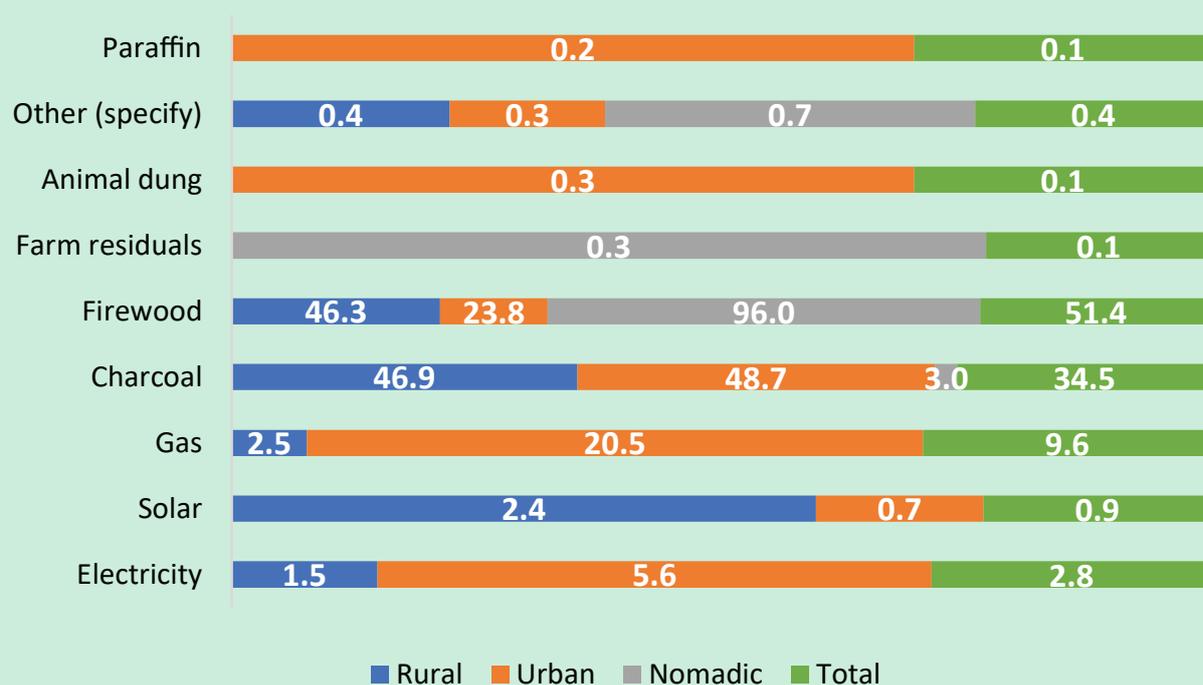
The primary source of lighting in most regions is the torch, with the highest percentage in Sool (58.9%) and the lowest in Nugaal (28.7%). Electricity is the second most common source of lighting, with the highest percentage in Nugaal (62.4%) and the lowest in Sanaag (31.0%). Solar energy is also used for lighting, with the highest percentage in Sanaag (20.4%) and the lowest in Mudug (3.9%). Kerosene and firewood are less commonly used for lighting, with relatively low percentages across all regions.

**Figure 6.2** Main source of energy for lighting by place of residency



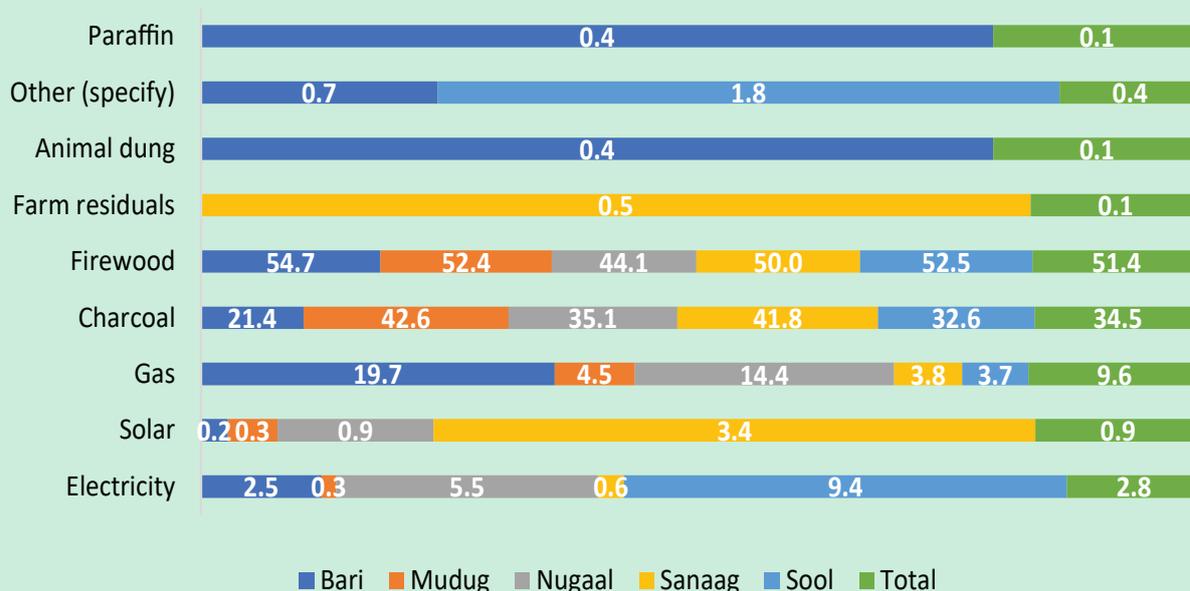
As Figure 6.3 shows, firewood (51.4 percent) and charcoal (34.5 percent) are the two energy sources most used for cooking, unlike gas or electricity which are only minimally used. Urban areas rely mostly on charcoal (48.7 percent), while rural areas rely almost equally on charcoal and firewood (46.9 and 46.3 percent), and nomadic residents rely mostly on firewood (96 percent).

**Figure 6.3** Main source of energy for cooking by place of residency



Firewood is the most commonly used source of energy for cooking in all regions, with the highest percentage in Bari (54.7%) and the lowest in Nugaal (44.1). Charcoal is the second most common source of cooking energy, with the highest percentage in Mudug (42.6%) and the lowest in Nugaal (32.6%). Gas and electricity are also used for cooking, with varying percentages across regions. Solar energy is used for cooking in some regions, with the highest percentage in Sanaag (3.4%). Other sources like farm residuals, animal dung, and paraffin are used to a lesser extent for cooking, with relatively low percentages across regions. Sool region also includes an unspecified "Other" category at 1.8%.

**Figure 6.4** Main source of energy for cooking by region



## 6.4 Access to Drinking Water

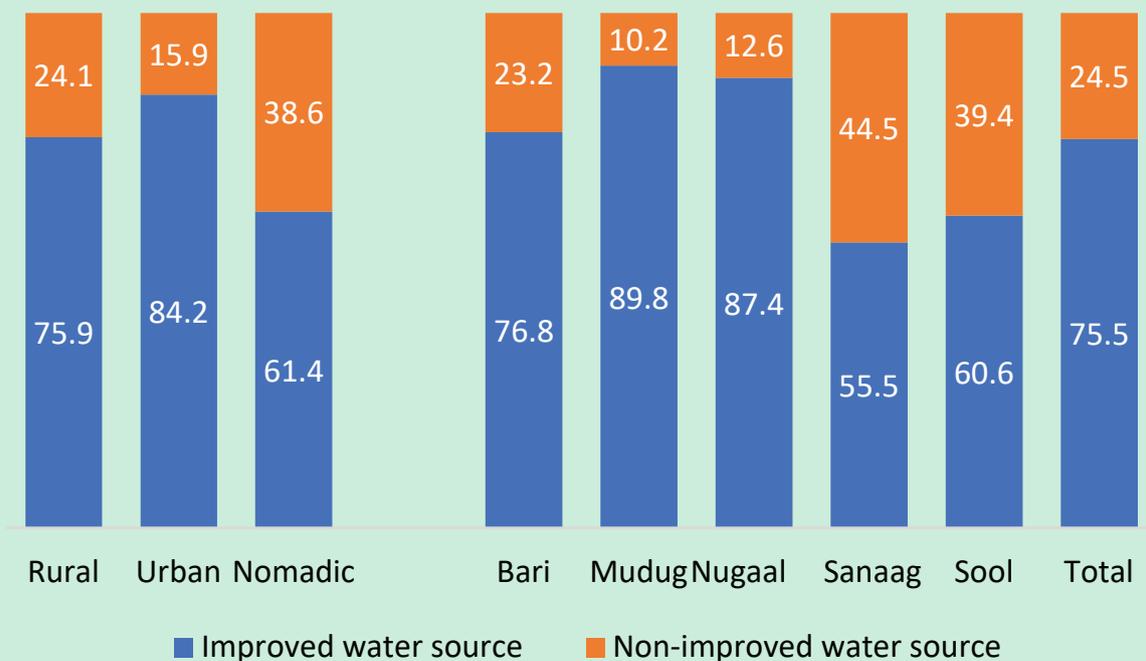
Approximately 75.5% of the population has access to improved water sources during the rainy season, while 24.5% rely on non-improved sources.

Urban areas have the highest percentage of improved water sources during the rainy season at 84.2%, indicating better access to safe and clean water sources. Rural areas also have a significant percentage of improved water sources at 75.9%. Nomadic areas have a lower percentage of improved water sources during the rainy season, with 61.4%, suggesting relatively less access to improved water sources.

In most regions, the majority of the population has access to improved water sources during the rainy season. Mudug has the highest percentage of improved water sources during the rainy season at 89.8%, followed by Nugaal at 87.4% and Bari at 76.8%. Sanaag and Sool have a lower percentage of improved water sources during the rainy season, with 55.5% and 60.6%, respectively. Non-improved water sources are more common in Sanaag (44.5%) and Sool (39.4%) compared to the other regions.

**Figure 6.5**

Household accessibility to improved drinking water sources in the rainy season by place of residency and region.



Around 70.1% of the population has access to improved water sources during the dry season, while 29.9% of the population relies on non-improved water sources.

Urban areas have the highest percentage of improved water sources during the dry season at 83.1%, indicating better access to safe and clean water sources compared to other types of areas. Rural areas also have a significant percentage of improved water sources during the dry season, with 70.69%. Nomadic areas have the lowest percentage of improved water sources during the dry season, at 48.91%.

About the source of water during the dry season in different regions of Puntland: Mudug, Nugaal, and Bari have relatively high percentages of improved water sources during the dry season, with Mudug having the highest at 88.4%. Sanaag and Sool, on the other hand, have significantly lower percentages of improved water sources during the dry season, with Sanaag having the lowest at 40.4%.

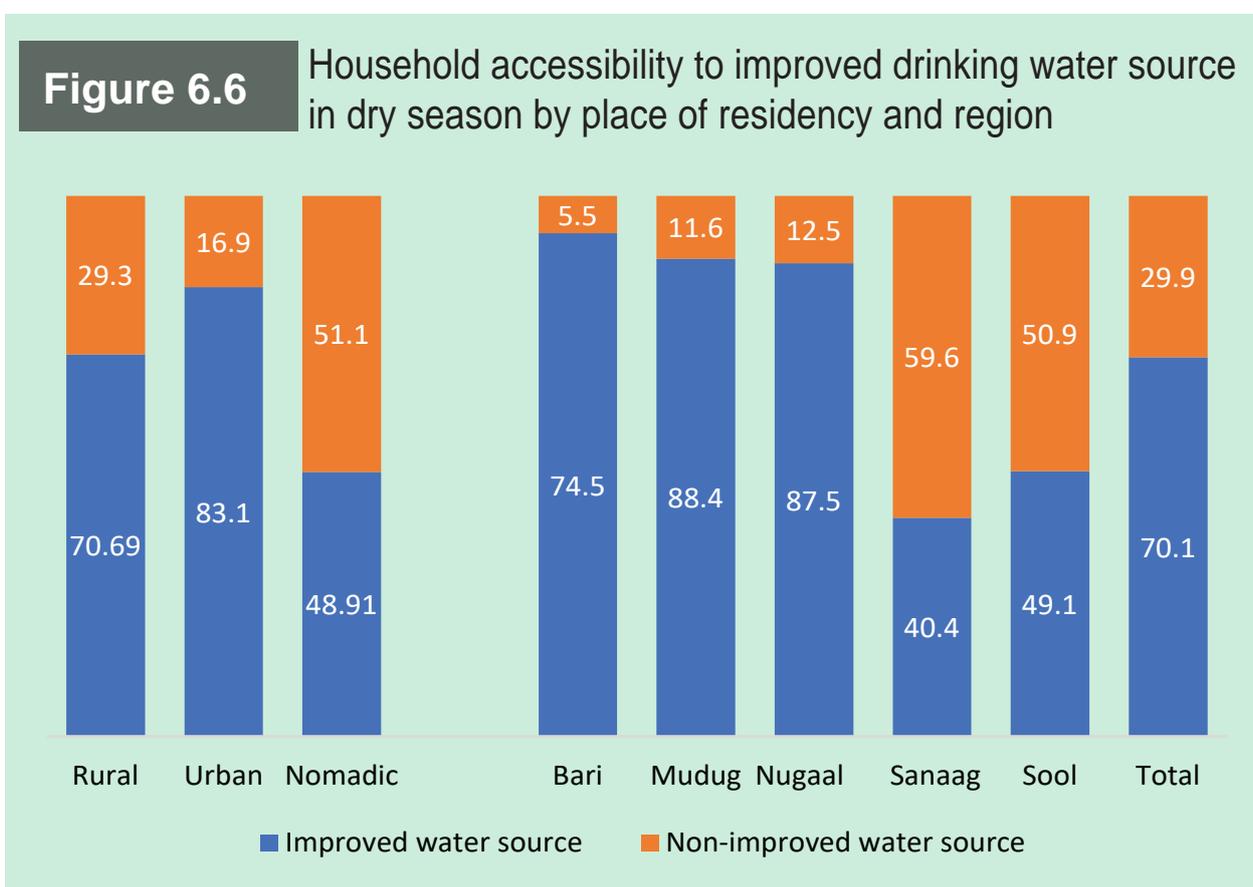


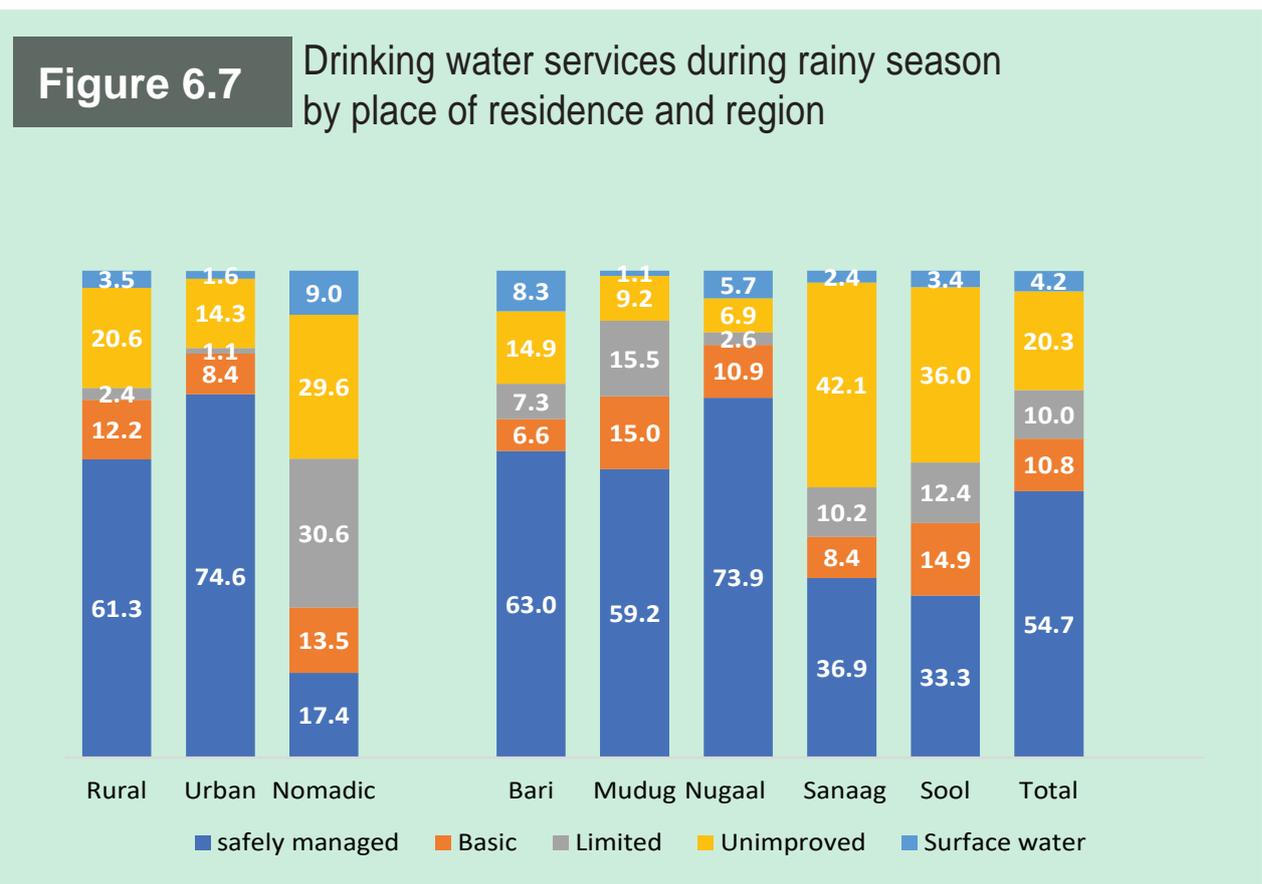
Table 6.2 indicates that the main improved sources of drinking water are piped water into the dwelling (32.1/29.6 percent during the rainy/dry season), followed by tubewell/boreholes (21.8/19.3 percent during the rainy/dry season). More than half of the urban population (53.4 percent) and more than a fourth of the rural population (27 percent) have access to piped water in dwellings, whereas two out of five nomadic residents use tubewell/boreholes (43.8 percent) at rainy season.

Non-improved water sources are also used, although to a lesser degree. Nomads rely more than others on non-improved water sources like tanker trucks (20.7 percent) followed by rural (15.7 percent) and urban (12.1 percent) dwellers who rely on the same.

The most common source of water supply across all regions is Piped water into dwellings, with the highest percentage in Nugaal at 54.6/51.3% rainy/dry seasons whereas Sanaag is the lowest at 7.3/6.9%, the second most common water source is tubewells or boreholes. Among the regions, Sanaag has the highest usage during the rainy season at 31.7%, while during the dry season, Sool takes the lead with the highest usage at 27.0%. For the other regions, the usage of tubewells or boreholes falls within the range of 10% to 24% during both the rainy and dry seasons.

The proportion of the population that has access to safely managed drinking water services is an important SDG indicator. Safely managed drinking water is defined as being obtained from an improved source and accessible on-premises, and less than two-thirds of Puntland’s population 54.7 percent have access to such water services in the rainy season. This data indicates significant disparities in access to safely managed drinking water based on the place of residence. Specifically, it shows that a majority of urban residents, accounting for 74.6%, have access to safely managed drinking water. In contrast, approximately three out of every five rural residents (61.3%) have such access, while less than two-fifths of nomadic residents, specifically 17.4%, enjoy access to safely managed drinking water during the rainy season as shown in the figure below.

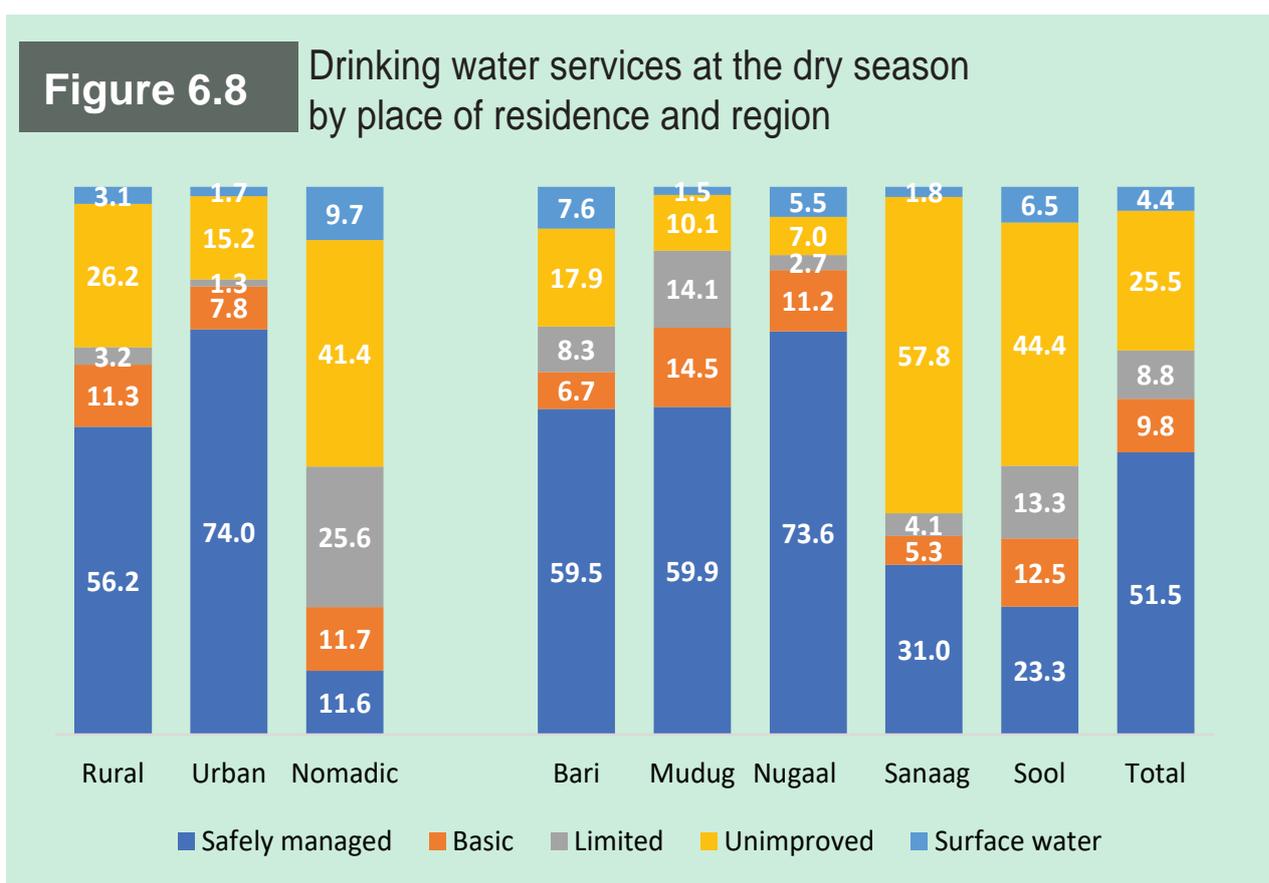
Among the regions, Nugaal has the highest percentage of households (73.9%) with access to safely managed drinking water services. Bari and Mudug follow closely with 63.0% and 59.2% respectively. Sanaag and Sool regions have relatively lower percentages, indicating there might be challenges in providing safely managed drinking water services in these areas during the rainy season.



Safely managed drinking water is described as water sourced from an improved source that is readily accessible within one's premises. In Puntland, only 51.5% of the population has access to safely managed water services during the dry season.

The data highlights significant inequalities in access to safely managed drinking water depending on the place of residence. It reveals that a majority of urban residents, approximately 74.0%, have access to safely managed drinking water. In contrast, over half of rural residents (56.2%) enjoy such access, while only 11.6% of nomadic residents have access to safely managed drinking water during the dry season, as illustrated in the figure below.

When considering different regions, Nugaal stands out with the highest proportion of households (73.6%) having access to safely managed drinking water services. Mudug and Bari closely follow with 59.9% and 59.5% respectively. In contrast, Sanaag and Sool regions exhibit comparatively lower percentages, at 31.0% and 23.3% respectively.



For those who do not have access to water on premises, motor vehicle is the most common means of transport for water collection (32.9/36.6 percent during the rainy/dry season), followed walking (23.8/ 22.3 percent during the rainy/dry season), and camels and cattle (23.1/21.6 percent during the rainy/dry season).

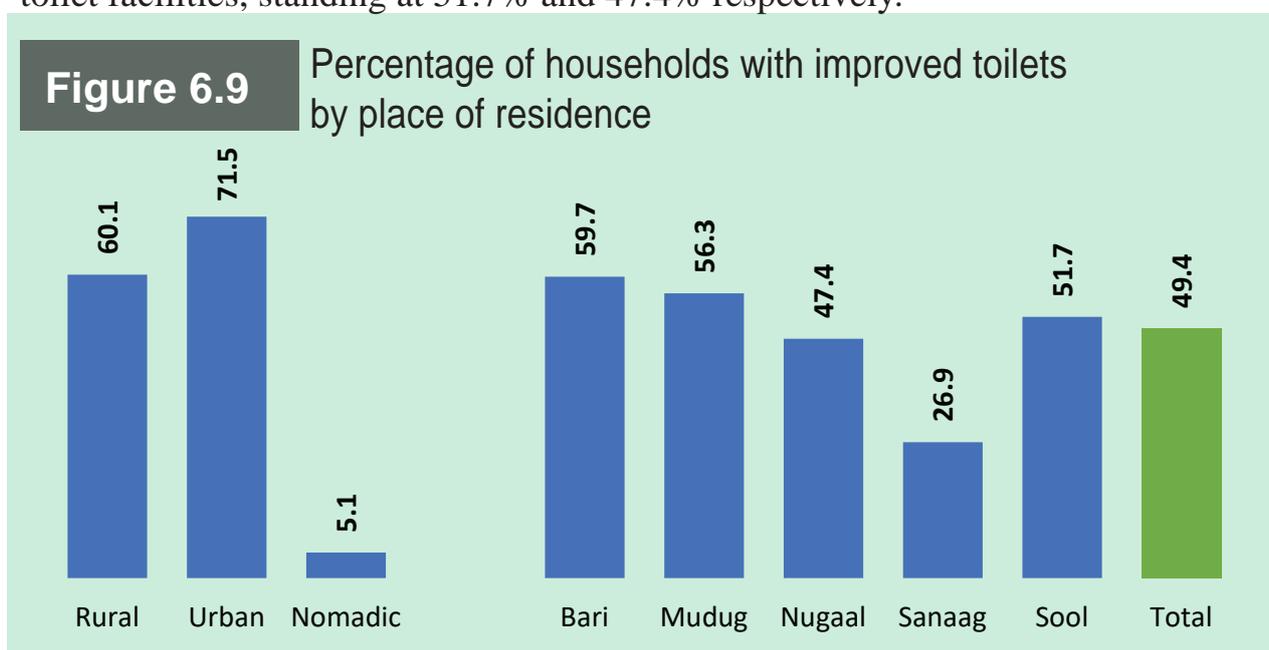
About three fourth of rural residents rely on motor vehicles year-round (45.8/46.4 percent in the rainy/dry season). Urban residents rely more on walking (58.4/58.9 percent during the rainy/dry season), while nomadic dwellers rely more on camels (37.8/ 35.5 percent during the rainy/dry season).

Sool, Bari and Sanaag have the highest percentages of households using motor vehicles for water collection at (60.1/68.8, 47.1/55.1 and 37.9/29.2) percent rainy/dry seasons respectively. Mudug has the highest percentage of households using camel/cattle for water collection at 42.3/42.7% during the rainy/dry season. Nugaal has the highest percentage of households relying on walking for water collection at 55.8/53.4% during the rainy/dry season.

## 6.5 Toilet and Hand Washing Facilities

Table 6.4 below presents information about toilet facilities used by Puntland’s residents. About half of Puntland’s population use improved toilet facilities (49.4 percent) with variations across places of residence and regions. This category includes facilities such as flush-to-pit latrines (15.7 percent), flush-to-piped sewer systems (15.3 percent), and pit latrines with slabs (13.6 percent). Usage of improved toilet facilities is common in urban areas (71.5 percent), less common in nomadic areas (5.1 percent), and accounts for three out of five rural residents (60.1 percent).

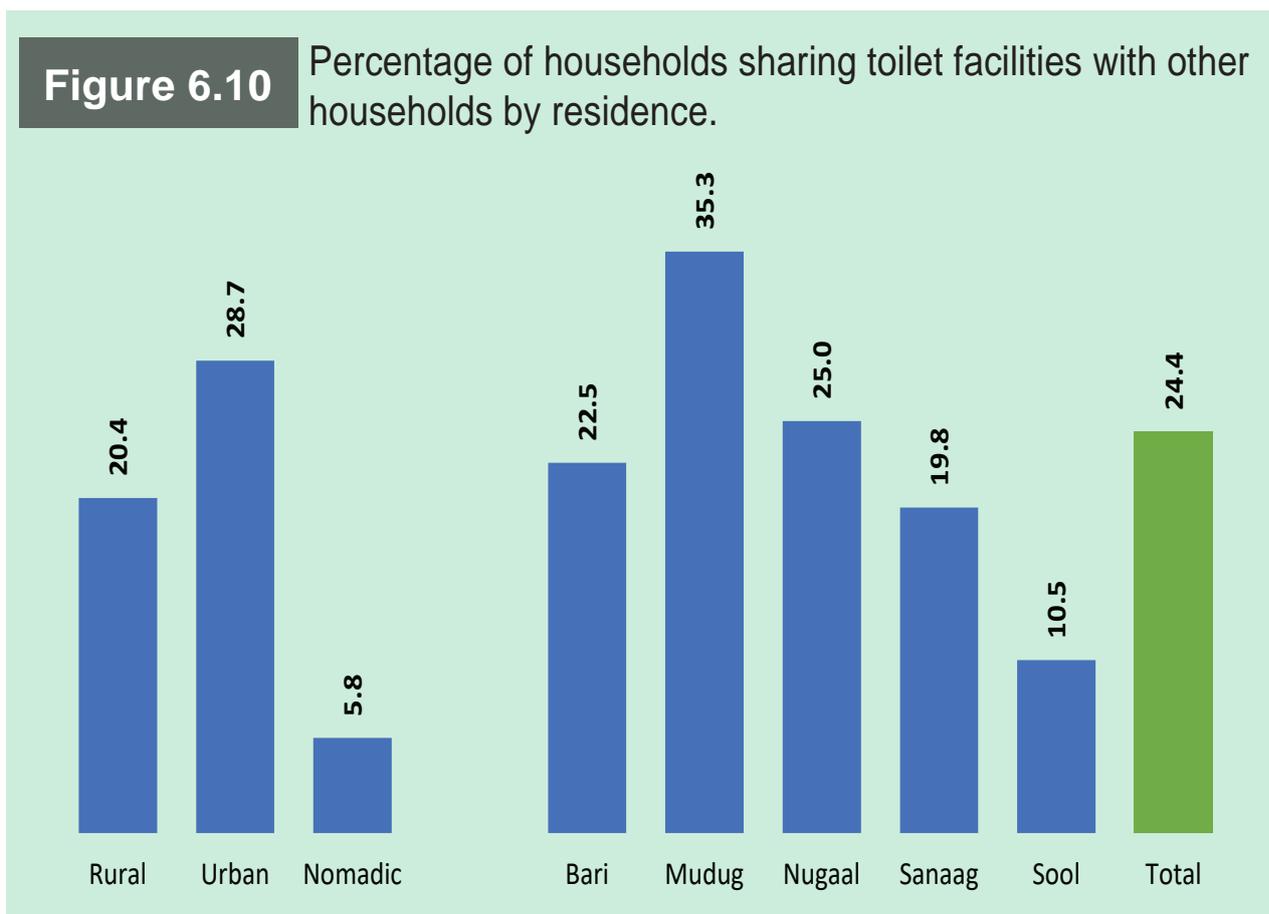
The data indicates notable differences in access to improved toilet facilities across different regions. Bari and Mudug exhibit higher percentages, with 59.7% and 56.3% respectively. In contrast, Sanaag has the lowest percentage, while Sool and Nugaal both have approximately half of the population with access to improved toilet facilities, standing at 51.7% and 47.4% respectively.



Among the 50.6 percent of people using improved toilet facilities, about a third (31.0 percent) practice open defecation in the bush/field/no toilet, while 11.1 percent of people in Puntland use an open pit latrine. By place of residence, 18.6 percent of rural dwellers and 13.8 percent of urban residents use open pit latrines. The wide majority of nomadic residents (87 percent) do not have access to a toilet facility and use open defecation.

As depicted in Figure 6.10, a fourth of Puntland’s households share their toilet facilities with other households (24.4 percent) with variations across places of residence. More than half of the households (53.2 percent) that share toilet facilities share them with 2 to 5 other households, while less than a third (30.6 percent) share them with only one other household, and 16.3 percent of households share facilities with 6 or more other households (see Table 6.5).

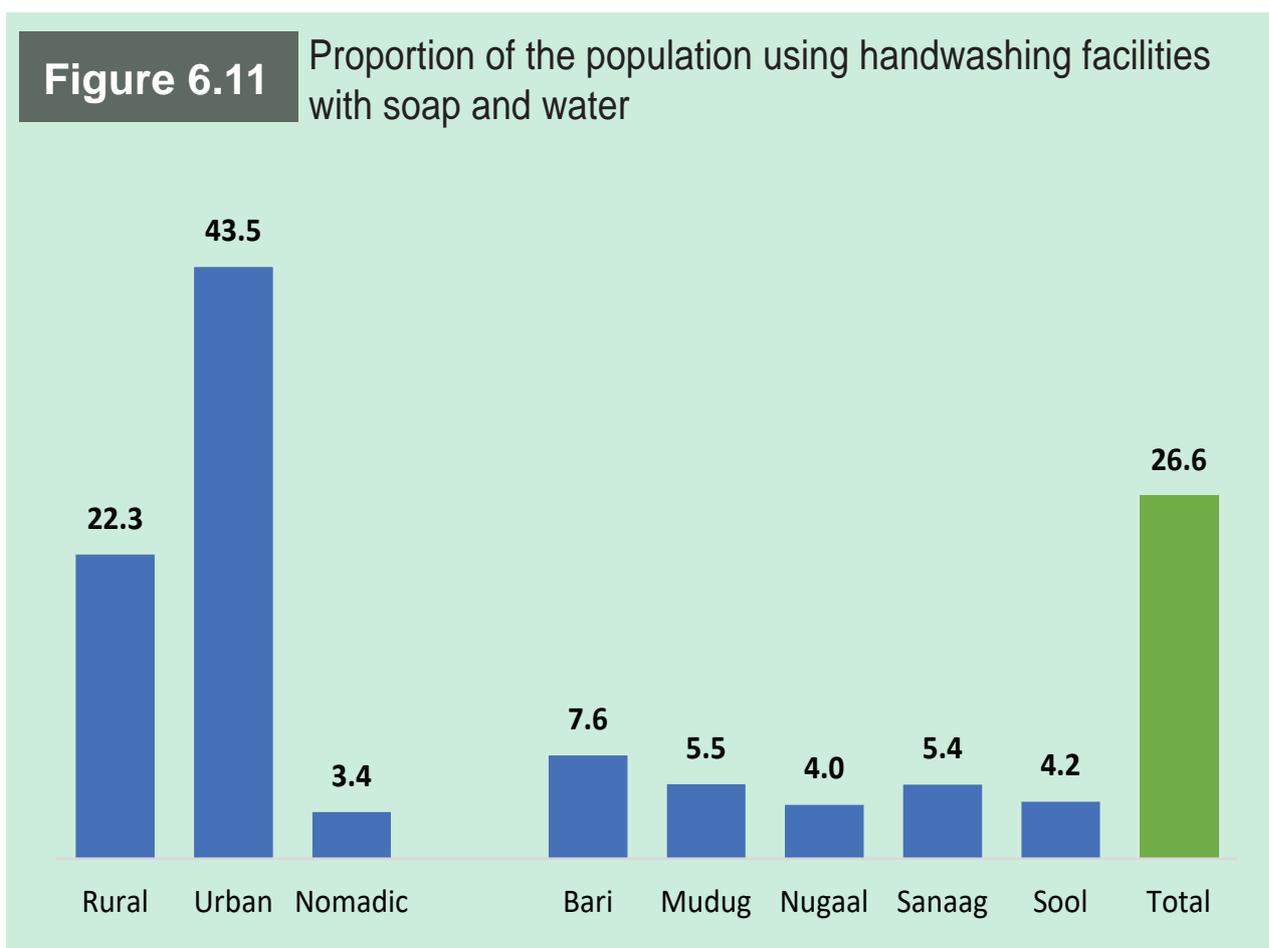
The data reveals substantial regional disparities in the percentage of households that share a toilet facility. Mudug has the highest percentage at 35.5%, followed by Nugaal at 25.0%. In contrast, Sool has the lowest percentage at 10.5%. Bari and Sanaag have percentages of 22.5% and 19.8% respectively.



More than a third (35.2 percent) of household's report disposing of their youngest child's stools by putting or rinsing into a toilet or latrine. This method is most commonly used by rural and urban households, with 50.4 percent and 48.7 percent prevalence respectively. By contrast, almost two-thirds of nomadic residents (63.7 percent) leave their youngest child's stool in the open (table 6.6)

Figure 6.11 presents the different methods of handwashing used by the residents of Puntland across places of residence. Overall, about a fourth of Puntland's population (26.6 percent) use soap and water to wash their hands. More than two out of five urban residents use soap and water (43.5 percent), the most across residence types, followed by rural residents (22.3 percent). Few nomads use soap and water for handwashing (3.4 percent).

When considering the practice of putting or rinsing children's stools into a toilet or latrine by region, Bari, Mudug, and Nugaal exhibit comparatively higher percentages, ranging from 39.0% to 41.2%. In contrast, Sanaag and Sool regions have lower percentages, with Sanaag having the lowest percentage at 20.3%.







**Table 6.3**

**Mode of transport for water collection**

	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
<b>Mode of transport for water collection at Rainy season</b>									
Motor vehicles	45.8	26.1	31.6	47.1	8.6	27.8	37.9	60.1	32.9
Donkey	4.4	3.3	12.5	6.8	5.6	2.0	21.2	6.1	9.1
Camel/Cattle	0.4	0.0	37.8	29.3	42.3	1.4	12.1	1.3	23.1
Walking	27.8	58.4	10.4	11.4	37.5	55.8	11.8	11.0	23.8
Wheel barrow	14.7	9.1	6.7	1.4	6.1	5.2	14.6	19.3	8.6
Other	7.1	3.1	1.0	4.1	0.0	8.0	2.5	2.1	2.6
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Mode of transport for water collection at Dry season</b>									
Motor vehicles	46.4	28.6	36.0	55.1	9.3	29.2	29.2	68.8	36.6
Donkey	3.1	2.4	11.4	0.5	5.7	0.7	26.2	4.7	8.0
Camel/Cattle	0.6	0.0	35.5	28.2	42.7	1.6	10.2	1.0	21.6
Walking	28.6	58.9	8.3	11.5	36.7	53.4	10.9	10.7	22.3
Wheel barrow	16.5	7.1	8.3	1.1	5.7	7.4	22.6	14.6	9.7
Other	4.8	3.2	0.4	3.6	0.0	7.8	0.9	0.3	1.8
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

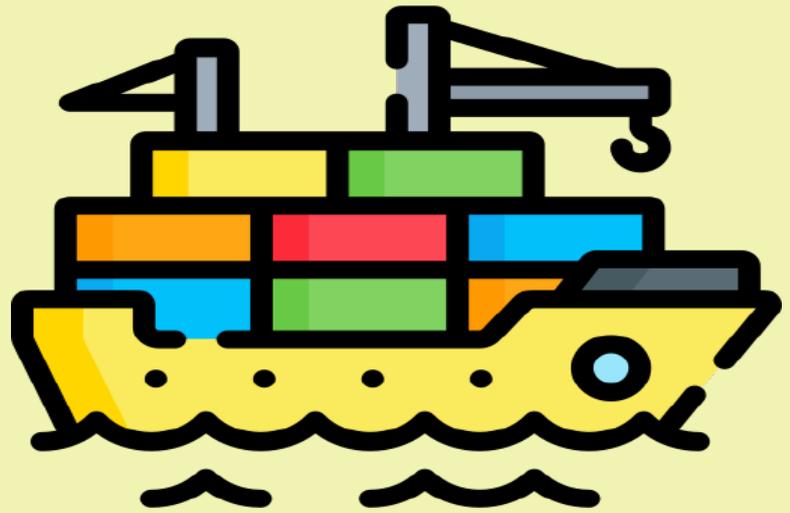
**Table 6.4**

**Toilet Facility used by the household**  
**Percentage of main toilet facility used by the HH by type of residence and region**

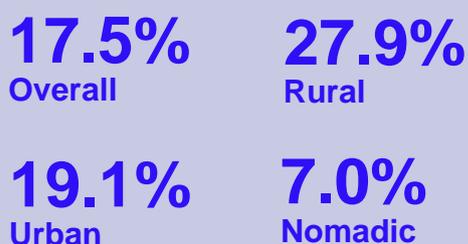
Toilet facility	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
Improved toilet facility	60.1	71.5	5.1	59.7	56.3	47.4	26.9	51.7	49.4
Flush to piped sewer system	12.4	26.3	0.2	23.4	5.8	20.1	15.4	12.1	15.3
Flush to septic tank/ Biogas digester	0.7	3.8	0.0	3.4	0.5	5.5	0.0	0.9	1.9
Flush to pit latrine Ventilated Improved Pit latrine (VIP)	20.4	21.1	3.1	18.6	31.0	6.6	1.1	11.0	15.7
Pit latrine with slab	24.9	15.3	1.2	9.5	18.3	13.9	7.4	22.0	13.6
Composting toilet	1.6	2.8	0.5	4.4	0.0	0.4	2.9	0.4	1.9
Unimproved toilet facility	39.9	28.5	94.9	40.3	43.7	52.6	73.1	48.3	50.6
Flush to elsewhere	7.9	4.6	5.9	0.4	1.5	6.5	20.2	2.2	5.8
Open pit latrine	18.6	13.8	0.4	8.1	10.8	26.6	10.7	0.5	11.1
Bucket	1.9	2.0	1.3	0.4	0.0	0.3	1.0	11.6	1.8
No toilet / bush / field	10.7	6.7	87.0	30.3	29.7	19.3	40.2	34.0	31.0
Other	0.0	0.0	0.3	0.0	0.0	0.0	0.5	0.0	0.1
Use neighbour's	0.9	1.3	0.0	1.1	1.6	0.0	0.6	0.1	0.8



# ECONOMIC ACTIVITY STATUS AND AGRICULTURAL ACTIVITIES



## Household own and use land



## Land utilization



## Employment statistics of working age population



## Labor force participation rate by Sex



## Employment rate by Sex



## Unemployment rate by place of residency



## Youth unemployment rate by place of residency



## Main occupations



# 7 Chapter 7

## ECONOMIC ACTIVITY STATUS AND AGRICULTURAL ACTIVITIES

### 7.1 Introduction

This chapter provides an overview of the main economic activities of the population in Puntland including employed persons by industry and occupation, and unemployed persons by age group, place of residence, region, and sex. The main survey to provide internationally comparable standards of measures in this sector is the Labor Force Survey, which is a more in-depth and rigorous measure of these employment and unemployment indicators. The discussion in this chapter also touches on household ownership of land and land usage.

### 7.2 Working age population

Labor statistics presented below covered persons 15 years and above (adults). The results in Figure 7.1 show that adult respondents were employed at a rate of 18.8 percent, and the proportion was larger for males (27.3 percent) than females (11.7 percent). The labor force participation rate of 21.9 percent indicates that just one-fifth of the working-age population was either working or seeking employment. The male labor force participation rate is 31 percent, higher than the female rate of 14.3 percent. The share of the labor force that did not work – though available to work and actively looking for it, called the unemployment rate, is 14 percent. The unemployment rates for males and females are 12 and 17.7 respectively, while the youth unemployment rate is 28.4 percent overall and higher for females (29.7 percent) than males (27.4 percent).

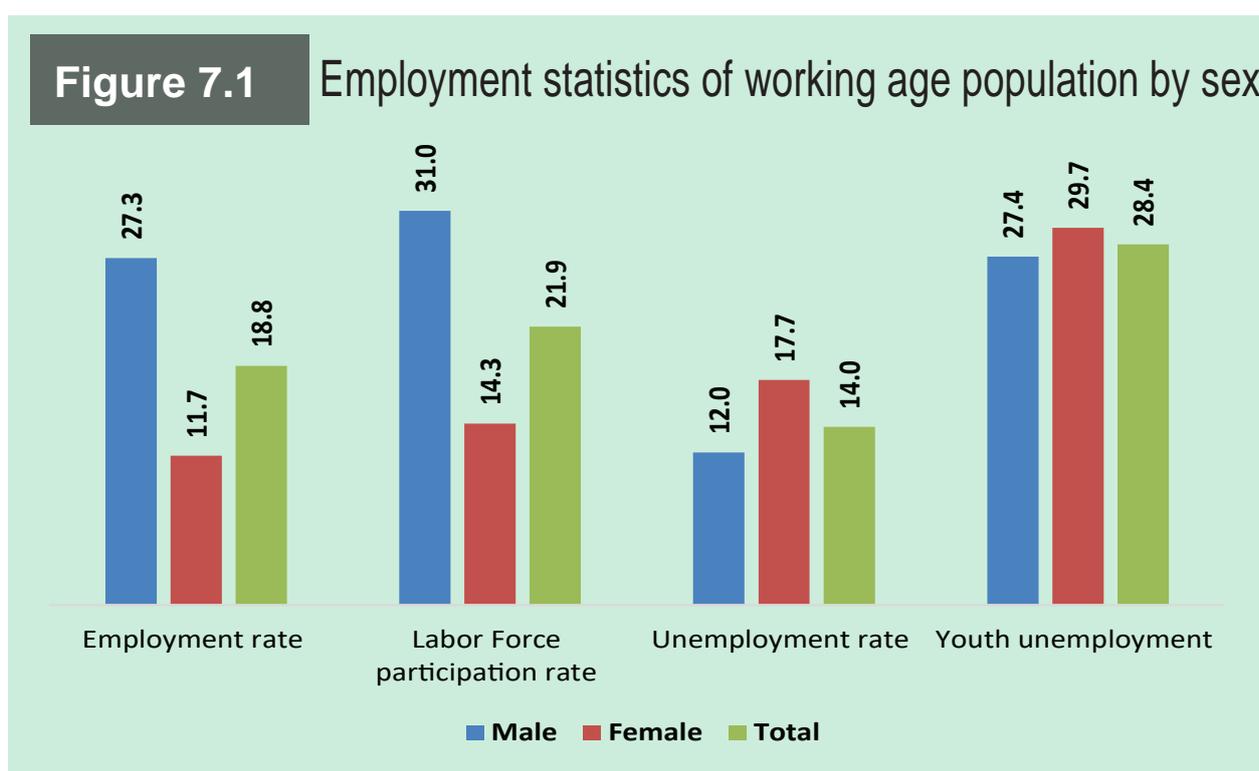
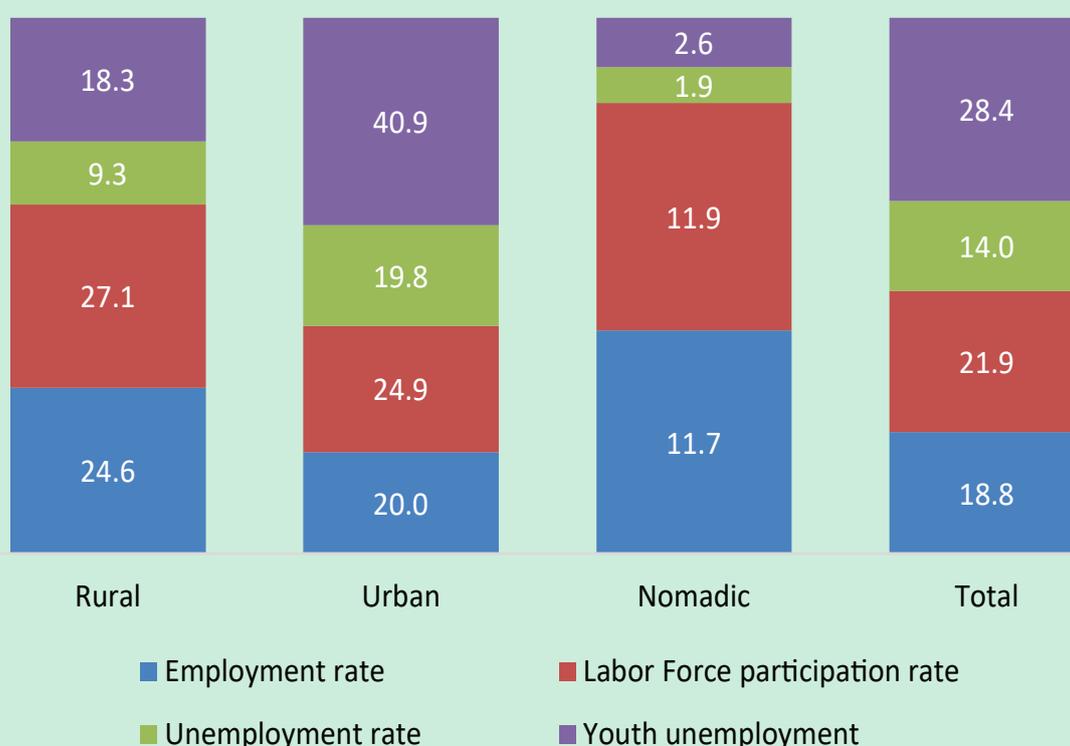


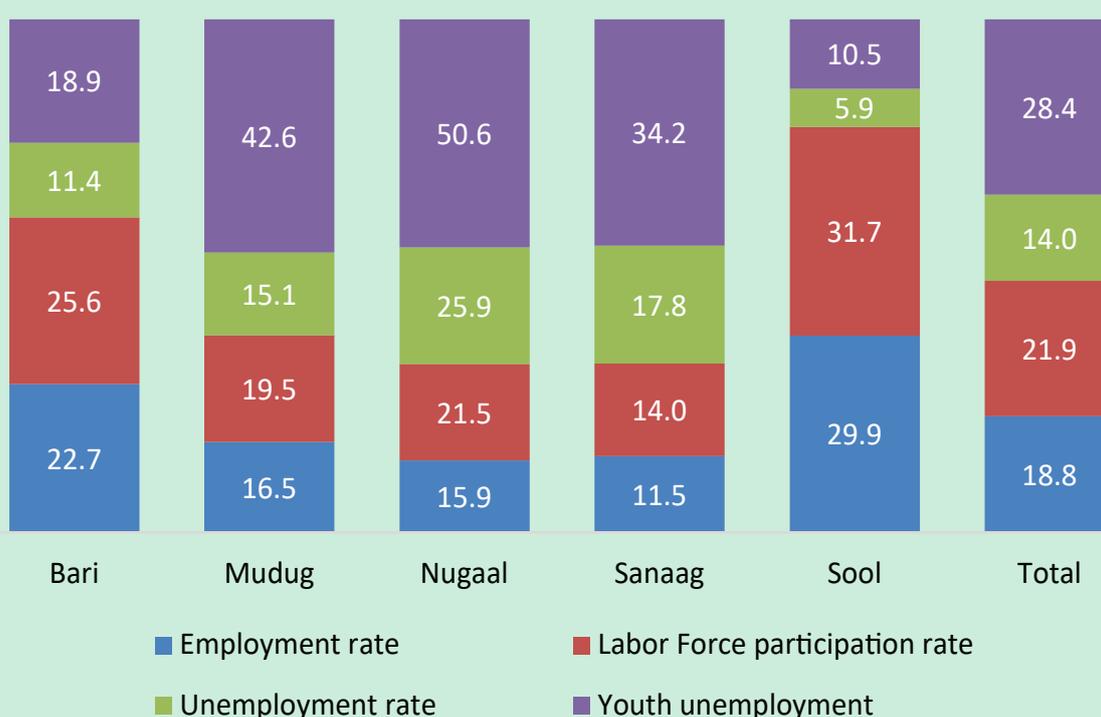
Table 7.1 Rural has the highest shares of both labor force participation rate (27.1 percent) and employment rate (24.6) relative to other residences as shown in Figure 7.2. The unemployment rate is higher in urban areas (19.8 percent) than in rural and nomadic areas (9.3 and 1.9 percent respectively) and similarly, the highest youth unemployment is found in urban areas (40.9 percent) compared to the corresponding rates in rural and nomadic areas (18.3 and only 2.6 percent respectively).

**Figure 7.2** Employment statistics of working age population by place of residency



When looking at the employment rates across different regions, in figure 7.3 Sool boasts the highest employment rate at 29.9%, followed by Bari at 22.7%. In contrast, Sanaag has the lowest employment rate at 11.5%. Nugaal and Mudug fall in between with moderate employment rates, registering at 15.9% and 16.5%, respectively. The labor force participation rate, which represents the percentage of the working-age population either employed or actively seeking employment out of the total population, varies across regions. Sool boasts the highest labor force participation rate at 31.7%, with Bari coming in second at 25.6%. In contrast, Sanaag has the lowest labor force participation rate at 14.0%. Mudug and Nugaal fall in between with rates of 19.5% and 21.5%, respectively. The unemployment rate, which represents the percentage of individuals in the labor force actively seeking employment but unable to find work, varies among regions. Sool has the lowest unemployment rate at 5.9%, while Nugaal has the highest at 25.9%. Other regions fall in between, with rates ranging from (11 to 18 percent). When examining the Youth Unemployment Rate across regions, it becomes evident that Nugaal, followed by Mudug, has the highest youth unemployment rates at (50.6 and 42.6 percent), respectively. These numbers suggest that a substantial proportion of the young population in Nugaal and Mudug is experiencing unemployment. In contrast, all other regions have youth unemployment rates ranging from approximately (10 to 34 percent).

**Figure 7.3** Employment statistics of working age population by region



### 7.3 Economic Activity Status and Distribution

Table 7.2 presents the distribution of the employed population by gender and place of residence. About a quarter of the employed population in Puntland is engaged in Professional Services (25.5 percent) and Clerical Support Work (22.3 percent), the latter almost equal among genders. Comparatively, a higher proportion of men than women are engaged in Professional Activities. A slightly larger proportion of females are employed in Elementary Occupations. There is a lower proportion of females engaged in Skilled Agricultural, Forestry, and Fishery Workers. Professionals and Clerical Support Workers are the most common occupations in urban and rural areas, while Elementary Occupations and Managers are the most common in nomadic areas.

When comparing occupational categories across regions, Sool stands out with the highest percentage of managers at 36.8%, indicating a significant presence of managerial roles in that region. In contrast, Sanaag has the highest percentage of professionals at 48.3%, surpassing other regions in this category. Mudug has the highest percentage of clerical support workers at 46.5%, while Bari has the highest representation in elementary occupations at 40.2%. Nugaal leads in the category of Technicians and Associate Professionals, with a percentage of 18.8%, exceeding other regions in this specific occupational group.

## 7.4 Distribution of Employed Persons by Occupation

Customer Service Clerks is the most frequently reported occupation of employed persons in Puntland (13.8 percent), with an almost equal employment rate between genders (14.0 percent females to 13.7 percent males). The next most common occupation is Business Administration Professionals, which employs 9.0 percent of the total employed population, and Teaching Professionals which employs 8.2 percent.

In nomadic areas of Puntland, 14.0 percent of people are employed as Production and Specialized Services Managers, and the proportion is higher for males (17.3 percent) than females (3.6 percent). In urban areas, however, about a fifth of employed people (19 percent) are Customer service clerks and 11.8 percent are employed as Teaching professionals. Finally, rural residents are most commonly employed in Hospitality retail services (10.8 percent), Customer Services Clerks (10.4 percent), and general and keyboard clerks (8.8 percent).

In Mudug and Nugaal regions, the most common occupation among employers is Customer Services Clerks, accounting for (26.7 and 24.4) percent of the workforce, respectively. Following closely, in Mudug, General and Keyboard Clerks make up 16.8 percent of the workforce, while in Nugaal, Business Administration Professionals account for 10.0 percent of the employment. In Sool region, the majority of employees are engaged in Hospitality, Retail, and Other Services Management roles, constituting 22.2 percent of the workforce. The second most common occupation in Sool is Production and Specialized Services Management, representing 13.3 percent of the workforce. In Sanaag region, Business Administration Professionals occupy the largest share of employment at 16.5 percent, with Teaching Professionals being the second most common occupation at 15.4 percent.

## 7.5 Household owning and using land

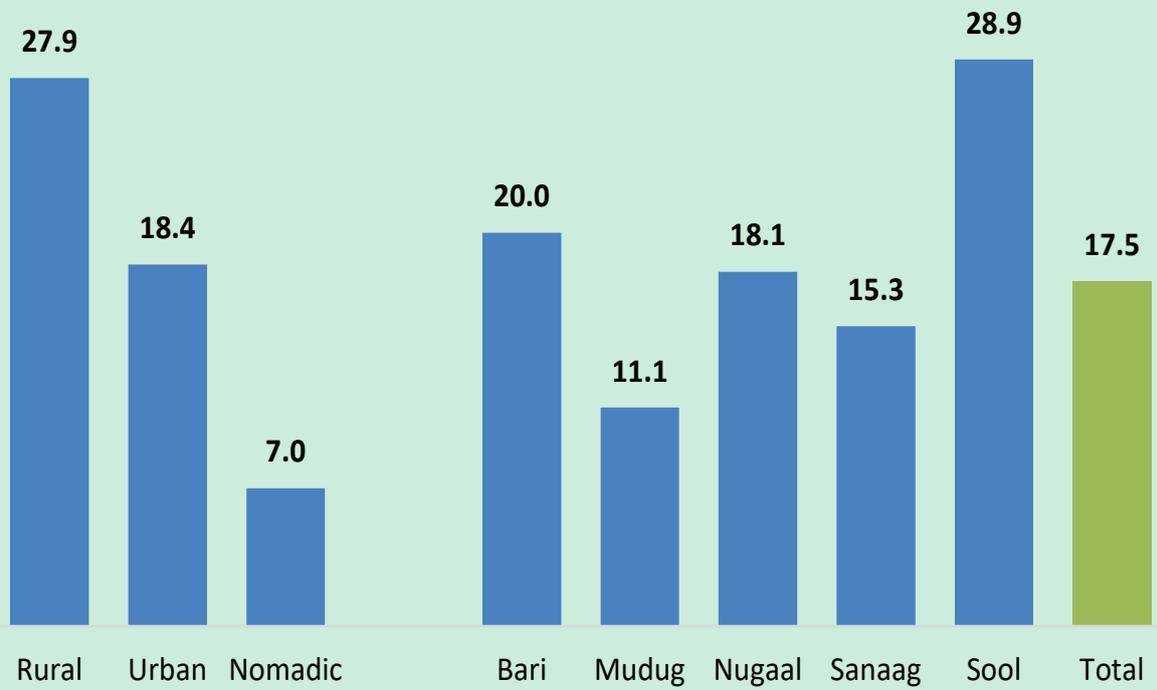
Figure 7.4 below shows households that own land. Overall, 17.5 percent of households own and use land. The proportion of land-owning households is higher among rural and urban households (27.9 percent and 18.4 percent respectively) than for nomadic households (7 percent).

The data shows variations in land ownership and use percentages among the different regions, Sool has the highest percentage of households owning land and use at 28.9%, indicating a relatively higher prevalence of land ownership and use in that region. On the other hand, Mudug has the lowest percentage at 11.1%, suggesting that fewer households in Mudug own land use compared to the other regions. This data provides a snapshot of land ownership and use percentages in these regions, highlighting regional differences that can inform discussions about land access and its implications for the livelihoods and development of households in each area.

Most land parcels are used for residential purposes (91.5 percent). Only 5.1 and 1.3 percent of parcels are used for business/commercial and agricultural uses respectively, whereas very few parcels are used for pastoral purposes (0.5 percent). All places of residence use most of their land parcels for residential purposes. (95.6 percent in rural areas, 89.8 and 84.7 percent in urban and nomadic ones respectively).

Sool has the highest percentage of land used for residential purposes at 99.2%, indicating that a significant portion of its land is allocated for housing. Mudug also has a high percentage at 98.7%, while Bari, Nugaal, and Sanaag have (82.7, 89.1 and 93.7) percent relatively. Overall, this data provides insights into how land is utilized for different purposes across these regions and place of residency, which can inform regional planning, development, and resource management decisions (table 7.4).

**Figure 7.4** Proportion of household own land by place of residence



## Appendix 6: Chapter Seven Tables

**Table 7.1**

**Employment statistics of working age population**

Background characteristics	Employment rate	Labor Force participation rate	Unemployment rate	Youth unemployment
<b>Place of Residence</b>				
Rural	24.6	27.1	9.3	18.3
Urban	20.0	24.9	19.8	40.9
Nomadic	11.7	11.9	1.9	2.6
<b>Sex</b>				
Male	27.3	31.0	12.0	27.4
Female	11.7	14.3	17.7	29.7
<b>Regions</b>				
Bari	22.7	25.6	11.4	18.9
Mudug	16.5	19.5	15.1	42.6
Nugaal	15.9	21.5	25.9	50.6
Sanaag	11.5	14.0	17.8	34.2
Sool	29.9	31.7	5.9	10.5
Total	18.8	21.9	14.0	28.4







**Table 7.4** Land utilization

	Residential	Agricultural	Pastoral	Business commercial
<b>Place of residence</b>				
Rural	95.6	0.0	0.0	6.5
Urban	89.8	1.5	1.0	5.2
Nomadic	84.7	5.2	0.0	0.0
<b>Region</b>				
Bari	82.7	2.0	0.0	8.3
Mudug	98.7	0.0	1.3	0.0
Nugaal	89.1	4.6	2.0	4.9
Sanaag	93.7	0.0	0.0	2.3
Sool	99.2	0.0	0.0	6.6
Total	91.5	1.3	0.5	5.1

HOUSEHOLD NON-AGRICULTURAL  
BUSINESS AND INDIVIDUAL INCOME



## Household business ownership

**13.7%** Overall    **21.6%** Rural    **15.5%** Urban    **4.2%** Nomadic

## Business ownership by sex

**66.6%** Female    **24.9%** Male    **8.5%** Both

## Registration of household business

**25.6%** Overall    **41.9%** Urban    **12.5%** Rural

**44.6%** Nugaal    **37.5%** Bari    **31.5%** Sanaag    **7.1%** Sool    **4.5%** Mudug

## Decision-making business earning

**66.0%** Female    **24.8%** Male    **9.3%** Both

8

**Chapter 8**

**HOUSEHOLD NON-AGRICULTURAL BUSINESS AND INDIVIDUAL INCOME**

**8.1 Introduction**

This chapter presents information about non-agricultural businesses and individual income to measure the income derived from their business activities. Information is also given on ownership of household business by type of premises where they operate, ownership status, household business employee types, business revenue and profits, and household involvement in business by sex.

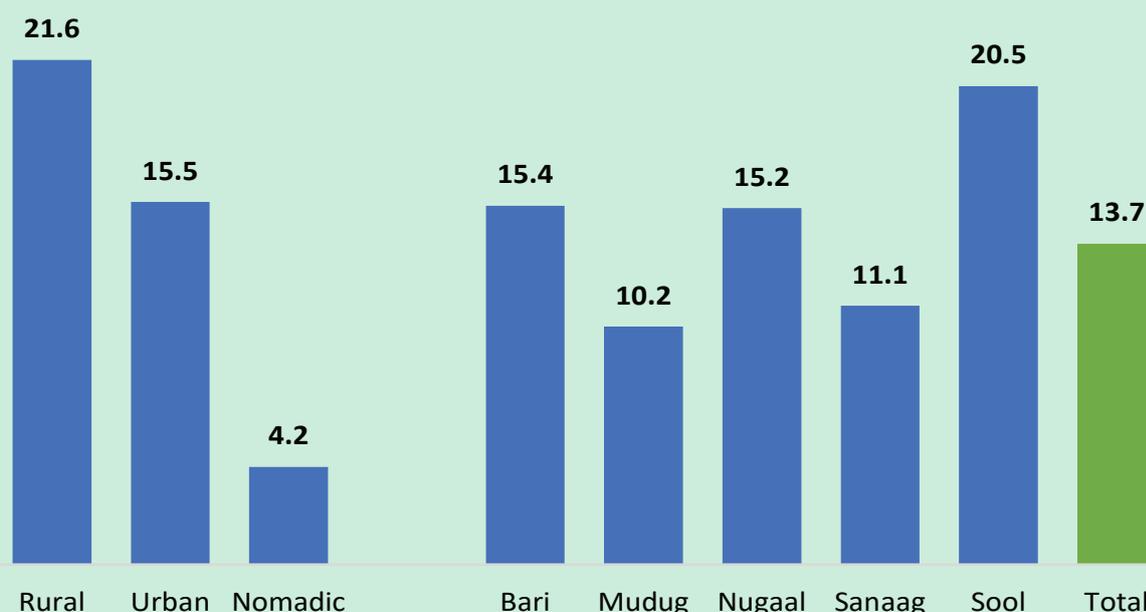
**8.2 Ownership of Households Business**

Only 13.7 percent of households have run a business of their own in the last 12 months (figure 8.1). The rate of owning a household business is higher among rural (21.6 percent) and urban (15.5 percent) households than nomadic ones (4.2 percent).

Households that have operated their own businesses in the past 12 months show varying rates across regions. Sool has the highest rate at 20.5 percent, while Mudug has the lowest rate at 10.2 percent. The other regions fall in between, with rates ranging from 11 to 16 percent.

**Figure 8.1**

Percentage of the households running their own business in the past 12 months.



### 8.3 Share of household business types by place of residence and region

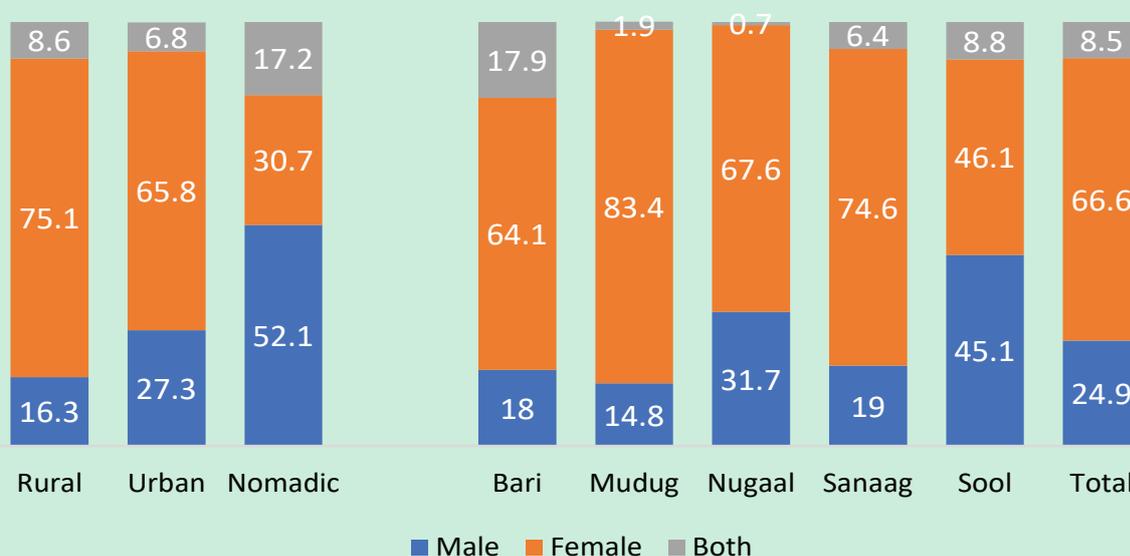
Appendix 7 in Table 8.1 shows the types of household businesses operated in the 12 months preceding the survey. In Puntland the most common types of household businesses are owned trading business on a street or in a market (38.0 percent), and shops such as car wash owners, metal workers, mechanics, carpenters, tailors, barbers, etc. (30.3 percent).

### 8.4 Household Business Types by Sex

Overall, there are significantly more female business owners than males. The total ratio stands at 66.6 percent to 24.9 percent for sole owners, while 8.5 percent of businesses are owned by both genders (figure 8.2). Higher rates of female ownership are found in both rural and urban areas. In contrast, household ownership business is higher for males in nomadic areas (52.1 percent of male ownership to 30.7 percent of females).

Business ownership across the regions: Mudug, Sanaag, Nugaal and Bari have a similarity of businesses owned by females at (83.4, 74.6, 67.6 and 64.1) percent respectively, while Sool has a more balanced ownership dynamic with slightly more male-owned businesses and a notable of joint ownership at 8.8 percent. On the other, all regions except Sool, the proportion of male business ownership is less than one-third of the total business owners.

**Figure 8.2** Sex of household business owners by place of residence



## **8.5 Decision on earning and management of Household Business**

Ownership of the business appears to come with decision-making power on the use of earnings and business management, as all three variables show similar distributions by gender. Females have a higher decision-making role on the use of earnings compared to males, with the ratio standing at 66.0 to 24.8 percent. The female decision-making power regarding business management follows a pattern similar to the use of earnings and stands at a ratio of 67.4 to 26.3 percent.

## **8.6 Household Business Registration**

Both the Puntland State Government and the Federal Government of Somalia require any business of any size to obtain a business license/registration prior to operation, a process which aims to ensure a proposed business adheres to the country's laws and regulations, including the payment of taxes. Appendix 7 in Table 8.3 shows that 25.6 percent of businesses in Puntland are registered. There are differences between urban and rural areas with respect to business registration, at 41.9 and 12.5 percent of business registered respectively. However, no household businesses are registered in nomadic areas.

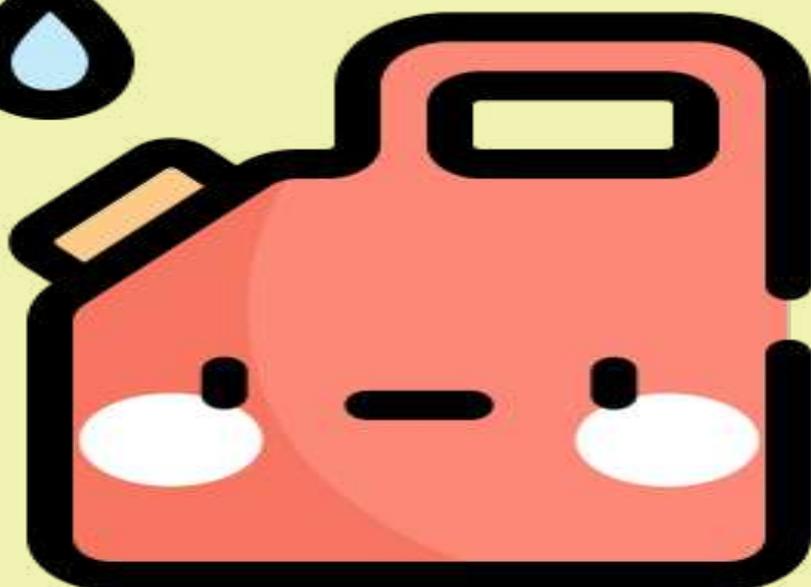
When considering the different regions in Puntland, Nugaal stands out with the highest rate of businesses holding registration or licenses at 44.6 percent. In contrast, Mudug has the lowest rate, with only 4.5 percent of businesses having obtained licenses. Among the other regions, Bari has a registration rate of 37.5 percent. Sanaag reports a registration or license rate of 31.5 percent. Sool falls in between, with the second lowest rate at 7.1 percent of businesses holding licenses.



**Table 8.3** Age, intensity, and registration of household business

	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
Years since opened	5.0	5.3	3.3	5.9	4.1	6.2	4.4	4.0	5.0
Months operated in the last year	11.9	10.9	11.9	11.0	12.0	10.8	11.7	11.6	11.4
Registration	12.5	41.9	0.0	37.5	4.5	44.6	31.5	7.1	25.6

FOOD SECURITY



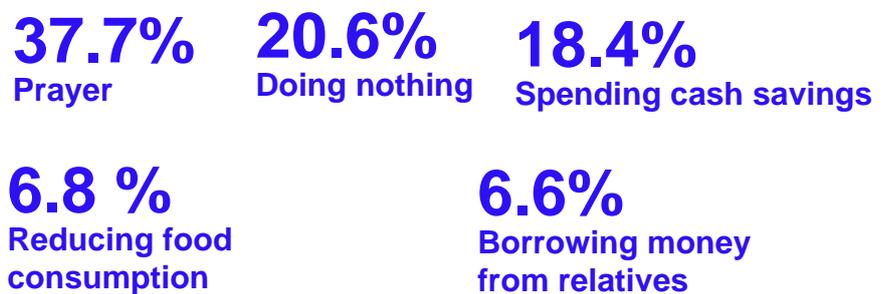
## Shocks affected Puntland households



## Three top types of shocks most reported by households



## Response shocks Households



## Food insecurity

Households reported their food security situation of the month prior the survey date as following:



9

## Chapter 9

# FOOD SECURITY AND SHOCKS

### 9.1 Introduction

This chapter presents information about experiences of food insecurity, exposure to various types of shocks, losses to income and assets from those shocks, and responses adopted to cope with shocks.

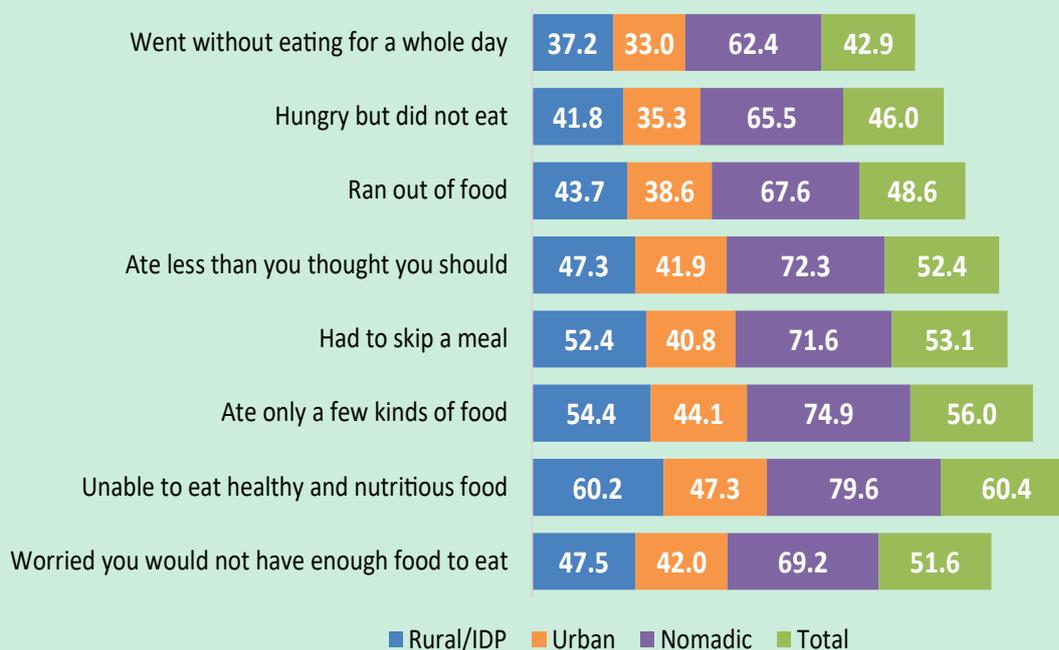
Being food secure is a state in which all people in a household or in a community, at all times, have physical and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for a healthy and productive life. In Somalia, households are frequently exposed to shocks disrupting their social and economic life, and for many of them resulting in displacement. These shocks include natural catastrophes, economic changes as well as conflict and violence.

### 9.2 Food insecurity Experience answers

Table 9.1 below presents answers to questions about different forms of food insecurity experienced in the month preceding the survey. About six out of ten households (60.4 percent) were unable to eat healthy and nutritious food. And around half of the households (56.0 percent) ate only a few kinds of food, 53.1 percent had to skip a meal, 52.4 percent ate less than they thought they should, 51.6 percent were worried they would not have enough food to eat, 48.6 ran out of food, 46.0 percent experienced going hungry, and 42.9 percent went without eating for a whole day in the month prior the survey interviewing date.

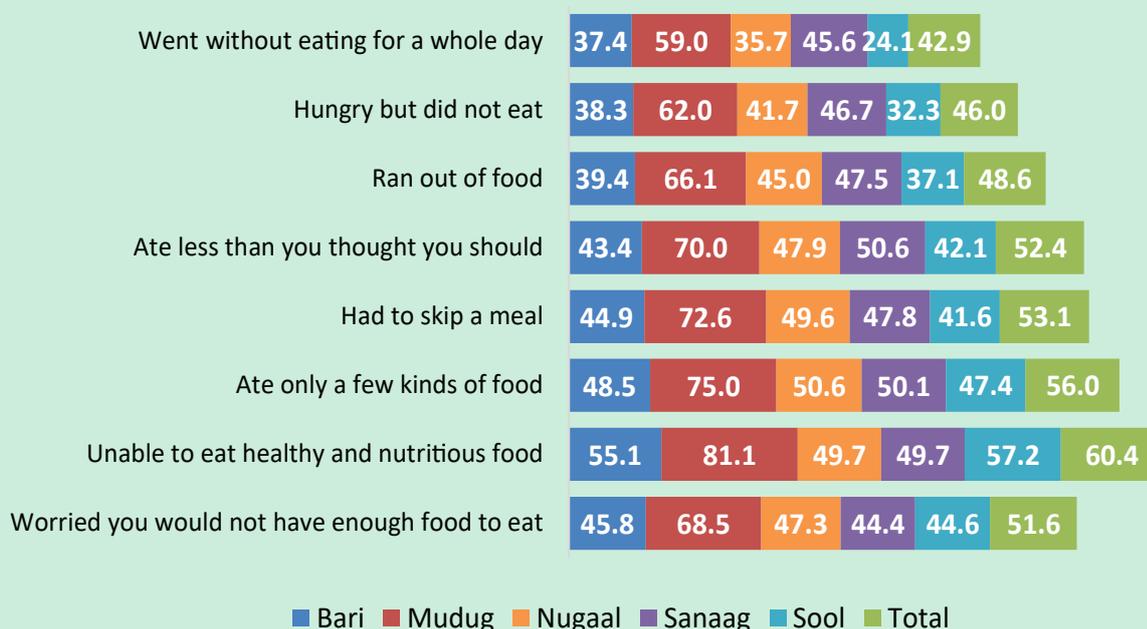
Experiences of food insecurity are least prevalent among urban households, and most prevalent among nomadic households. For instance, the majority of nomadic households (79.6 percent) were unable to eat healthy and nutritious food over the month preceding the survey, compared with 60.2 percent of rural households and 47.3 percent of urban households. The most severe forms of food insecurity experienced also show notable differences across places of residence, with 62.4 percent of nomadic households having gone at least one whole day without eating, compared with 37.2 and 33.0 percent of rural and urban households respectively.

**Figure 9.1** Food insecurity by place residency



According to region, Food insecurity is almost prevalent across all regions even though the food insecurity experience for inhabitants in the Mudug region is extremely high compared to other regions. The percentage of households facing food shortages, experiencing hunger, and going to bed without eating in whole was lowest in Sool compared to other regions.

**Figure 9.2** Food insecurity by region



### 9.3 Shock Causes<sup>1</sup>

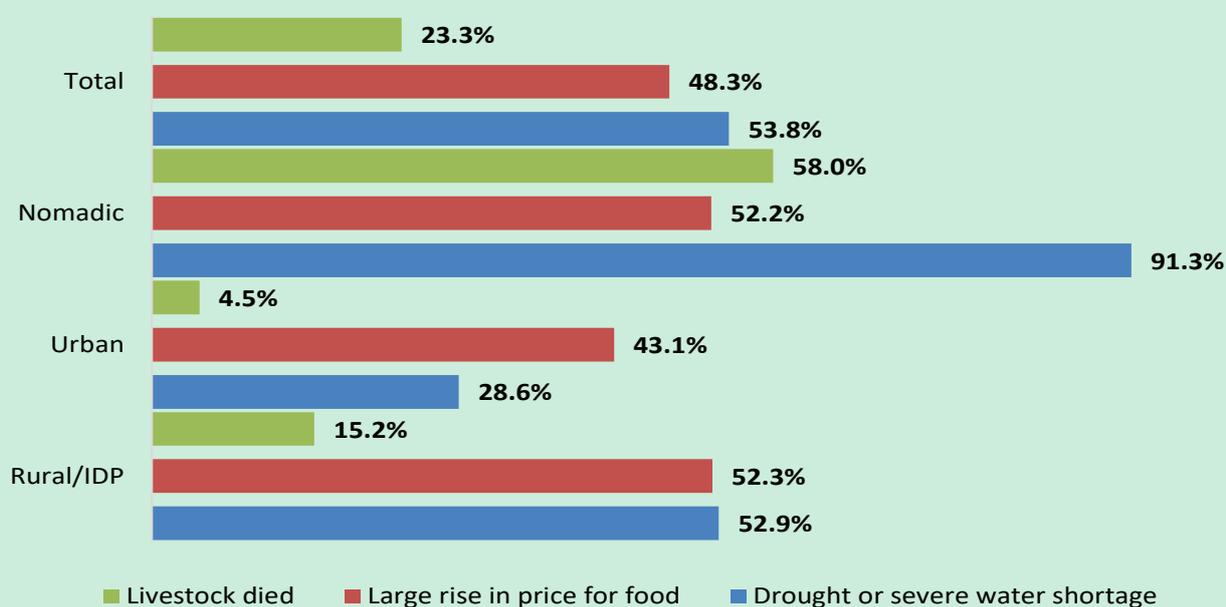
Table 9.2 presents the shocks encountered by households in Puntland over the 24 months preceding the survey. The three top types of shocks most reported by households are drought or severe water shortage (53.8 percent), large rise in price for food (48.3 percent), and the death of livestock (23.3 percent).

By place of residence, nomadic households are by far the most likely to be affected by drought/ severe water shortages (91.3 percent compared to 52.9 percent of rural households and 28.6 of urban households). They are also more affected by livestock deaths (58.0 percent compared to 15.2 percent and 4.5 percent of rural and urban households respectively).

Urban areas are affected by a wider spectrum of shocks, such as conflict (9.6 percent compared to 4.0 and 3.5 percent of rural and nomadic respectively); and loss of employment salary (3.9 percent compared to 1.5 and 0.0 percent of rural and nomadic respectively).

Finally, rural households are mostly affected by the large rise in the price of food same as nomadic households (52.3 percent), compared with 43.1 percent of urban households.

**Figure 9.3** Shocks experienced by place of residency



<sup>1</sup>“Other natural shocks” include fires, storm, floods, and crops pest or disease.

“Health shocks” include deaths, chronic/severe illnesses, and accidents affecting household members.

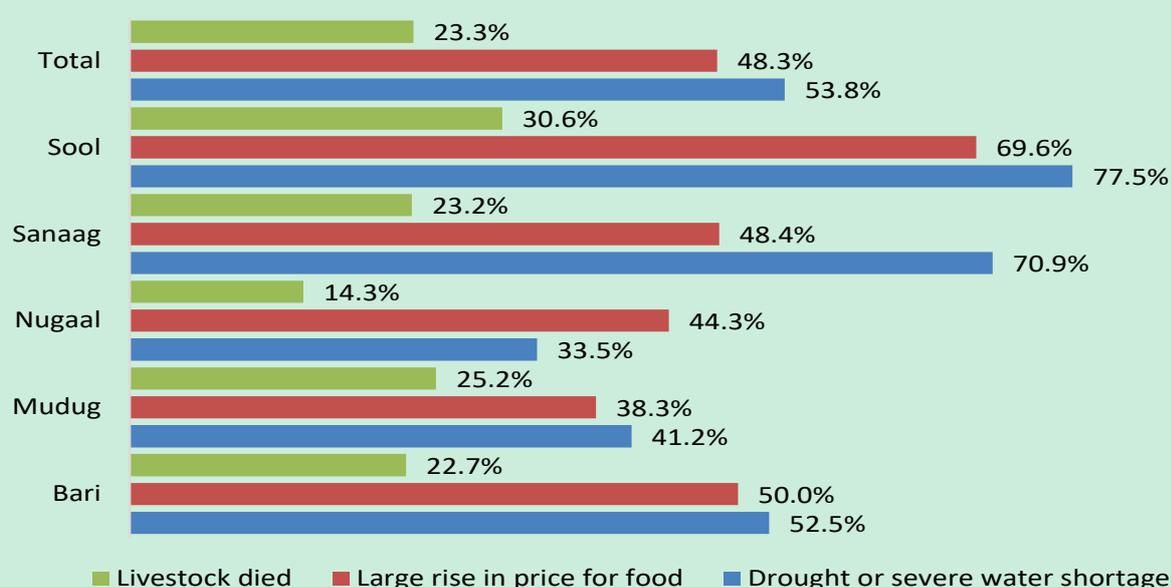
“Security shocks” includes conflict, robbery/burglary/assault/sexual assault/carjacking, and livestock theft.

“Economic shocks” includes business failures, end of regular aid/remittances/assistance, loss of salaried employment or non-payment of salary, large increases in agricultural input prices, and large falls in crop sales prices.

“Other shocks” include births, divorces/separations, evictions, household members jailed/arrested, and dwellings damaged/destroyed.

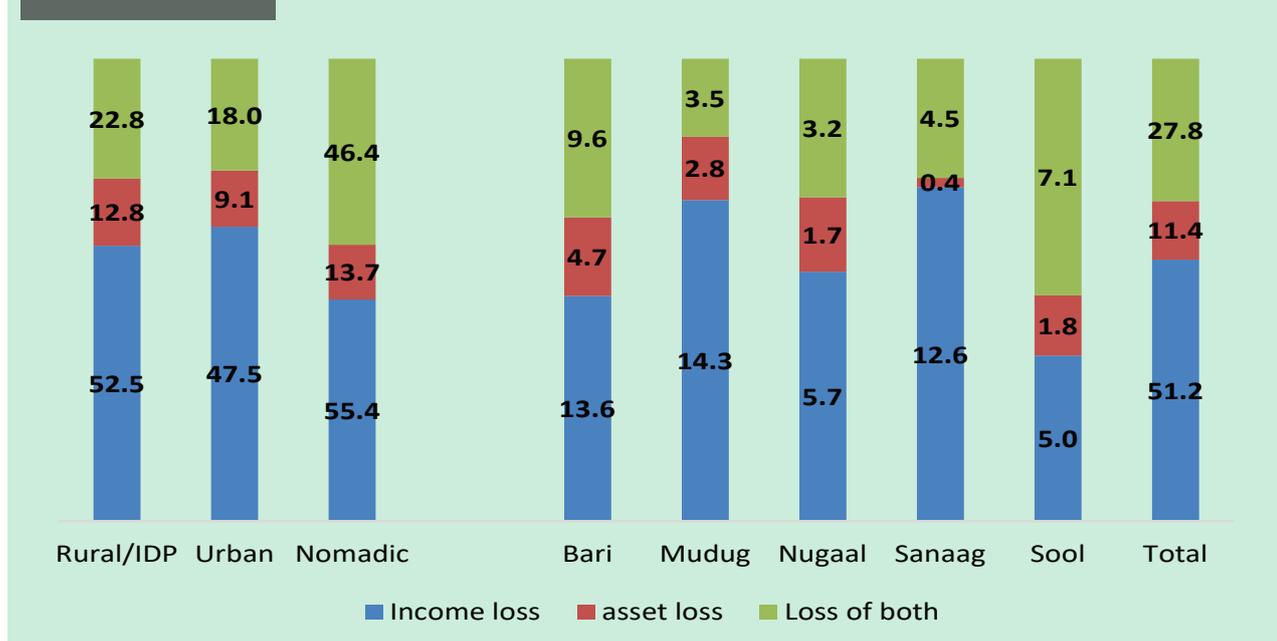
Regarding to regions, the results revealed regional variation in the types of shocks. For instance, Sool stands out as a region with significant challenges in all three categories of shocks, severe water shortages, high food prices, and livestock losses at 77.5%, 69.6%, and 30.6% respectively. Sanaag also faces substantial issues related to water shortages and food prices (70.9% and 48.4% respectively).

**Figure 9.4** Shocks experienced by region



As a result of these shocks, almost half of affected households have lost income (51.2 percent), 11.4 percent have incurred a loss of assets, and about a third (27.8 percent) have lost both income and assets. Affected nomadic households have incurred more losses in both income and assets at 46.4 percent, compared to 18.0 percent urban, and 22.8 percent rural (Figure 9.3). According to regions, Bari households have experienced more losses in both income and assets at 9.6 percent compared to other regions. Mudug region also has the most income loss at 14.3 percent.

**Figure 9.5** Loss of household income or asset because of shock



### 9.4 Common Responses to the Shocks Adopted by Affected Households

Table 9.3 presents the most common responses to the shocks adopted by affected households by place of residence. The most common response was prayer, adopted by 37.7 percent of affected households, followed by doing nothing (20.6 percent), spending cash savings (18.4 percent), reducing food consumption (6.8 percent), and borrowing money from relatives (6.6 percent).

Urban households responded relatively more by spending cash savings (25.0 percent compared to 15.4 and 14.0 percent of rural and nomadic households respectively) or by doing nothing (22.9 percent compared to 19.9 and 18.9 percent of rural and nomadic households respectively).

Rural households receive more help from family/friends (8.1 percent, compared to 4.9 percent and 3.1 percent of urban and nomadic households respectively), and more support from international organizations (2.5 percent compared to 0.3 and 1.6 percent of urban and nomadic households respectively). Finally, nomadic households were relatively more prone to prayer (45.1 percent compared to 39.0 and 29.1 percent of rural and urban households respectively), and selling livestock or poultry (10.9 percent compared to 3.9 and 0.4 percent of rural and urban households respectively).

According to regions, Bari region reports the highest percentage of households resorting to reduce food consumption (12.8%) and households selling livestock or poultry (5.8%) as a coping mechanism. Mudug region stands out with the highest percentage of households doing nothing (37.8%) in response to shocks. It also reports relatively higher percentages of households resorting to reducing food consumption (9.8%). Nugaal region has the highest percentage of households receiving help from family/friends (9.8%) selling livestock or poultry (5.1%), and worked more or longer hours (5.4%), sending children to live with relatives (7.5%) as a response to shocks. It also reports a relatively higher percentage of households borrowing money from relatives (9.1%). Sanaag region has the highest percentage of households resorting to prayer (65.0%) as a response to shocks. It also reports a relatively higher percentage of households spent cash savings (30.2%). Sool region stands out with the highest percentage of households resorting to selling livestock or poultry (19.8%) as a response to shocks. It also has a relatively higher percentage of households borrowing money from a money lender (6.9%) and reducing non-food expenditures (5.5%).

## Appendix 8: Chapter Nine Tables

**Table 9.1** Food security situation during the month preceding the survey.

Food insecurity experience	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
Worried you would not have enough food to eat	47.5	42.0	69.2	45.8	68.5	47.3	44.4	44.6	51.6
Unable to eat healthy and nutritious food	60.2	47.3	79.6	55.1	81.1	49.7	49.7	57.2	60.4
Ate only a few kinds of food	54.4	44.1	74.9	48.5	75.0	50.6	50.1	47.4	56.0
Had to skip a meal	52.4	40.8	71.6	44.9	72.6	49.6	47.8	41.6	53.1
Ate less than you thought you should	47.3	41.9	72.3	43.4	70.0	47.9	50.6	42.1	52.4
Ran out of food	43.7	38.6	67.6	39.4	66.1	45.0	47.5	37.1	48.6
Hungry but did not eat	41.8	35.3	65.5	38.3	62.0	41.7	46.7	32.3	46.0
Went without eating for a whole day	37.2	33.0	62.4	37.4	59.0	35.7	45.6	24.1	42.9

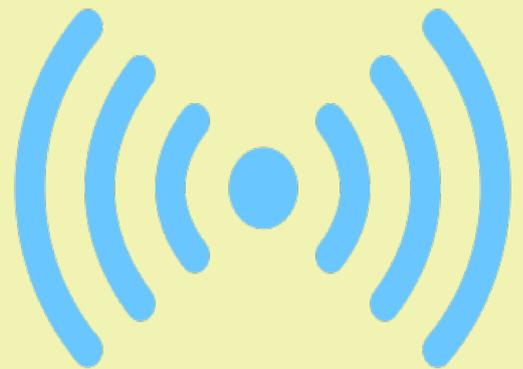
**Table 9.2** Percentage Shocks households experienced by place of residence and Region

Shock type	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
Drought or severe water shortage	52.9	28.6	91.3	52.5	41.2	33.5	70.9	77.5	53.8
Large rise in price for food	52.3	43.1	52.2	50.0	38.3	44.3	48.4	69.6	48.3
Livestock died	15.2	4.5	58.0	22.7	25.2	14.3	23.2	30.6	23.3
Conflict	4.0	9.6	3.5	13.8	2.1	0.5	6.7	5.4	6.3
Birth in the household	3.9	2.5	1.1	1.2	6.4	0.9	1.2	0.4	2.4
Chronic/severe illness or accident of household member	1.3	3.2	1.7	3.8	1.7	4.2	0.5	0.9	2.2
Loss of salaried employment or non payment of salary	1.5	3.9	0.0	2.8	1.4	5.0	0.8	1.1	2.1
Large fall in sale prices for crops	1.9	2.6	0.5	2.1	0.2	0.9	4.8	0.6	1.8
Break-up of the household/ divorce	1.7	2.5	0.8	1.7	2.9	3.5	0.2	0.1	1.8
Household business failure (non-agric.)	1.6	1.1	1.3	1.8	1.2	2.6	0.2	0.8	1.3
Death of other family member	1.2	1.7	0.4	0.7	1.4	2.4	0.5	1.3	1.2
Crop disease or crop pests	1.0	0.5	2.2	3.1	0.6	0.3	0.2	0.4	1.1
Floods	0.8	1.8	0.0	1.5	0.5	1.4	0.2	2.0	1.0
Death of household head	1.6	1.3	0.0	0.6	1.8	1.0	0.7	0.5	1.0
End of regular assistance, aid or remittances from outside	1.3	0.7	1.1	0.3	1.8	0.9	1.4	0.0	1.0
Livestock were stolen	0.7	0.5	1.6	1.2	1.7	0.2	0.3	0.2	0.9
Large increase in agric. input prices	0.3	0.3	1.1	0.1	0.0	1.1	1.9	0.0	0.6
Dwelling damaged/ destroyed	0.2	0.8	0.6	0.9	0.0	0.4	0.9	0.6	0.6
Jailed/arrested	0.6	0.7	0.0	1.2	0.0	0.8	0.2	0.0	0.5
Death of working member of household	0.5	0.5	0.3	0.7	0.5	0.7	0.1	0.1	0.4
Fire/ storm	0.0	0.4	0.6	0.2	0.0	0.7	0.9	0.2	0.4
Robbery/ burglary/ assault/ sexual assault/ carjacking	0.1	0.4	0.0	0.3	0.2	0.2	0.1	0.3	0.2
Evicted	0.1	0.1	0.0	0.2	0.0	0.2	0.0	0.0	0.1

**Table 9.3** Response to the shock

Household response to shock	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
Prayer	39.0	29.1	45.1	39.6	34.9	15.9	65.0	17.3	37.7
Did Nothing	19.9	22.9	18.9	15.8	37.8	31.8	2.7	17.0	20.6
Spent Cash Savings	15.4	25.0	14.0	19.3	8.3	17.4	30.2	17.5	18.4
Reduced Food Consumption	7.7	9.4	3.6	12.8	9.8	3.5	1.2	1.4	6.8
Borrowed Money From Relatives	6.7	5.2	8.0	7.0	3.8	9.1	1.4	16.4	6.6
Received Help From Family/Friends	8.1	4.9	3.9	2.9	7.6	9.8	0.3	9.6	5.3
Sold Livestock Or Poultry	3.9	0.4	10.9	5.8	0.5	5.1	0.3	19.8	5.3
Sent Children To Live With Relatives	2.9	4.3	2.1	1.5	5.4	7.5	1.0	1.8	3.1
Reduced Non Food Expenditures	3.8	3.6	1.4	4.1	1.4	3.3	0.9	5.5	2.8
Worked More Or Longer Hours	1.6	4.5	0.3	2.3	1.7	5.4	1.0	1.8	2.2
Borrowed Money From Money Lender	1.0	0.6	4.1	0.9	0.2	1.6	2.5	6.9	2.0
Received Help From International Org	2.5	0.3	1.6	0.3	0.8	1.1	0.3	6.1	1.4
Consumed Lower Cost But Less Preferred Foods.	1.4	1.7	0.2	2.0	0.6	2.8	0.0	0.2	1.1
Started A New Business	1.7	1.2	0.1	1.1	0.6	1.0	1.0	1.1	0.9
Sold Assets (Tools, Furniture, Car Etc.)	1.0	1.4	0.0	1.6	0.2	1.8	0.1	0.2	0.8
Other Household Members Who Were Not Working Went To Work	0.3	1.4	0.1	0.7	0.0	3.2	0.3	0.0	0.6
Went Elsewhere For More Than A Month To Find Work	0.5	1.1	0.0	0.2	0.8	1.7	0.2	0.3	0.5
Received Help From Government	0.8	0.3	0.5	0.0	0.3	0.9	0.0	2.2	0.5
Received Help From Religious Institutions	0.3	0.4	0.6	0.7	0.2	1.2	0.0	0.5	0.5
Rented Out Farmland	0.5	0.9	0.0	0.9	0.7	0.0	0.1	0.0	0.4
Borrowed Money From Institutions E.G. A Bank	0.0	0.5	0.3	0.4	0.0	1.3	0.0	0.2	0.3
Removed Children From School To Work	0.0	0.0	0.8	0.2	0.0	0.1	1.0	0.0	0.3
Sold More Crops	0.2	0.5	0.0	0.3	0.0	1.3	0.0	0.2	0.3
Received Help From Local Ngo	0.0	0.1	0.4	0.5	0.0	0.3	0.0	0.1	0.2
Sold Farm Land	0.1	0.4	0.0	0.0	0.4	0.4	0.0	0.3	0.2
Other	0.4	0.1	0.0	0.3	0.0	0.0	0.0	0.3	0.1

CREDIT, INCOME, FINANCIAL SERVICES  
AND ICT



## Own bank account by level of education

**26.3%**  
Higher Education

**12.3%**  
Secondary

**8.1%**  
Primary

**4.0%**  
No formal Education

## Bank account holders by sex

**7.2%**  
Overall

**9.5%**  
Male

**5.3%**  
Female

## Source of unearned income

**25.9%**  
Aid in cash

**13.6%**  
Aid in kind

**1.8%**  
Investment

**1.8%**  
Rental Property

## Household borrowing by place of residency

**42.6%**  
Overall

**70.4%**  
Nomadic

**47.2%**  
Rural

**20.7%**  
Urban

## Household sources of borrowing

**86.7%**  
Trader/  
Merchant

**15.5%**  
Relative/  
Friend/Neighbour

**2.3%**  
Commercial  
Bank

## Household received remittance by place of residency

**22.8%**  
Overall

**28.5%**  
Rural

**25.8%**  
Urban

**13.3%**  
Nomadic

## Remittance transfer method

**51.4%**  
Mobile  
Money

**47.8%**  
Hawala

**0.5%**  
Through an  
Individual

**0.3%**  
Bank

## Mobile ownership aged 15+ by place of residency

**84.0%**  
Overall

**86.1%**  
Urban

**86.0%**  
Rural

**78.7%**  
Nomadic

10

Chapter 10

CREDIT, INCOME, FINANCIAL SERVICES AND ICT

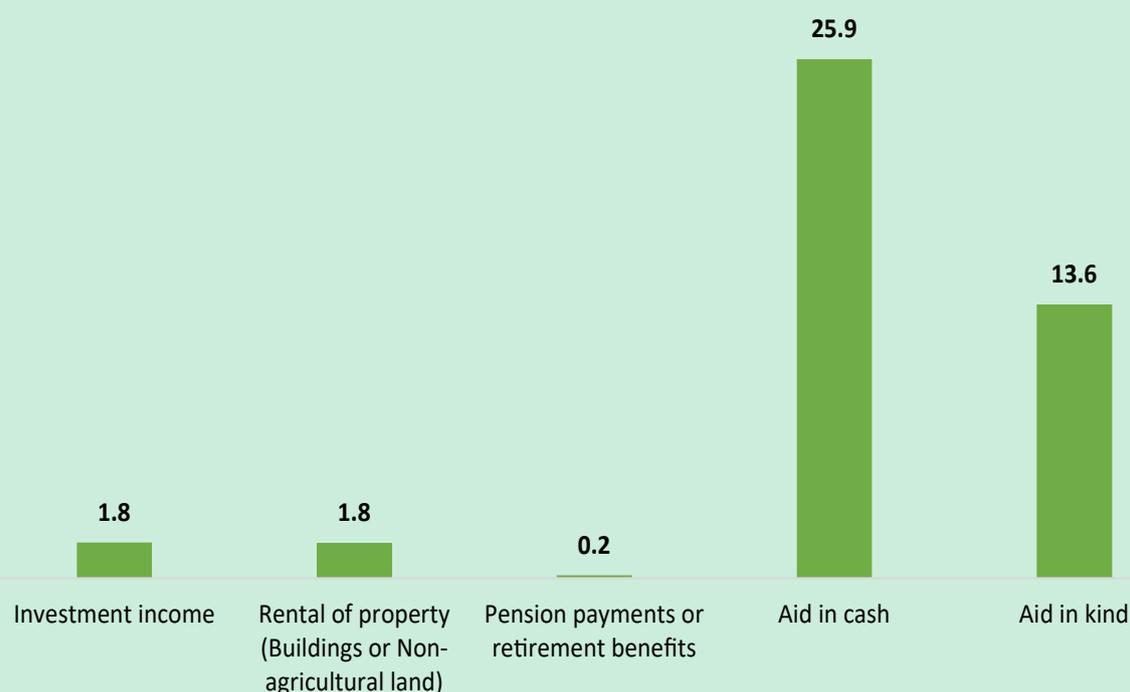
10.1 Introduction

This Chapter presents data on access to and sources of credit, income, financial services, and ICT. Household income is the aggregate earnings of all household members. It includes income arising from rent, pension financial investment, aid in cash, and aid in kind.

10.2 Income Source and Usage Decisions

Over the 12 months preceding the survey, 25.9% of households received unearned cash income from aid, while 13.6% received aid in kind respectively. It was found that rural and nomadic households were more likely to receive aid in cash (36% and 30%) and aid in kind (22% and 12%) than urban households, of which only 16% and 9% received aid in cash and aid in kind, respectively. Additionally, 2.7% and 2.4% of urban households derived unearned income from rental of property and investment, correspondingly (see table 10.1). Bari region residents displayed a substantial portion of households receiving unearned income from property rentals (3.6%) and investments (4%). Conversely, they were less likely to receive aid in cash (16.2%) and aid in kind (6.8%) compared to residents in other regions.

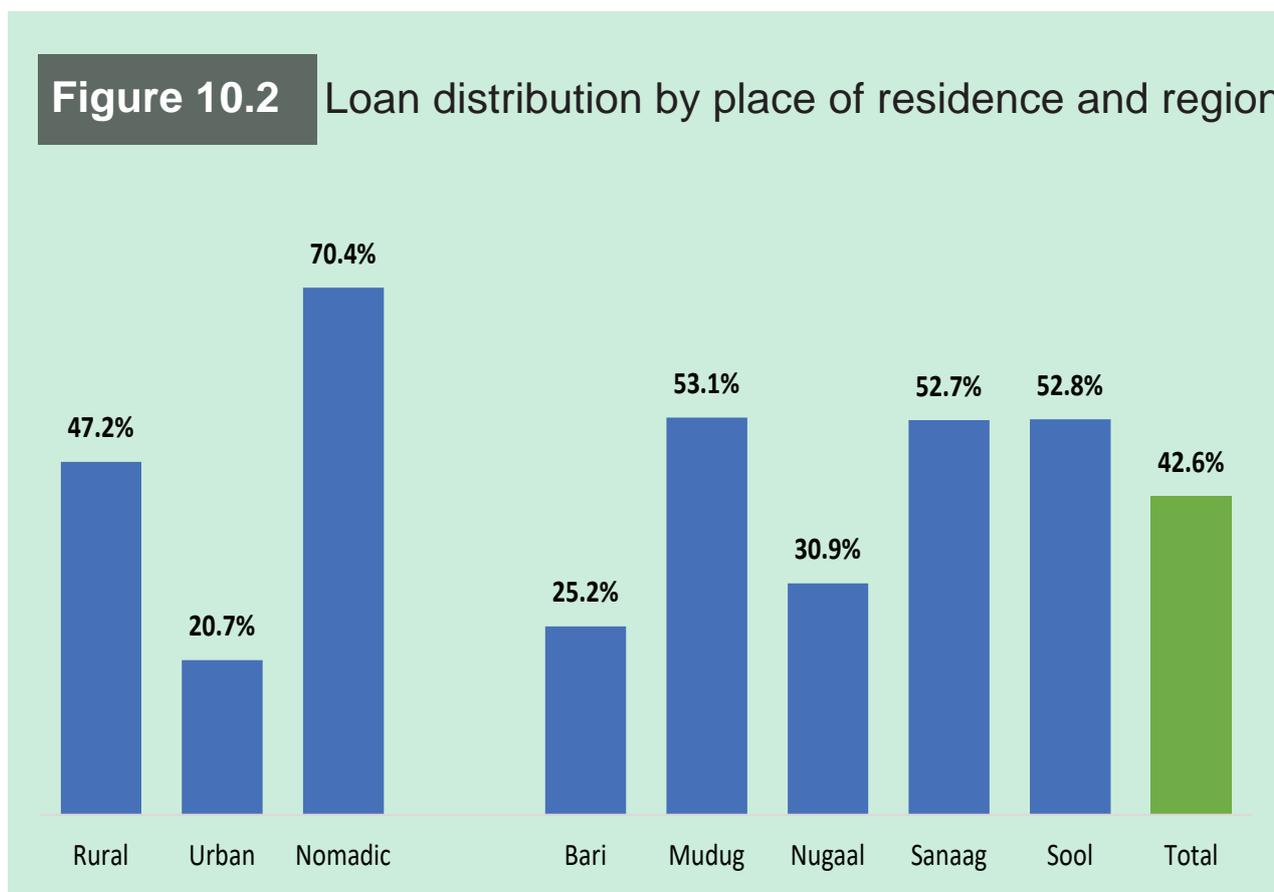
Figure 10.1 Households source of unearned income



### 10.3 Loan Sources and Distribution

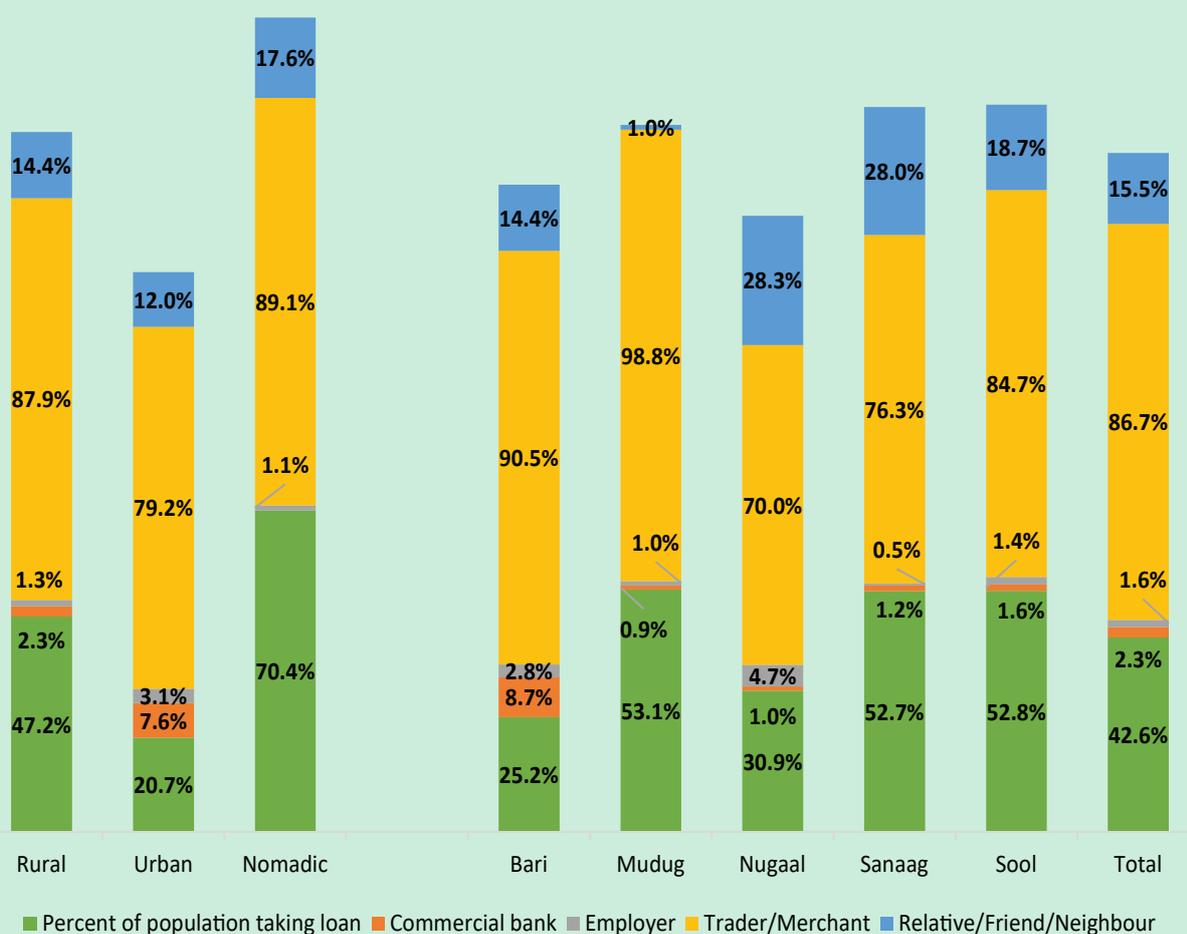
According to the data depicted in Figure 10.2, the percentage of households with loan access varies significantly based on their place of residence. Approximately 43% of households received loans over the 12 months prior to the survey, with Nomadic households having the highest percentage at 70%, followed by rural households at 47%, and urban households having the lowest percentage at 21%. According to regions, Mudug households have the highest percentage at 53.1%, followed by Sanaag households at 52.7% whereas only 25.2% of Bari households got loan access.

**Figure 10.2** Loan distribution by place of residence and region



As Figure 10.3 below shows, 86.7 percent of households have borrowed loans from a trader/merchant and 15.5 percent obtained loans from a relative/friend/ neighbor over the past 12 months. In terms of residence, urban households have a more diverse loan source compared to others: 79.2 percent borrowed from a trader/merchant, 12.0 percent from relative/friend/ neighbor, 7.6 percent from commercial banks, while trader/merchant and friend/relatives are the major sources of getting loans for rural and nomadic households. Regarding to region of residence, almost all of the Mudug households (98.8 percent) borrowed loans from traders/merchants, followed by the Bari region at 90.5 percent, Nugaal households have a diverse loan source compared to other regions, obtaining loans from commercial banks is a relatively common practice in the Bari region, standing at 8.7%, which is noticeably higher than in other areas.

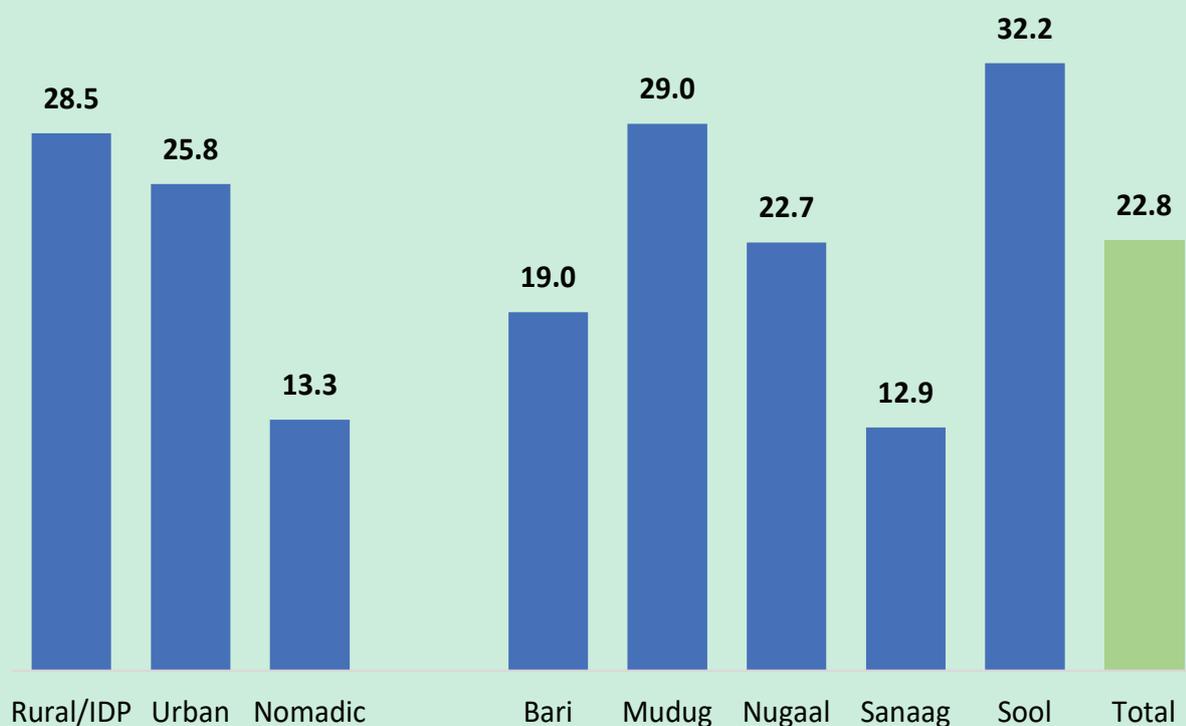
**Figure 10.3** Percentage of population take loan and loan sources



## 10.4 Remittances Distribution

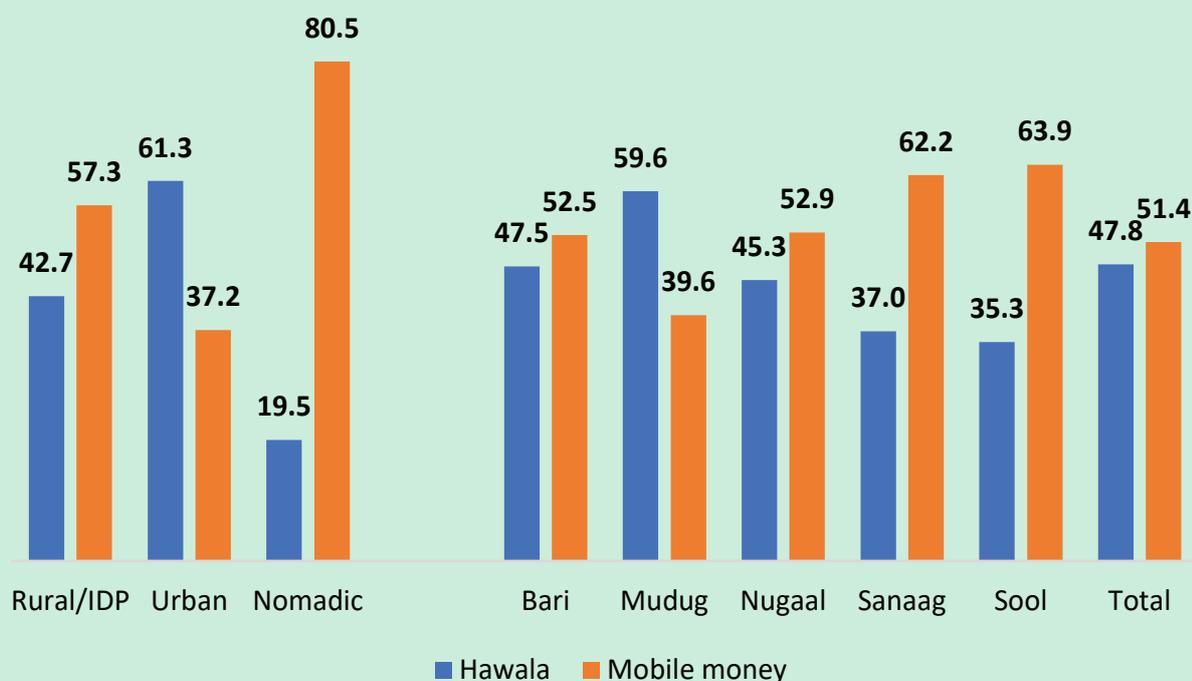
Nearly a quarter of households (22.8 percent) received remittances from someone living outside the household, within Somalia, or abroad over the 12 months preceding the survey (figure 10.4). By place of residence, more than a quarter of rural residents and urban residents (28.5 percent and 25.8 percent respectively) rely on remittances, compared to 13.3 percent among nomadic households. Sool region exhibits a notably higher remittance rate compared to other regions, with 32.2% of its population receiving remittances in the month preceding the survey. This is significantly higher than the average of 22.8% for all regions.

**Figure 10.4** Percentage of households received remittances by place of residency



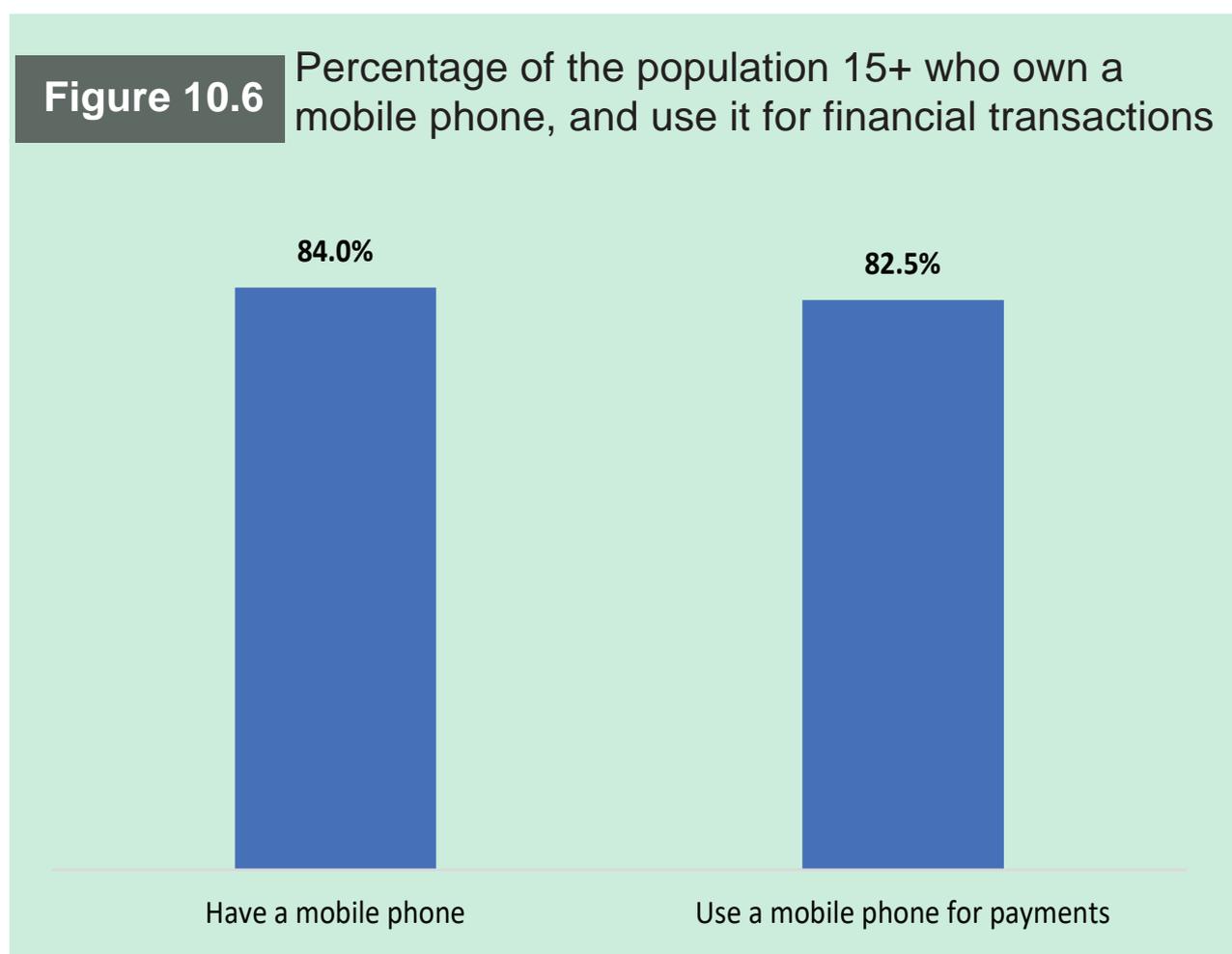
Remittances are commonly transferred through mobile money (51.4 percent) and Hawala (47.8 percent) methods. By region and place of residence (figure 10.5), urban areas adopt Hawala transfers (61.3 percent) more than others, while mobile money methods are much more used among nomadic (80.5 percent) households. Rural households also rely on mobile money (57.3 percent) more than Hawala (42.7 percent). In Mudug, 59.6% of households receive remittances through hawala, making it a prominent and widely used method for receiving money compared to other regions. Sool (63.9%) and Sanaag (62.2%) regions exhibit substantial use of mobile money.

**Figure 10.5** Percentage distribution remittance transfer method by Place of residence and region



## 10.5 Mobile Phone Ownership and Accessibility

Figure 10.6 presents mobile ownership and use for financial transactions amongst the population aged 15 + years. Data shows that most of the population (84.0 percent) own a mobile phone and the usage of financial transactions amongst mobile phone owners stands high at 82.5 percent. As you will see in Table 10.4 in the appendix of this chapter, there is no gender gap between mobile ownership and its usage for financial payments.



Additionally, phone ownership and its usage for financial transactions correlate with educational and urbanization levels (see Figure 10.7). For instance, most respondents with a university degree (94.7 percent) own a mobile phone, 89.1 percent with secondary, and 82.3 percent with no formal education. Similarly, mobile ownership increases with the urbanization level, 78.7 percent of the nomadic population aged 15+ years own mobiles, and 86 percent for both rural and urban populations.

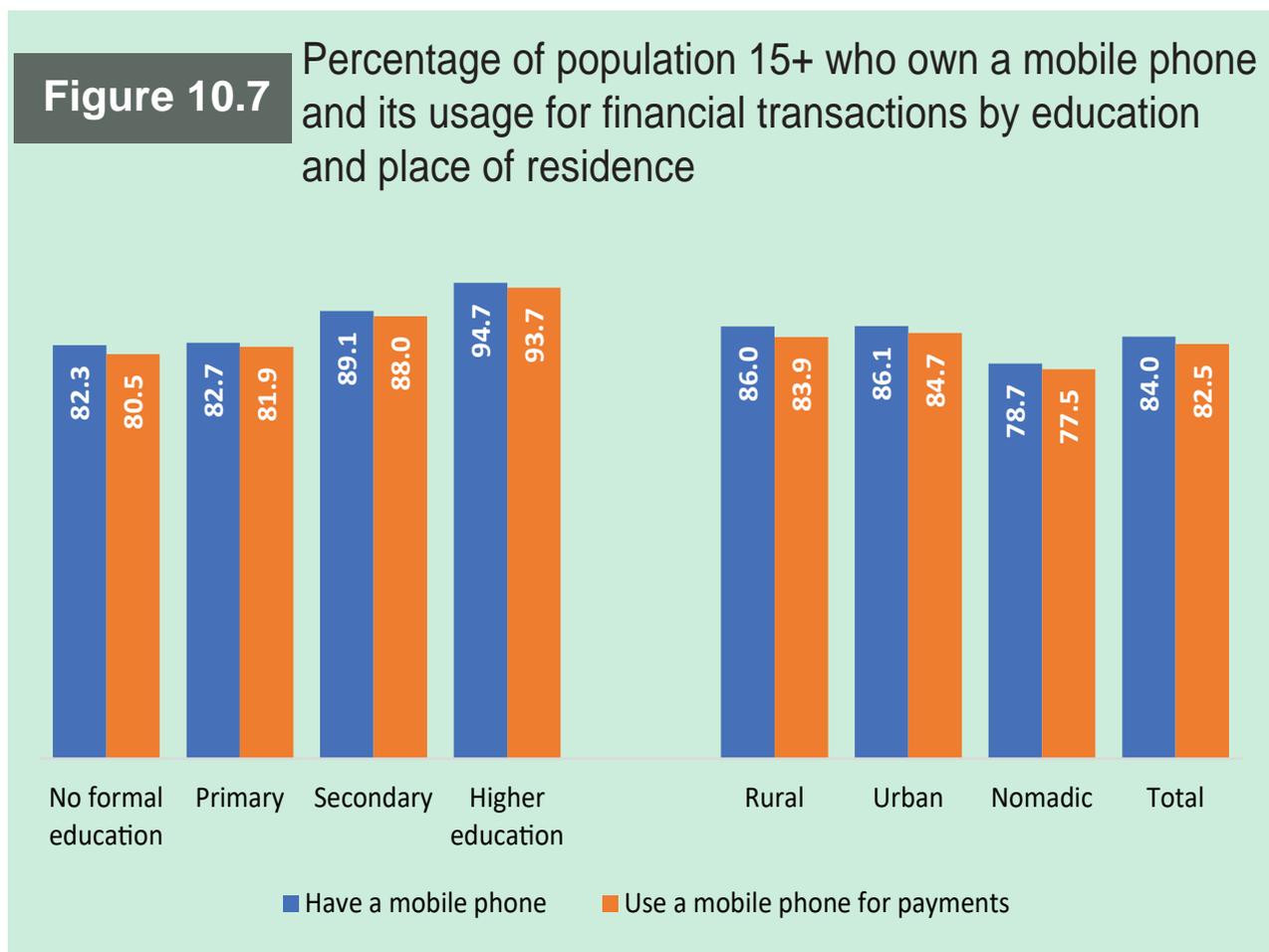


Figure 10.7 also shows that the usage of mobile phones for financial transactions among mobile phone owners increases with higher levels of education and urbanization. All literacy levels widely use their mobile phones for financial transactions, with the highest percentages recorded by those with secondary (88.0%) and university (93.7%) education levels. Urban residents lead at 84.7%, followed by rural residents at 83.9% and 77.5% at nomadic. According to region, there is no regional variation between the regions as revealed in Table 4 in Appendix 9.

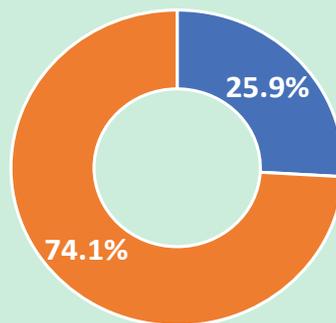
## 10.6 Internet Accessibility

More than a quarter of the population aged 10+ (25.9 percent) accessed the internet in the last three months (see panel A of Figure 10.8). On the other hand, as panel B of Figure 10.8 shows, mobile data is the primary source of internet access, quoted by 96.0 percent of the internet users aged 10+; their next popular location is at home (3.4 percent only), and the percentage for other locations such as the workplace and cybercafé (0.6 percent). This doesn't mean that workplaces, education centers, and community centers lack internet access, but respondents considered their primary sources used to access the internet the past 3 months prior to the survey.

**Figure 10.8**

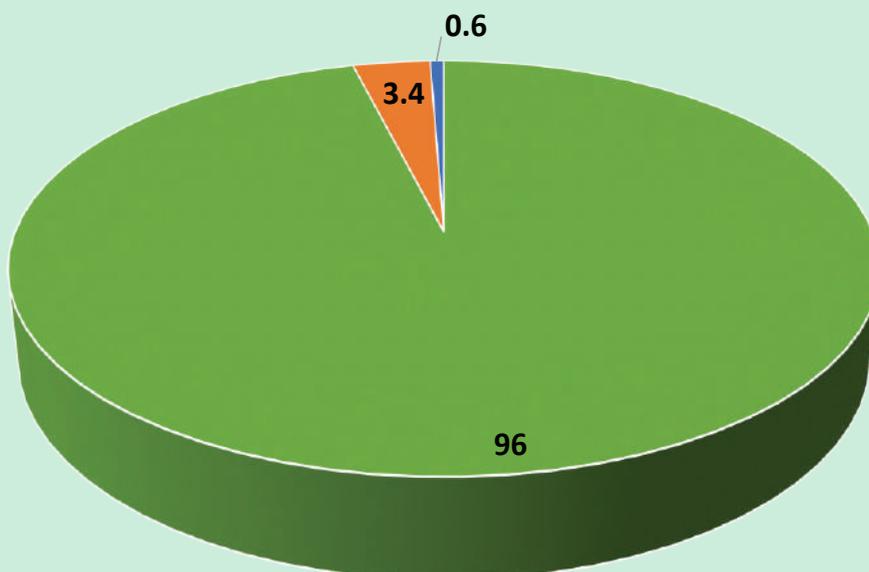
The percentage of the population aged 10 and above who accessed the internet and the sources of connectivity used

**Panel A: Internet connectivity**



■ Yes ■ No

**Panel B: Source of Internet connection**

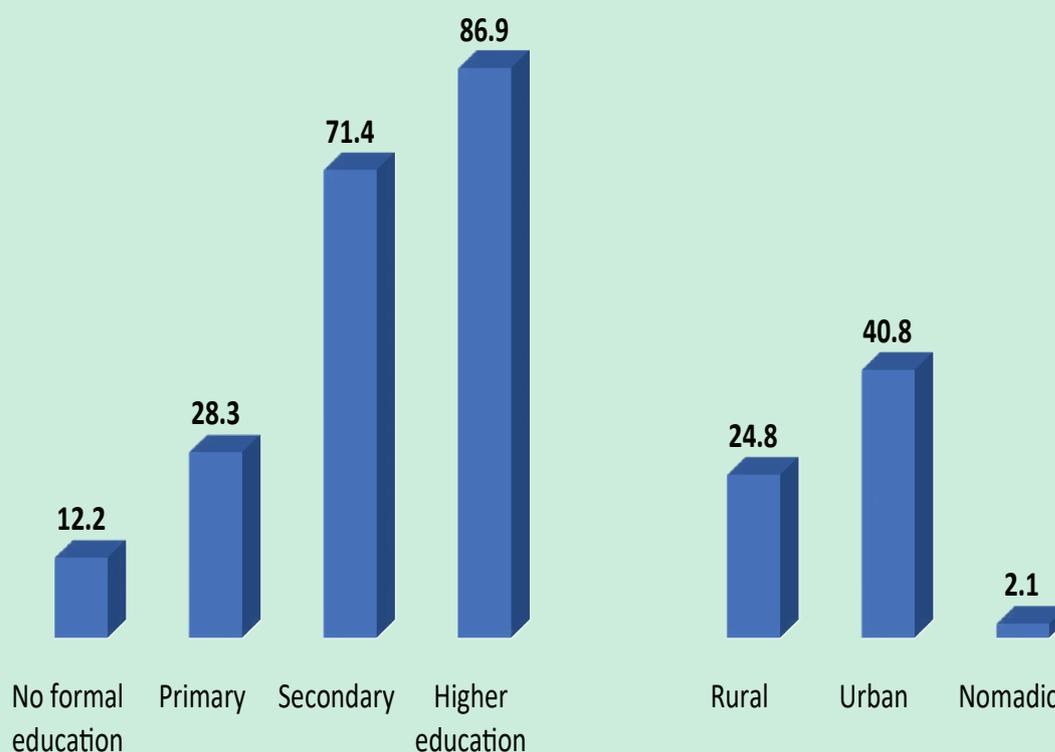


■ Mobile use ■ At home ■ Other

Table 10.5 depicts the percentage of the population aged 10+ years who have accessed the internet in the past 3 months by residence and educational level. By residence, 100 percent of the population aged 10+ internet users in nomadic areas and 99.9 percent in rural areas relied on mobile phones for internet access. Whereas urban population aged 10+ internet users did not solely rely on the mobile, but also, accessed the internet from their homes (4.5 percent).

**Figure 10.9**

The percentage of the population aged 10+ years who have access to the internet by place of residence and educational level

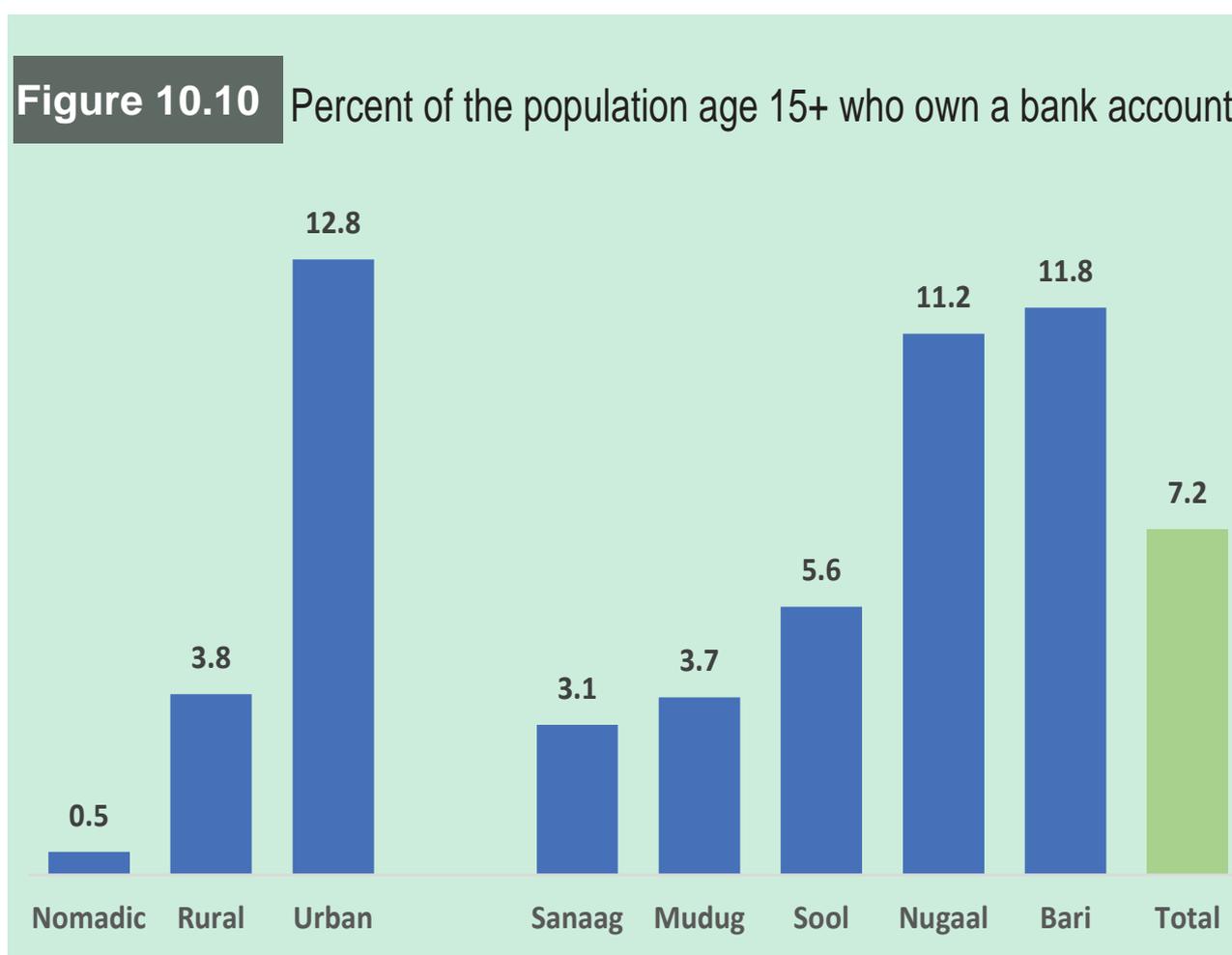


As Figure 10.9 illustrates, internet accessibility increased with the level of education and urbanization. At the educational level cut, only 12.2 percent of the people with no formal education have access to the internet, while the percentage of internet access increases as the educational level moves forward to peak at the secondary (71.4 percent) and university levels (86.9 percent). Secondary school and university internet users access the internet primarily from a mobile (94.3 percent and 91.6 percent respectively); as well as from their home (5.0 percent and 7.0 percent respectively) see table 10.5. By residence, 40.8 percent of the urban population have access to the internet followed by the rural for 24.8 percent, whereas only 2.4 percent of the nomadic are connected to the internet. Regarding the region of residences Nugaal region has the most population who have access to the Internet at 33.5 percent, followed by Bari at 30.8 percent, see table 10.5 in the appendix.

## 10.7 Bank Account Ownership and Usage of Mobile Banking

Figure 10.10 illustrates that only 7.2 percent of the population aged 15+ own a bank account. The highest concentration is observed in urban areas (12.8 percent) and the percentage decreases in rural areas (3.8 percent) and nomadic areas (0.5 percent). Bari and Nugaal regions exhibit relatively higher rates of bank ownership at 11.8 percent and 11.2 percent, respectively, while other regions reveal relatively lower rates.

By education level, the percentage of the population 15 years and above owning a bank account increases as education gets higher (table 10.6). Additionally, in terms of sex distribution, the percentage of male-owned bank accounts (9.5 percent) is larger than the female rate (5.3 percent).





**Table 10.3**

**Remittance transfer method**  
**Proportion of the households who received any remittances during the month preceding the survey by method of transfer**

	Rural	Urban	Nomadic	Bari	Mudug	Nugaal	Sanaag	Sool	Total
Percent of population receiving remittance	28.5	25.8	13.3	19.0	29.0	22.7	12.9	32.2	22.8
Hawala	42.7	61.3	19.5	47.5	59.6	45.3	37.0	35.3	47.8
Bank/wire transfer		0.6				1.3	0.8		0.3
Mobile money	57.3	37.2	80.5	52.5	39.6	52.9	62.2	63.9	51.4
through an individual		1.0			0.8	0.4		0.9	0.5

**Table 10.4**

**Mobile ownership and use for financial transaction**  
**Percent of the population who own a mobile phone and use it for financial transactions by background characteristics**

Mobile ownership and use	Have a mobile phone	Have access to a mobile phone	Use a mobile phone for payments
<b>Sex</b>			
Male		84.1	2.2
Female		84.0	2.5
<b>Highest level of formal education</b>			
No formal education		82.3	1.9
Primary		82.7	4.2
Secondary		89.1	2.8
Higher education		94.7	0.8
<b>Place of residence</b>			
Rural		86.0	2.5
Urban		86.1	2.6
Nomadic		78.7	1.9
Total		84.0	2.4
<b>Region</b>			
Bari		82.6	2.4
Mudug		85.4	2.7
Nugaal		85.3	2.4
Sanaag		82.8	1.1
Sool		85.1	4.0
<b>Total</b>		<b>84.0</b>	<b>2.4</b>

**Table 10.5**

**Access to internet**  
**Percentage of population aged 10+ who accessed the internet in the past 3 months and distribution of the population who access internet by location**

Internet use	Percentage of population 10+ use internet	Mobile use	At work place	Cyber cafe	Education centre	Community centre	At home	Home of a relative/ neighbour/ friend
<b>Sex</b>								
Male	27.0	96.5	0.6	0.2		0.0	2.7	
Female	24.9	95.5	0.3		0.1		4.1	0.1
<b>Highest level of formal education</b>								
No formal education	12.2	98.2	0.2				1.6	
Primary	28.3	97.7	0.4		0.1		1.7	
Secondary	71.4	94.3	0.4	0.2		0.1	5.0	
Higher	86.9	91.6	0.9	0.4			7.0	0.2
<b>Place of residence</b>								
Rural	24.8	99.9	0.1					
Urban	40.8	94.6	0.5	0.2	0.0	0.0	4.5	0.0
Nomadic	2.1	100.0						
<b>REGION</b>								
<b>Bari</b>	30.8	96.5	0.3		0.1		3.0	<b>0.1</b>
Mudug	21.7	98.2	0.2	0.2			1.3	
Nugaal	33.5	97.1	0.2	0.3			2.3	
Sanaag	19.9	95.1	0.6				4.2	
Sool	24.3	90.4	1.3			0.2	8.2	
Number of households	25.9	96.0	0.4	0.1	0.0	0.0	3.4	0.0

**Table 10.6**

**Population who own bank accounts**  
**Proportion of population who own bank account by background characteristics**

<b>Ownership of bank account</b>	<b>Own bank accounts</b>
<b>Sex</b>	
Male	9.5
Female	5.3
<b>Highest level of formal education</b>	
No formal education	4.0
Primary	8.1
Secondary	12.3
Higher	26.3
<b>Place of residence</b>	
Nomadic	0.5
Rural	3.8
Urban	12.8
<b>Region</b>	
Sanaag	3.1
Mudug	3.7
Sool	5.6
Nugaal	11.2
Bari	11.8
Total	7.2

