Challenges Faced By Women Entrepreneurs in Somalia: A Case Study in Mogadishu

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ABSTRACT

Women entrepreneurship plays a significant role in economic development, poverty reduction, employment creation, and household livelihood improvement. Despite the increasing involvement of women in business activities, women entrepreneurs in Somalia continue to face various challenges that limit their ability to establish, manage, and expand successful enterprises. This study examined the challenges faced by women entrepreneurs in Somalia, focusing on limited access to finance, limited access to markets, cultural and social barriers, work-family balance challenges, lack of business training and entrepreneurial skills, and limited government support. The study aimed to assess the effect of these challenges on women entrepreneurs' success in Mogadishu, Somalia. The study adopted a descriptive and cross-sectional survey research design. The target population consisted of women entrepreneurs operating small and medium enterprises in Mogadishu, and a sample size of 80 respondents was selected using stratified and simple random sampling techniques. Data was collected through structured questionnaires and analyzed using SPSS version 23. Descriptive statistics, Pearson correlation analysis, and regression analysis were applied to examine relationships among variables. The findings revealed that limited access to finance was the most significant challenge affecting women entrepreneurs with (M=5.30, SD=1.80). Correlation results showed significant relationships between challenges and women entrepreneurs' success, where cultural and social barriers (r=.960, p=.000) and limited access to market (r=.959, p=.000) had the strongest relationships. The regression results indicated that success factors significantly predict women entrepreneurs' performance with (R^2=.761, F=248.160, p=.000). The study concludes that reducing financial barriers, improving market opportunities, strengthening entrepreneurship training, and enhancing government support are essential for improving the growth and sustainability of women-owned businesses in Somalia.

Keywords: Women Entrepreneurship, Business Challenges, Financial Access, Entrepreneurial Skills

INTRODUCTION

Entrepreneurship today is considered to be a relevant vehicle for economic development and women contribute to it significantly worldwide: Actually, in 2010, 187 million women were in evolved in creating and operating enterprises, meaning that almost 42% of entrepreneurs1 in the world were women (De Vita et al., 2014). Many academic fields are interested in studying entrepreneurship because it is a complicated phenomenon. Future economic growth and social welfare are linked to the three main results of entrepreneurial activity profit, social impact, and innovation (Sitaridis, 2026). Innovation, job creation, and community resilience are all facilitated by entrepreneurship, which is widely acknowledged as a major force behind regional economic development (Ghouse & McElwee, 2026).

Women play a pivotal role in addressing the ongoing depopulation in rural, acting as a barrier against it. However, they encounter specific challenges, including limited access to finance and employment opportunities

(Morales Valero et al., 2025). Despite, Women's entrepreneurship has gained international recognition over the past 40 years due to the increasing number of women starting and running their own businesses as well as the development of green products (S. F. A. Hossain et al., 2025). The special abilities of women-owned businesses (WOBs) can result in innovation, the creation of jobs, and equitable economic growth (Yong et al., 2025). As efforts are made to enhance countries' overall economic well-being, women's entrepreneurship is essential to any country's economic growth, both developed and emerging (Ndjama et al, 2026).

In general, many countries are engaged in women's entrepreneurship because it is thought to be a sustainable economic growth strategy for developing nations (Abdulla & Ahmad, 2023). Since women's empowerment is essential for a sustainable future, policymakers and practitioners have made it one of their top development priorities (Matewos et al., 2025). Encouraging women to start their own businesses helps nations develop socioeconomically. The rate at which women are starting their own businesses has improved household welfare and consumption, particularly in developing nations (Panda, 2018). To access new markets, female entrepreneurs need to possess confidence, leadership, and managerial abilities. When a woman starts a business, she faces the Omni-challenges of learning how to run the business efficiently while also trying to fulfill all the other requirements associated with entrepreneurship (Okafor & Amalu, 2010). In developing countries like Somalia, women's entrepreneurship is particularly difficult due to a lack of opportunities, limited resources, and particular difficulties (Panda, 2018). in most of Africa, particularly in Somalia, women experience some form of marginalization and discrimination; as a result, their labor force participation rate is the lowest in the world (Matewos et al., 2025).

In Mogadishu, Women's entrepreneurship has become fundamental to post-conflict recovery and community livelihood. In Somalia, women entrepreneurs also contribute significantly to household income (Warsame et al., 2025). However, Somalia businesswomen can be divided into three groups: the first group works in very small businesses, such as selling clothing, cosmetics, fruit, vegetables, or khat, while the second group, which is primarily educated and graduates, can afford to take greater risks. Most of their companies have more capital and are legally registered (ESSE, 2021). Furthermore, it has been reported that 60% of Somalia's small businesses are owned by women, and 70% of them work in the unorganized sector. Approximately 50% of women who work today are independent contractors (Mohamud & Mohamed, 2023). In the majority of business sectors, women encounter many challenges. Despite their skills in food preparation and kitchen work, very few women engage in the activity, especially in the restaurant or food service sector. Additionally, since many women are the primary providers for their families, selling food could be an excellent opportunity for them to earn money that will help their families live better (Mahad et al, 2023). Startup capital is one of the issues that hinders women's participation in SMEs. The majority of small and medium-sized businesses are owned by recent graduates or out-of-school entrepreneurs, who frequently lack the qualifications needed to obtain bank financing, which is the most accessible source of funding for businesses (Nyakake et al, 2022).

LITERATURE REVIEW

Concept of women entrepreneurship

The origin of the word ―Entrepreneurship is from a French word ―1828, "entreprendre" which means to "undertake." Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. A woman entrepreneur is an adult who owns and runs an enterprise, especially a commercial one, often at personal financial risk (Satpal et al., 2014). recently, entrepreneurship has been acknowledged as a multifaceted concept that encompasses individual, organizational, and societal levels (Zhai, 2025). Entrepreneurship, also known as new firm formation, is a fundamental process of economic geography (Malecki, 2018). Given that women make up half of the global population, their involvement in entrepreneurship is essential to the social and economic advancement of both developed and developing countries (M. Hossain et al., 2026). The effects of entrepreneurship on the economy are well known. Numerous studies show that nations with greater levels of entrepreneurship typically have lower unemployment rates (Cristina de Oliveira et al., 2026).

Challenges Faced By Women Entrepreneurs Limited Access to Finance

Women's access to financing is limited in the developing countries like Somalia, with estimates ranging from US$5071012 to US$28633186 based on International Monetary Fund (IMF) lending in 2019 (Li et al., 2024). Maintaining access to external funding encourages economic resilience and helps businesses expand, make investments, and withstand financial shocks. It also promotes inclusive growth and job creation, which lessens poverty and inequality (Al-Khazaleh et al., 2026). Since small, medium, and micro enterprises (SMMEs) are frequently unable to finance their start-ups through loans, retained earnings, or equity financing, access to financing is especially crucial. Additionally, women entrepreneurs typically encounter financial difficulties and are unable to raise enough capital to carry out all of their growth and value-creating investment projects (Urban & Ratsimanetrimanana, 2019).

In developing countries like Somalia, women entrepreneurs face particular challenges in obtaining funding. Regardless of the circumstances, women's entrepreneurship development, sustainability, and empowerment have been identified as one of the crucial characteristics in literature due to their restricted access to external credit facilities. Operational growth and financial stability depend heavily on the ability to obtain financial services, including credit, deposit, payment, insurance, and other risk management services (Andriamahery, 2022).

According to International Finance Corporation (2014) examined the challenges faced by women entrepreneurs in accessing financial services in developing countries such as Somalia. The study found that women-owned businesses experience significant barriers in obtaining loans and investment capital due to lack of collateral, limited financial history, and gender-based discrimination in lending practices. The study concluded that limited access to finance reduces women entrepreneurs' ability to expand their businesses, purchase equipment, and improve productivity.

Similarly, World Bank (2020) examined challenges that women entrepreneurs face in developing nations, particularly Somalia. The findings demonstrated that women entrepreneurs frequently encounter obstacles like restricted credit availability, inadequate financial support networks, and a dearth of reasonably priced business loans. According to the study, financial constraints have a detrimental effect on women-owned businesses' ability to innovate, grow, and sustain their operations.

Access to Market

As an external governance mechanism influencing corporate behavior, market access deregulation is essential for promoting social responsibility and business sustainability (Zhang et al., 2025). According to Reena Agrawal (2018), the study sought to investigate the various barriers encountered by female entrepreneurs operating in various developing nations, assess the effects of the current limitations and difficulties on their advancement, and suggest the elements that policymakers should consider in order to address the problems and difficulties.

In addition, Abdi and Hassan (2021) examined the challenges affecting women entrepreneurs in Somalia, with a focus on Mogadishu. The study found that limited access to markets was among the major barriers affecting women-owned businesses. Many women entrepreneurs faced difficulties in accessing customers, expanding business networks, and obtaining market information due to weak business connections and limited participation in formal markets. The study concluded that improving market access opportunities, business networks, and entrepreneurial support programs can enhance women's business growth in Somalia.

Furthermore, Mohamed and Ali (2020) investigated the factors affecting women entrepreneurs in Somalia. The findings revealed that limited access to markets, lack of business networks, and insufficient marketing skills negatively influenced women entrepreneurs' ability to compete and expand their businesses. The study emphasized that women entrepreneurs require stronger market linkages, trade opportunities, and entrepreneurship support institutions to improve business sustainability.

Cultural and Social Barrier

Social-cultural factors influence women's participation in entrepreneurship. Family responsibilities, social expectations, and gender stereotypes may limit women's ability to participate fully in business (De Vita et al., 2014). In the study by Hassan (2021) examined social and cultural factors are the main challenges faced by Somali women entrepreneurs. The results showed that women's involvement in entrepreneurship is restricted by societal expectations, family obligations, and traditional gender roles. Cultural norms made it difficult for many female entrepreneurs to access opportunities and make independent business decisions. The study came to the conclusion that encouraging supportive environments and lowering social barriers can enhance Somali women's entrepreneurial endeavors.

In related study, Mohamed and Ali (2020) examined the difficulties Somalia women entrepreneurs face. The study discovered that gender stereotypes and cultural expectations have a detrimental impact on Somali women-owned businesses. Women entrepreneurs reported unequal participation in business networks, mobility restrictions, and a lack of support from family members. The researchers suggested bolstering policies and awareness campaigns that encourage female entrepreneurs. In a similar vein, Roomi (2013) investigated how social and cultural elements affect female entrepreneurs in developing nations. According to the study, women's ability to start and expand businesses is hampered by cultural norms, restricted mobility, and male-dominated workplaces. The study underlined how crucial supportive networks and social acceptance are to women's success as entrepreneurs.

Work-family balance challenges

Family responsibilities can behave differently from comparable, non-family businesses because they frequently combine economic factors with the traditional roles of the family social unit (Rifka Alkhilyatul, 2024). Neneh (2018) investigated the difficulties women entrepreneurs face in juggling work and family obligations. According to the study, family obligations put pressure on female entrepreneurs, making it difficult for them to concentrate on their business endeavors. The study highlighted the significance of social support networks and family-friendly policies for female entrepreneurs in developing nations.

As per above, Farah and Abdi (2022) investigated the difficulties Somalia women entrepreneurs face. According to the study, women entrepreneurs' time and capacity to engage in business activities are diminished by family obligations, such as childcare and housework. According to the study, women's entrepreneurial participation in Somalia can be enhanced by social support and shared family responsibilities.

Lack of Business training and entrepreneurial Skills

Globally, more women are establishing new businesses as a result of their strong interest in entrepreneurship. As a result, female entrepreneurs are acknowledged as important drivers of economic expansion. Sadly, the number of female entrepreneurs is still not growing in many nations and cultures. Additionally, compared to men, many women in developing countries like Somalia receive less education or training (Meyer, 2020). Using data from the Global Entrepreneurship Monitor (GEM), Kelley et al. (2018) discovered that women entrepreneurs with little business training typically focus on micro and informal enterprises with low profit margins and limited scalability in developing nations.

The study also revealed that women's access to formal financial services, risk management, and business strategy development are all restricted by a lack of entrepreneurial skills. Because of this, a large number of female entrepreneurs continue to operate in survivalist rather than growth-oriented businesses. Furthermore, Marín et al. (2024), structured entrepreneurship programs that offer training in both soft and technical skills greatly improve the performance of female entrepreneurs. According to their findings, training enhances confidence, leadership abilities, and opportunity recognition—all of which are critical for business growth. Additionally, the study found that training plus mentoring yields better results than training alone.

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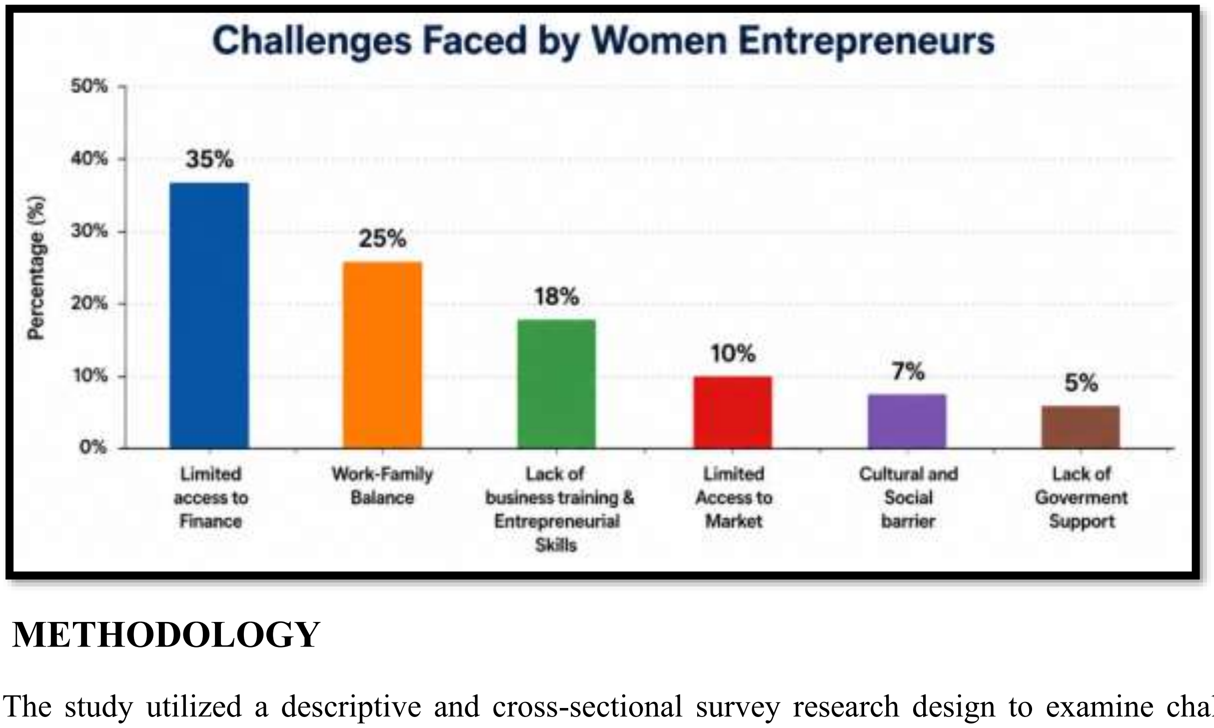
Limited government Support

The process of government support has the biggest impact on how satisfied women entrepreneurs are. However, there is a need to improve the government support process because it is currently at a relatively low level. Interestingly, the government support policy has the least impact on women entrepreneurs' satisfaction. In other words, women entrepreneurs are insensitive to the support programs, scale, and gender-sensitive policies that are currently in place (Lee, J. H et al 2011). According to Warsame et al. (2025) discovered that women's entrepreneurial development is severely constrained by inadequate government support systems. According to the study, there are insufficient entrepreneurial training programs, poor policy enforcement, and restricted access to government-backed financing programs for women entrepreneurs in Mogadishu. Their capacity to grow companies and compete in official markets is diminished by these obstacles. The study also highlighted the need for more robust government intervention to increase women's economic participation.

Relatedly, a study by Lee, J. H. et al. (2011) assessed the efficacy of government assistance programs for Korean women entrepreneurs running small and medium-sized businesses. According to the study, government support—specifically, financial aid, training initiatives, and advisory services—plays a major part in enhancing the business performance of female entrepreneurs. However, the findings also demonstrated that not all support programs are equally effective, since bureaucratic processes and low awareness made it difficult for some female entrepreneurs to access or fully benefit from these services. Overall, the study found that while poor implementation lessens its overall impact, well-organized and easily accessible government support greatly increases the growth, sustainability, and competitiveness of women-owned SMEs. In another study, the World Bank (2024) According to a different World Bank study from 2024, there are still barriers for Somali women entrepreneurs to access government-led financial inclusion and SME support initiatives. Despite the existence of some initiatives, their reach is still restricted because of inadequate implementation, administrative obstacles, and low awareness. Because of this, a lot of female entrepreneurs depend on unofficial funding sources, which limits the expansion and sustainability of their businesses.



METHODOLOGY

The study utilized a descriptive and cross-sectional survey research design to examine challenges faced by women entrepreneurs in Somalia. This design was suitable because it allowed data to be collected at one point in time and used to describe the current situation of women entrepreneurs. It also helped in analyzing relationships between key variables such as access to finance, market access, cultural barriers, family responsibilities, business skills, and government support. The target population consisted of women entrepreneurs operating SMEs in Mogadishu across different sectors such as retail, food, clothing, and cosmetics. These participants were selected because they play a major role in the local economy but face various business

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challenges. The study used a sample size of 80 respondents to ensure manageable and reliable data collection. A combination of stratified and simple random sampling techniques was used to ensure fair representation and reduce bias. Data was collected using a structured questionnaire divided into demographic and variable-based sections. Data analysis was conducted using SPSS version 23, applying descriptive statistics, correlation analysis, and regression analysis to examine relationships and effects among variables.

Table 1: Target Population and Sample Size Distribution

Category of Business	Target Population	Sample Size
Retail shops (clothes, household items, general goods)	35	28
Food businesses (restaurants, catering, food selling)	12	10
Clothing and fashion	18	14
Cosmetics and beauty Salons	25	20
Other SMEs (services, small trading activities, etc.)	10	8
Total	**100**	**80**

Source: Field survey 2026

FINDINGS

Table 2: Demographic Characteristics of Respondents (N=80)

Variable		Frequency	Percent
Age	Below 25	16	20.0
	26-35	45	56.3
	36-45	12	15.0
	Above 45	6	7.5
	21.00	1	1.3
Marital Status	Single	31	38.8
	Married	20	25.0
	Divorced	24	30.0
	Widowed	5	6.3
Educational Level	Secondary	18	22.5
	Diploma	4	5.0
	Bachelor	47	58.8

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	Master	6	7.5
	Others	5	6.3
	Food & Beverage	10	12.5
Business Type	Beauty/Cosmetics	30	37.5
	Clothing/Fashion	23	28.8
	Agricultural production	9	11.3
	Furniture	5	6.3
	Others	3	3.8
Method of Doing business	Online	15	18.8
	Store	49	61.3
	Mixed	16	20.0

Source: Field Survey, 2026

The above Table 2 presents the demographic characteristics of the respondents who participated in the study, with a total sample size of 80 respondents. The demographic variables included age, marital status, educational level, business type, and business operation method. The findings on age indicate that the majority of respondents were between 26–35 years, representing 56.3% (45 respondents) of the total sample. This shows that most participants were within the economically active age group, suggesting that young and middle-aged individuals are highly involved in business activities. Respondents below 25 years accounted for 20.0% (16 respondents), while those aged 36–45 years represented 15.0% (12 respondents). Only 7.5% (6 respondents) were above 45 years, and one respondent (1.3%) was recorded at age 21. Overall, the results indicate that the study involved respondents from different age groups, with the majority being young entrepreneurs.

Regarding marital status, the results show that single respondents were the largest category with 38.8% (31 respondents), followed by divorced respondents at 30.0% (24 respondents). Married respondents represented 25.0% (20 respondents), while widowed respondents accounted for 6.3% (5 respondents). This indicates that business activities are undertaken by individuals regardless of marital status, although single respondents formed the majority of the participants. In terms of educational level, the majority of respondents had attained a Bachelor's degree, 58.8% (47 respondents). This implies that most respondents possessed a higher level of education, which may contribute to improved business knowledge, managerial skills, and decision-making abilities. Respondents with secondary education represented 22.5% (18 respondents), while those with a Master's degree accounted for 7.5% (6 respondents). A small number of respondents had other educational qualifications (6.3%, 5 respondents) and diploma qualifications (5.0%, 4 respondents). The findings demonstrate that most respondents were educated and capable of providing meaningful information related to the study.

The results on business type reveal that most respondents were engaged in Beauty/Cosmetics businesses, representing 37.5% (30 respondents). This was followed by Clothing/Fashion businesses with 28.8% (23 respondents), indicating that these sectors dominate among the surveyed businesses. Food and Beverage businesses accounted for 12.5% (10 respondents), while agricultural production represented 11.3% (9 respondents). Furniture businesses constituted 6.3% (5 respondents), and other business categories accounted for 3.8% (3 respondents). This suggests that respondents were mainly involved in small-scale retail and service businesses. Concerning the method of business operation, the majority of respondents operated through a physical store, accounting for 61.3% (49 respondents). Those who used a combination of online and physical store methods represented 20.0% (16 respondents), while respondents operating through online platforms only accounted for 18.8% (15 respondents). This finding shows that traditional store-based business operations remain the most common approach, although digital business methods are also increasingly being adopted.

In general, the demographic characteristics indicate that the respondents were mainly young, educated, and actively involved in different business sectors. The diversity of respondents in terms of age, education, marital status, and business type provides a broad representation of the study population and strengthens the reliability of the research findings.

Table 2: Descriptive Analysis

Variables	**N**	**Mean**	**Std. Deviation**
Limited Access to Finance	80	5.30	1.80
Limited Access to Market	80	3.5	1.15
Cultural and Social Barrier	80	3.51	1.06
Work Family Balance	80	3.60	1.28
Lack of Business training	80	3.39	1.14
Lack of government Support	80	3.52	1.14
Women Entrepreneurs	80	3.58	1.29

Source: SPSS Output, 2026

The above table 2 shows the result of descriptive Statistics and indicate that Limited Access to Finance was the most significant challenge faced by women entrepreneurs, with a mean score of (M=5.30, SD=1.80). This shows that respondents strongly agreed that access to financial resources, credit facilities, and capital remains a major obstacle for women entrepreneurs in Somalia. The high standard deviation indicates that respondents had different experiences and perceptions regarding financial barriers. The findings show that Women Entrepreneurs recorded a mean score of (M=3.58, SD=1.29), indicating that respondents agreed that women entrepreneurs face various challenges that affect their business operations, growth, and sustainability. This suggests that entrepreneurial activities among women are influenced by several economic, social, and institutional factors.

Regarding Work Family Balance, the results indicate a mean score of (M=3.56, SD=1.28). This implies that respondents agreed that balancing family responsibilities and business activities is a challenge for women entrepreneurs. Family obligations and household responsibilities may limit the time and commitment women dedicate to business management and expansion. Limited Access to Market recorded a mean score of (M=3.54, SD=1.15), showing that respondents agreed that women entrepreneurs experience difficulties in accessing markets, attracting customers, and expanding their business networks. Limited market opportunities may reduce business competitiveness and profitability.

The results for Lack of Government Support show a mean score of (M=3.53, SD=1.14). This indicates that respondents agreed that insufficient government assistance, policies, training programs, and business support services create barriers for women entrepreneurs. Effective government interventions may be needed to improve women's participation in entrepreneurship. Cultural and Social Barrier recorded a mean score of (M=3.51, SD=1.06), which indicates that respondents agreed that cultural expectations, social norms, and gender-related responsibilities influence women's ability to participate effectively in entrepreneurial activities. These barriers may restrict women's access to opportunities and business resources.

Finally, Lack of Business Training recorded the lowest mean score of (M=3.39, SD=1.14). Although it was the lowest-rated challenge, the result still indicates that respondents agreed that insufficient business knowledge, entrepreneurial skills, and training opportunities affect women entrepreneurs. Limited training may influence decision-making, innovation, and business performance. Overall, the findings reveal that women entrepreneurs in Somalia face multiple challenges, with limited access to finance being the most critical issue. Other important challenges include work-family balance, limited market access, and lack of government support, cultural and social barriers, and inadequate business training. These challenges collectively affect the ability of women entrepreneurs to establish, manage, and sustain successful businesses.

Table 3: Correlation analysis

Variable		**Women Entrepreneurs Success**
Limited Access to Finance	Pearson Correlation	.768
	Sig. (2-tailed)	.000
	N	80
Limited Access to Market	Pearson Correlation	.959
	Sig. (2-tailed)	.000
	N	80
Cultural and Social barrier	Pearson Correlation	.960
	Sig. (2-tailed)	.000
	N	80
Work-family balance	Pearson Correlation	.759
	Sig. (2-tailed)	.000
	N	80
Business training Skills	Pearson Correlation	.642
	Sig. (2-tailed)	.000
	N	80
Lack of government support	Pearson Correlation	.528
	Sig. (2-tailed)	.000
	N	80

Women Entrepreneurs Success	Pearson Correlation	1
	Sig. (2-tailed)	

Source: SPSS Output, 2026

The above table 3 is the correlation analysis and indicate that Limited Access to Finance has a strong positive relationship with women entrepreneurs' success with a correlation coefficient of ($r = .768$, $p = .000$). This implies that access to finance is an important factor influencing women entrepreneurs' ability to achieve success. The result suggests that financial availability, access to loans, and capital resources play a significant role in supporting business growth and sustainability. Also the relationship between Limited Access to Market and women entrepreneurs' success was found to be very strong, with a correlation coefficient of ($r = .959$, $p = .000$). This indicates that market accessibility is highly associated with women entrepreneurs' success. The finding suggests that having access to customers, business networks, and market opportunities significantly influences business performance and expansion.

Moreover, Cultural and Social Barriers showed the strongest positive relationship with women entrepreneurs' success, with a correlation coefficient of ($r = .960$, $p = .000$). This indicates that cultural and social factors have a significant influence on the success of women entrepreneurs. The finding suggests that supportive social environments and reduced cultural restrictions can improve women's participation and achievement in entrepreneurial activities. The results for Work-Family Balance show a strong positive relationship with women entrepreneurs' success, with a correlation coefficient of ($r = .759$, $p = .000$). This implies that the ability of women entrepreneurs to balance family responsibilities and business activities contributes significantly to business success. Effective management of family and work responsibilities may enhance business performance.

Business Training Skills also showed a positive relationship with women entrepreneurs' success with a correlation coefficient of ($r = .642$, $p = .000$). This indicates that entrepreneurial knowledge, business skills, and training opportunities contribute to the success of women-owned businesses. Women entrepreneurs with better business skills are more likely to make effective decisions and manage their businesses successfully. Lack of Government Support recorded a moderate positive relationship with women entrepreneurs' success, with a correlation coefficient of ($r = .528$, $p = .000$). This suggests that government support, including policies, training programs, financial assistance, and business development initiatives, influences women entrepreneurs' success.

Table 4: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.710	1	99.710	248.160	.000[b]
	Residual	31.340	78	.402		
	Total	131.050	79			
a. Dependent Variable: Women Entrepreneurs						
b. Predictors: (Constant), Success factors						

Source: SPSS Output, 2026

The above Table 4 presents the Analysis of Variance (ANOVA). The results indicate that the regression model is statistically significant, with an F-value of 248.160 and a significance level of $p < 0.001$. This shows that the model provides a good fit and that success factors significantly explain variations in women entrepreneurs' performance. The regression sum of squares (99.710) compared to the residual sum of squares (31.340) indicates that a large proportion of the variation in women entrepreneurs is explained by the success factors included in the model. Therefore, the findings confirm that success factors have a significant influence on women entrepreneurs' business performance, growth, and sustainability. The significant F-test further demonstrates that the relationship between success factors and women entrepreneurs is not due to chance, but reflects a meaningful association within the study population. Entrepreneurs, based on a total sample size of N = 80 respondents (Df total = 79). The results show that the regression model is statistically significant, with an F-value of 248.160 and a significance level of $p < 0.001$. This indicates that the model is highly significant and that success factors significantly predict women entrepreneurs' performance.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872[a]	.761	.758	.63387
a. Predictors: (Constant), Success factors				

Source: SPSS Output, 2026

The above Table 5 presents the Model Summary results for the regression analysis examining the effect of success factors on women entrepreneurs. The results show that the model has an R value of 0.872, which indicates a very strong positive relationship between success factors and women entrepreneurs' performance. This result confirms that there is a strong association between the independent variable (success factors) and the dependent variable (women entrepreneurs). The R Square value is 0.761, which means that 76.1% of the variation in women entrepreneurs' success is explained by success factors included in the model. This indicates that success factors have strong explanatory power in predicting women entrepreneurs' performance, growth, and sustainability. The Adjusted R Square value of 0.758 further confirms the reliability of the model after considering the number of predictors included. The standard error of the estimate (0.63387) indicates that the model has a relatively low level of prediction error.

Table 6: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.050	.241		-.207	.836
	Success Factors	.953	.060	.872	15.753	.000
a. Dependent Variable: Women Entrepreneurs Success						

Source: SPSS Output, 2026

The above table 6 indicates the regression coefficient and the findings indicate that success factors have a positive and statistically significant influence on women entrepreneurs' performance with ($B = 0.953$, $\beta = 0.872$, $t = 15.753$, $p = .000$). The significance value ($p = .000$) is less than 0.05, confirming that the relationship between success factors and women entrepreneurs is statistically significant. The unstandardized coefficient (B = 0.953) indicates that a one-unit increase in success factors leads to an increase of 0.953 units in women entrepreneurs' success. The standardized coefficient (β = 0.872) shows that success factors have a strong positive contribution toward improving women entrepreneurs' performance. The t-value of 15.753 further confirms that success factors are strong predictors of women entrepreneurs' success. The constant value was (B = -0.050, p = .836), which indicates that the constant term is not statistically significant in predicting women entrepreneurs' success. The findings suggest that improving success factors such as financial access, business skills, market opportunities, and support systems can enhance women-owned businesses. The regression results confirm that success factors play an important role in explaining variations in women entrepreneurs' success.

CONCLUSION

This study examined the challenges faced by women entrepreneurs in Somalia and their influence on entrepreneurial success. The results demonstrate that women entrepreneurs encounter multiple barriers, including financial limitations, market challenges, cultural restrictions, family responsibilities, lack of skills, and insufficient government support. Among these challenges, limited access to finance was found to be the most critical issue affecting women-owned businesses. The findings indicate that without adequate financial resources, women entrepreneurs face difficulties in starting new businesses, expanding existing enterprises, and improving productivity. The study also established that access to markets plays an important role in determining the success of women entrepreneurs by improving customer reach and business competitiveness. Furthermore, cultural and social barriers significantly affect women's entrepreneurial activities by limiting opportunities, mobility, and decision-making power. Work-family balance challenges were also found to influence business success because women often struggle to manage household responsibilities alongside business activities. The study revealed that business training and entrepreneurial skills contribute positively to women entrepreneurs' ability to manage and grow their businesses.

The findings also highlighted that government support remains essential in providing policies, financial programs, and capacity-building opportunities for women entrepreneurs. The correlation analysis showed significant relationships between all identified challenges and women entrepreneurs' success. The regression results confirmed that success factors significantly influence women entrepreneurs' performance and explain a large proportion of business success. Therefore, improving financial accessibility, strengthening market networks, providing entrepreneurship training, and increasing institutional support are important measures for empowering women entrepreneurs. The study concludes that overcoming these challenges will enhance the sustainability and competitiveness of women-owned businesses in Somalia. Finally, promoting women entrepreneurship should be considered a key strategy for economic growth, job creation, and social development in the country.

Author Contributions

Yasin Dahir Ahmed: Supervision, validation, literature review, critical revision of the manuscript, and writing – review & editing.

Abdirahim Abdulkadir Mohamed: Literature review, Supervision and critical revision of the manuscript

Abdullahi Ali Abdullahi: Conceptualization, methodology, research design, data collection, formal analysis, literature review, writing – original draft, and project administration.

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Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

Declaration of Competing Interests

The authors declare that they have no competing interests.

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