

Causes of Prolonged Business Failures among Somaliland Women-Owned Small and Medium Enterprises (SMEs): A Case of Selected Markets in Hargeisa City.

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ABSTRACT: This study was conducted in three major markets within Hargeisa city where women have higher entrepreneurship rates than men despite their systemic exclusion from private sector. Somali women experience a cycle of small business failures year after year and thus struggling to meet their livelihood reality. Mixed methods research design was applied to gather primary data. For instance, questionnaires, focus groups, Key Informant Interviews as well as participant observation were the main methods used. Being a unique study, it was found that women carry out a mixture of SMEs but with most of them dealing in vegetables and other fresh foods; it was also discovered that most of the struggling women who do not have external support in form of remittances, bank loans or unidentified financial sources form local group-ups where they contribute money to support each member in the group to start an SME as a copying strategy. In addition, more and more Somali youths especially girls are continuously joining private sector as a source of employment. Despite the fact that most Somali women try to cope with the existing economic shocking challenges such as; prolonged drought, absence of enough financial institutions as well as denial of access to financial support, rising unemployment levels as well as poverty, their businesses are increasing day by day as a means to filling this gap.

Keywords: Prolonged, business, failures, women, Somaliland, SMEs, markets and Hargeisa

I. INTRODUCTION

These days, women are more instrumental in the business world in every continent (see also, Coughlin, 2002). Some of them anticipate a greater potential in entrepreneurship. Acs et al. (2018) defines “an entrepreneur is a person with the vision to see an innovation and the ability to bring it to market.” Statistical evidence from various several economies demonstrates that women have “equal or higher entrepreneurship rates than men: Kazakhstan (11.3% vs. 11.4%), Qatar (7.4% vs. 7.4%), Vietnam (24.8% vs. 21.7%), Ecuador (30.6% vs. 28.7%) and Brazil (20.7% vs. 19.9%). The countries with the highest level of opportunity motivated female TEA are Poland at 90.7%, Malaysia at 90.2%, and the USA at 88%” (Global Report, 2017/18). Perusing from entrepreneurial ratios, you could see a ray of hope for women doing business. However, it may not be business as usual in the context of other countries’ Total Entrepreneurship Activity (TEA). For instance, in Jordan, “an efficiency-driven economy, shows a female TEA rate of 3%, which is about one-fourth the male level. In the innovation-driven group, women in Germany also start businesses at a level of 3%, which is half the male level (Kelley et al., 2017). While most previous scholars tend to picture Sub-Saharan Africa as a region with most vulnerable women due to patriarchal reality, it is not alone. Women entrepreneurial success or failure requires positive policy interventions in the host countries.

It is unfortunate however that women participation is globally hindered by their systemic exclusion in private sector (Terjesen et al., 2016 cited in Aneke et al., 2017). The traditional male domination of entrepreneurship could have been an obvious empowerment to men in this manner. Despite this kind of discrimination, women-owned business are increasing every day. For instance, statistical evidence states that

“Canada has experienced a 200% growth in the number of women entrepreneurs over the last 20 years” (cited in Mandipaka, 2014). Related studies also found that women in the United States of America own 9.1 million firms, or 38% of all US companies ... women-owned firms shoot up to 103% rising employment rise to 320% as well as 436% sales on top of generating \$3.6 trillion in annual sales ... (Coughlin, 2002). This however has not yet eroded gendered differences in business operations in every country of the world. As revealed by Coughlin’s respondent, most American women entrepreneurs do not have access to capital in banks as their male counterparts (ibid).

A related study was also conducted in Bangladesh which found that inadequate financing hampered the growth of women-owned businesses (Karim, 2001 cited in Mauchi et al., 2014). Women entrepreneurial challenges seem to be similar those of women entrepreneurs in most developing countries. For instance, as it South Africa women entrepreneurs were said to be remaining “on the sidelines of the national economy” (Mandipaka, 2014). Although some scholars acknowledge that “women entrepreneurs face many of the challenges that men do” (Focal Point, 2008), there may be very few exceptional cases around the world with very limited studies. Countries like Zimbabwe, women have been cited to be potentially contributing to National GDP even though their phenomenal business growth is taking off at a snails speed (see, Mauchi et al., 2014). Various cases of women vulnerability in the business sector are not uncommon in East Africa. Rwanda is one of the countries in the region that could lose out of economic growth due to lack of attention existing gender disparities (Tuyishime et al., 2017).

African women form the majority of the poor. They live in the worst incapability in which it is difficult to live. According to (African Development Bank, 2015), it is stated that women “make up 70% of the informal sector, where work is unstable, poorly paid and invisible ... they labour at small businesses which they cannot own, inherit or pass on to heirs in many countries whether through existing laws or social laws to which many still adhere.” Although women are the fewer than men in entrepreneurial angles, some scholars estimate that they would add as much as \$28 trillion to the annual global GDP by 2025 if they were entitled to equal participation in the economy as men (Woetzel et al., 2015 in Chichester et al., 2017).

For Somalia, there has been very inadequate previous studies taken on women entrepreneurship (Osman, 2018) and this could be attributed to the negative security situation as well as the traditions that women stay home and take care of domestic responsibilities. In other sources, it was also documented that “Somali women face limitations to ownership of productive resources, largely due to cultural practices, evasion of both Islamic and constitutional laws, poverty, legacies of the past wars and illiteracy” (Nagaad Network, 2010 in Ismail & Ahmed 2016). For Somaliland, “the legacy of underdevelopment and war, large-scale population displacement, a modest resource base, and lack of diplomatic recognition, it has been the site of impressive levels of economic recovery and activity since 1991” World Bank Group (2016). On the other hand, the threat of climate change characterized by recurring devastating droughts from time to time lead many to disappointment with “a pattern that is predicted to continue and intensify ...” (World Bank Group, 2018). According to the Somalia Economic Update (2018), “weather-related shocks have led to land degradation, low agricultural productivity, livestock mortality and forced displacement affected the poor communities and depleted their ability to cope.” Somali women are particularly vulnerable as most of them have turned out to be bread winners. The current monetary challenges Somaliland faces that are coupled with high levels of inflation; shortage of women financial security correlate with their inability to carry out resilient entrepreneurship.

Somaliland Vision 2030 aims to “create a state with a vibrant free market economy and with efficient financial institutions that contribute to rapid economic growth and higher living standards” (2011). However, this vision is likely to be far from being achieved due to the economic challenges it highlighted above. Somali women struggle to meet their livelihood needs through entrepreneurship establishment with less or no financial support. They have to depend on relatives within and outside Somaliland who still value a livelihood traditionally supportive culture. Those who have job opportunities have maintained the obligation of taking care of the rest of the jobless family members.

1.2 Statement of the Problem

Omer (2018), most women are running out of business in Hargeisa due to absence of banking services that could support their women entrepreneurship ability with working capital to invest in business. Somali

women experience a cycle of business failures that are traditionally motivated. They do not own property and as a result most of the bankers hesitant to lend them loans in fear that they may not pay back. Such unsupportive financial and traditional system combined with long periods of unprecedented drought push them into entrepreneurship on trial and error basis. They find it very hard to fulfil their main objectives of making profits which they use to fill their livelihood gaps with very limited success. In fact, majority of women-owned businesses do not always survive during drought season when imported food prices are very high. A lot of Somali women whose businesses are threatened by complex challenges are hugely frustrated and depressed. This study aims to analyze the contextual prolonged causes that hinder growth of women-owned businesses in Hargeisa and suggest possible strategies that would minimize the potential burden of doing business and supporting their own livelihoods. Specifically, it is aimed at explaining the reasons why women start small business; evaluating the source of women starting-capital for establishing small businesses; stating the benefits of small businesses to women entrepreneurs; analyzing the prolonged challenges of women-owned small scale businesses and finally outline possible solutions that could overturn women entrepreneurship challenges into strategic opportunities.

II. METHODS AND MATERIALS

Study Area

The study was carried out in three main markets within Hargeisa City. These markets employ over 5000 people both retail and wholesale business, they deal in agro-produce and manufactured products according to local authorities in the city. These markets were selected because they host most of the women-owned businesses characterized by many prolonged business failures.

Research Design

We used a mixed research methods to accomplish our study objectives. Both qualitative and quantitative methods were used to supplement each other for easy interpretation of research findings.

Sample Size

A sample of 140 women entrepreneurs was conveniently selected in three main markets within Hargeisa City of Somaliland (see Table 1). These were contacted and successfully participated in the research. The safety sensitivities related to conducting research in a post-conflict de-facto republic of Somaliland require strategic sampling technique to ensure data collection success. This is why we concur with Elmusharaf's recommended rule that researchers working in search political environments could "continue to sample until they are not getting any new information or are no longer gaining new insights" (2012).

Table 1: Sample Size

Hargeisa City Markets	Sample Size
Down town (Shiraqle market)	53
Gobonimo Market	34
Jama Gunti Market	53
Total	140

Convenient Sampling Technique

Elmusharaf (2012) defines convenient sampling as "a group of individuals believed to be representative of the population from which it is selected, but chosen because it is close at hand rather than being randomly selected." Most of women entrepreneurs were approached because they were easily accessible and looked friendly in sharing their business experiences.

Purposive sampling

Purposive sampling was also used to fill any likely gap left by convenient sampling. Scholarly evidence states that "the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience" (Bernard, 2002 cited in Etikan et al., 2016). Some people like the markets representatives as well as Ministry of Trade Officials were engaged in the

study to explore the bigger picture of women-owned business and their performance in Hargeisa and Somaliland generally.

Data Collection Methods

Key Informants Interviewing

Three key informants were interviewed one in each of the markets in Hargeisa city. In one of the markets, there happened to be one of the Ministry of Trade officials (unanimous) who owned a small business who shared some helpful information with us. Other key informants purposively selected were market leaders who are responsible for the overseeing market activities and addressing most of the human-related conflicts between business men and women operating in these markets.

Focus groups

In each of the markets, one Focus Group Discussion (FGD) was conducted with the help of market leaders who mobilized the participants. Each group was composed of eight women participants who shared their very unique experiences about their small businesses.

Observation

Participant observation helped us to gather a lot of none verbal information in the three markets we interacted with. We saw various struggling poor women pushing wheel barrows with raw materials searching for space where they would attract potential customers.

Questionnaire

A total of 180 questionnaires were distributed to the three markets in equal shares aware of the research biases perceived by most SMEs in Hargeisa. Some previous student researchers recurrently talk of many business owners refusing to fill questionnaires without monetary exchange even when they persuade them on the importance of academic research after ironing out selfish views. We were very lucky to have obtained more than half of the participants returning the questionnaires from each of the markets studied.

III. DISCUSSION OF RESULTS

Demographic Characteristics of Respondents

Figure 1: Gender of Respondents

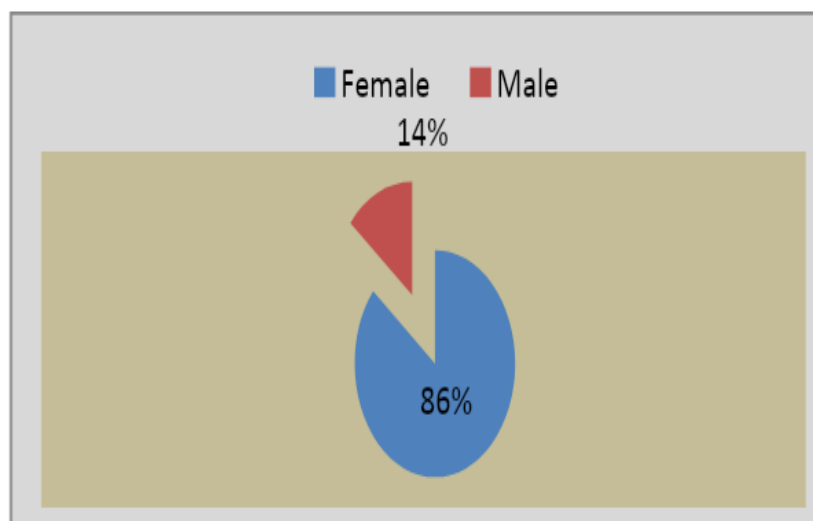
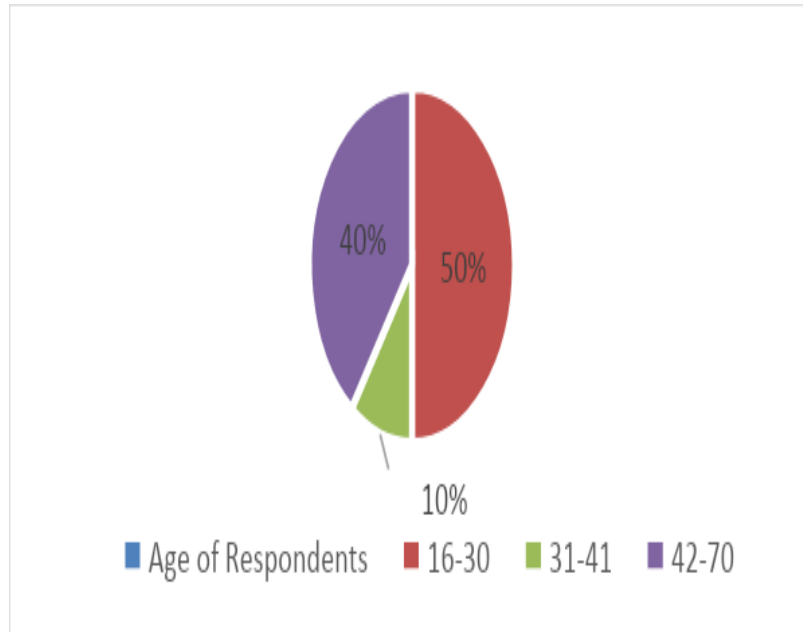
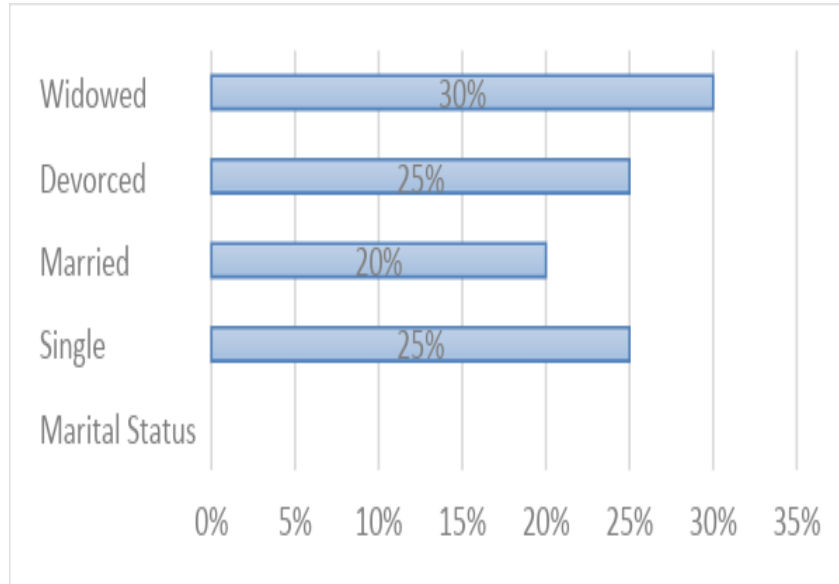


Figure 1, indicates more females than males participating in the small business operations illustrated by 86% and 14% respectively in the three markets studied. This could imply that Somaliland's economy cannot survive without women-owned business performance as much of the National revenue might be coming from women's economic efforts.

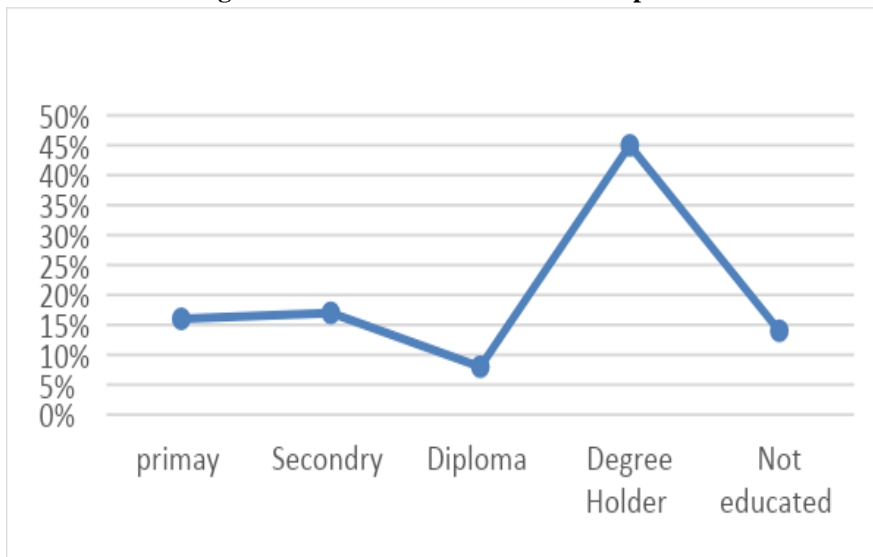
Figure 2: Age of Respondents

Unlike many studies that have been conducted in Somaliland private sector, this time round, more Somali youths especially girls and younger women have embraced entrepreneurship. For instance 50% of the participants disclosed they were between 16-30 years old. 40% (42-70) were the second largest group of SMEs and very few ranged between 31-41 equivalents to 10%.

Figure 3: Marital Status of Respondents

The study found that the widowed women were the majority of the participants at 30% followed by 25% and 25% divorced and single ones respectively. Only 20% were married by the time the time of data collection. Looking at this kind of statistics, there could be a possibility that most of the research participants fall in single-headed families as well as fresh graduates that meet unprecedented financial difficulties related to SME operation.

Figure 4: Level of Education of Participants



In various researches such as the one that was conducted by (Omer, 2018), most of the women SMEs did not have any or reliable education that could help them operate their businesses successfully well. Figure 4 shows that degree holders were the majority at 45%; then followed by secondary, primary, the un educated and lastly diploma holders. This is study is the first of its kind in which the majority of participants had attained a degree. This could imply that most Somali graduates who are shaken by the harrow of job search resort to establishing small scale businesses in order to meet their livelihood needs.

Figure 5: Business as a Source of Employment

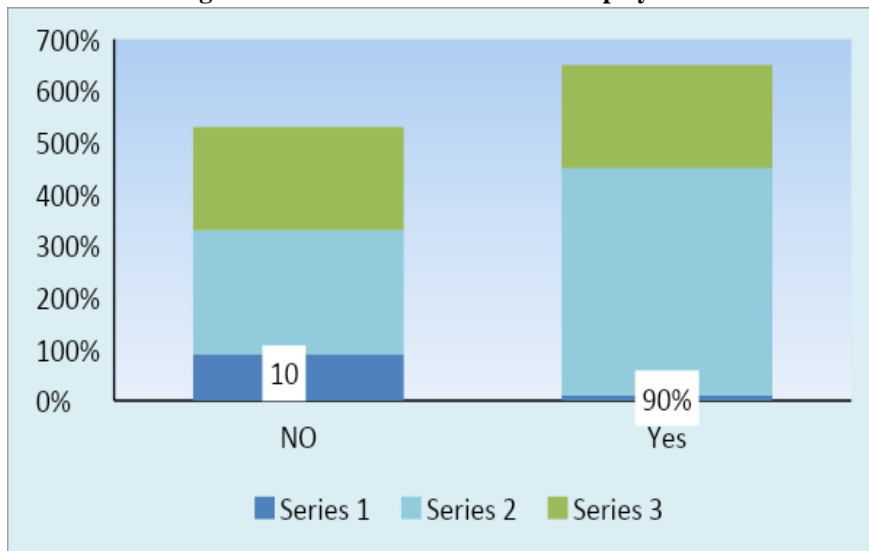


Figure 5 illustrates that small businesses tend to narrow the unemployment gap existing in Hargeisa and Somaliland generally. For instance, 90% respondents indicated that SMEs provided them employment opportunity while 10% thought that having an SME was/is as good as nothing. The latter could probably drop out business operation as some of them were observed alongside the highway pavement consuming much of the city’s dust and traffic pollution.

Figure 6: Local Cooperation in doing Business

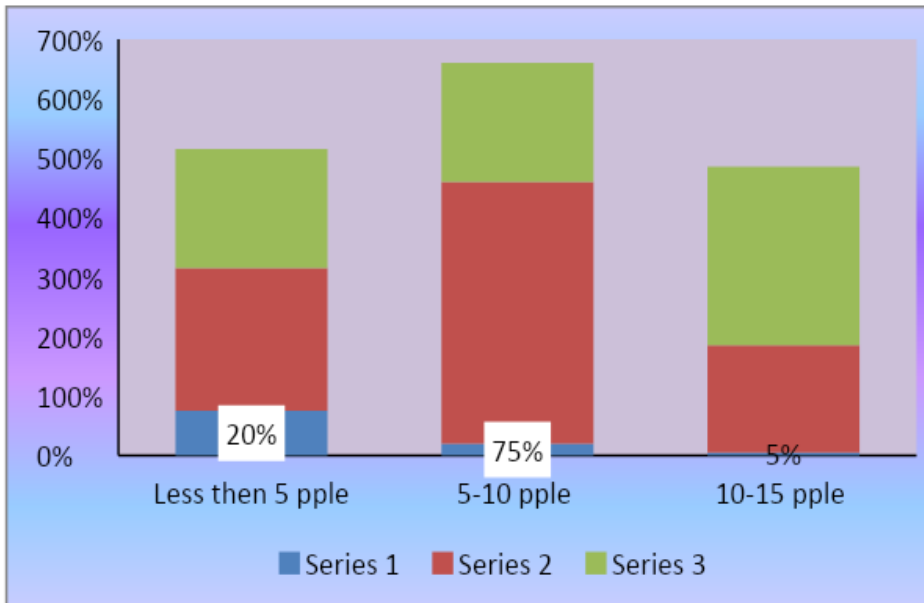
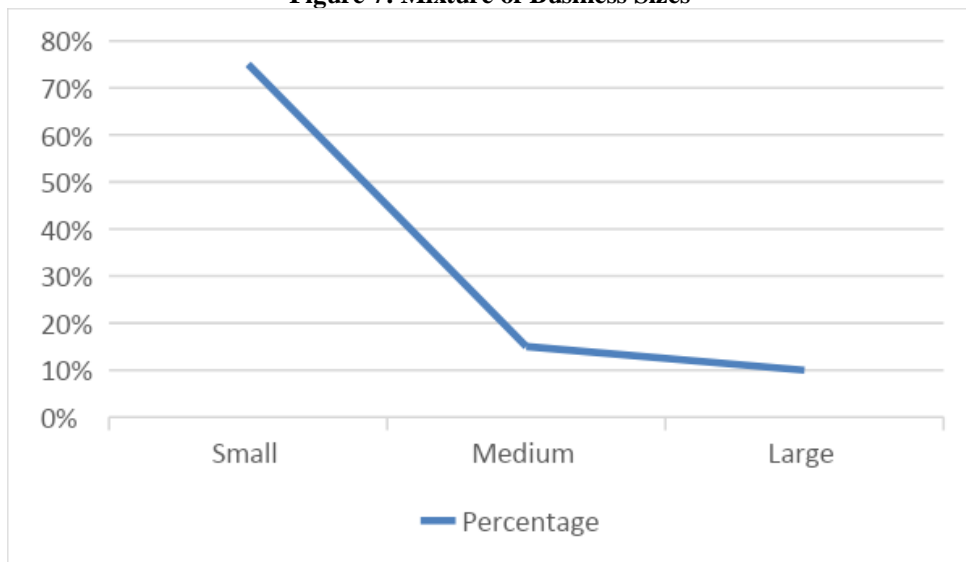


Figure 6 illustrates how SMEs cope with financial challenges hindering their business operation. Most people in the three Focus Groups confirmed since financial institutions do not support them with loans, SMEs have learnt to combine their financial efforts to raise starting capital. Most of them said they that each one contributes a certain amount per month for a period of one year for the group to be able to start their group business and later on share profits. This could be a result of women difficulty to attain bank loans without potential securities such as land and other properties. Starting a business single-handedly is so difficult for most of the people in Hargeisa. For example 75% showed their SME is managed by 5-10 people, 20% for less than 5 and 5% for 10-15 people. Group contribution of this nature could make business start-ups possible although it might take longer to make a financial decision.

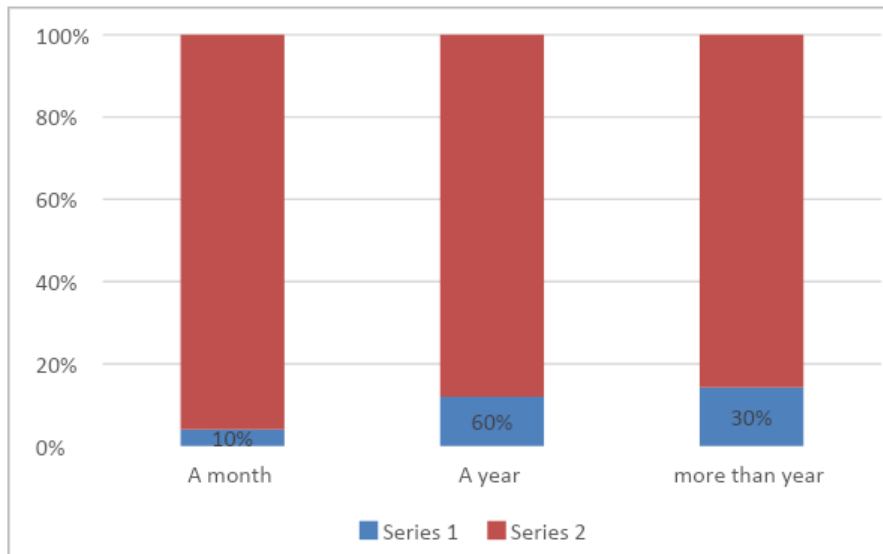
Figure 7: Mixture of Business Sizes



All the three markets studied in Hargeisa city, small, medium and large enterprises exist. Small businesses account for 75%, medium business for 15% and large businesses for 10% respectively in table 7. Although small businesses are dominating Downtown (Shiraqle), Gobonimo and Jama Gunti markets; they are most likely to be out competed by bigger businesses. For instance, most of the women participants showed emotions when they were sharing about the long-term challenges that they hinder their business success. About 15 women from the three markets said, "... all our customers are taken away by whole sale entrepreneurs and

we find it even difficult to raise rent from the little profit we make.” It could mean that medium or larger enterprises might be determining the pricing of retail businesses that dominate the private sector.

Figure 8: Number of Years of Business Operation



Among all the SMEs interacted with, 10% had been operating for one month, 60% for one year while 30% for more than a year as illustrated in figure 8. It is most likely that none of them had fully stabilized in a competitive market.

Figure 9: Management of the Business in the Markets

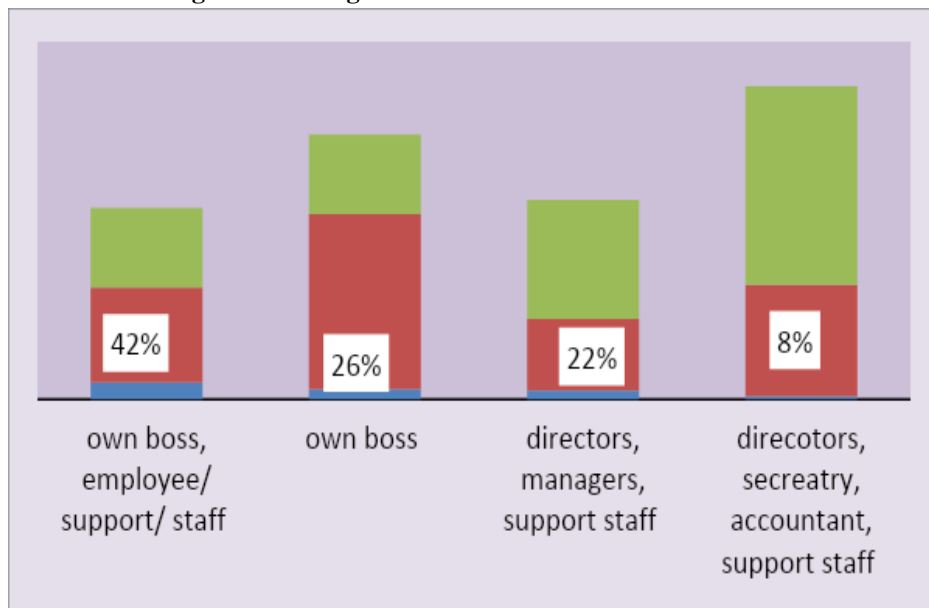


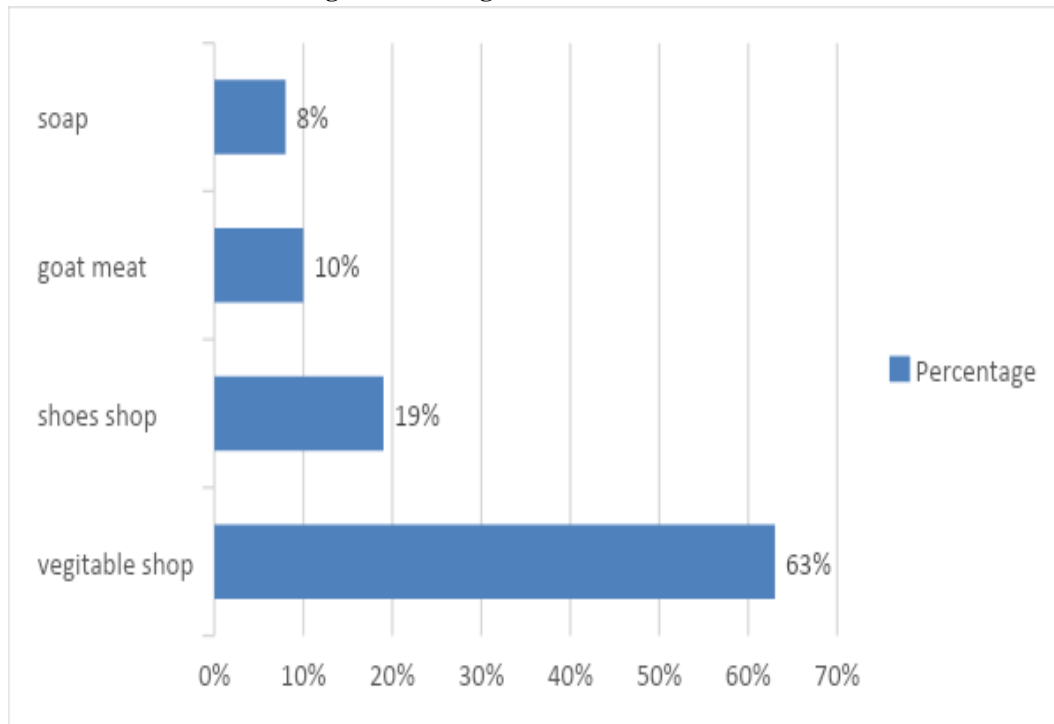
Figure 9 showed people who are responsible for the management of the business. For instance, 42% were either singly owned and managed working with employees/support staff; 26% of them singly owned; 22% involved directors, manager, and support staff while 8% managed with the assistance of directors, secretary, and accountant and support staff. Small businesses that employed specialized staff with a manager might be more organized and handling huge numbers of customers than the one where the employee is his/her own boss and thus making more profits than the rest.

Table 2: Major Sources of Start-up Capital for SMEs

Source of capital	Frequency	Percentage (%)
Did not need any money	12	8.6
Own savings	60	42.9
Loans	28	18.6
Remittances/ relatives	16	11.4
Others (un identified)	24	17.1
Total	140	100

This study found that SMEs operating in Hargeisa city markets obtain their starting capital in various sources. Much as there were some respondents who stated they do not need any money to start the business or get it from unidentified sources as demonstrated by 8.6% and 17.1% respectively, there were those who could not start their businesses without external support. For example, majority 42.9% (60) of the SMEs indicated that they save their own money through self-help groups; 18.6% sought bank loans while 11.4% obtained remittances in order to establish their small businesses (see, table 2). For women or men-owned SMEs, it may not matter where the money comes from as long as they are able to establish business as a source of livelihood for most of their households.

Figure 10: Categories of small businesses



Most of the SMEs (63%) in all the three markets were selling vegetables and fresh foods. This was/is the most women dominated small business category. 10% of them were selling goat meat while soap and shoes were handled by 8% and 19% respectively of the respondents in figure 10. The visible reality was that most women-owned businesses were risky businesses because they can perish any time if customers do not like them. We observed that while men dominated shoe and soap selling businesses, some women were also carrying out similar business which is an indication that everyone has the freedom to do any business of their choice.

Table 11: Motivation to Start a Business

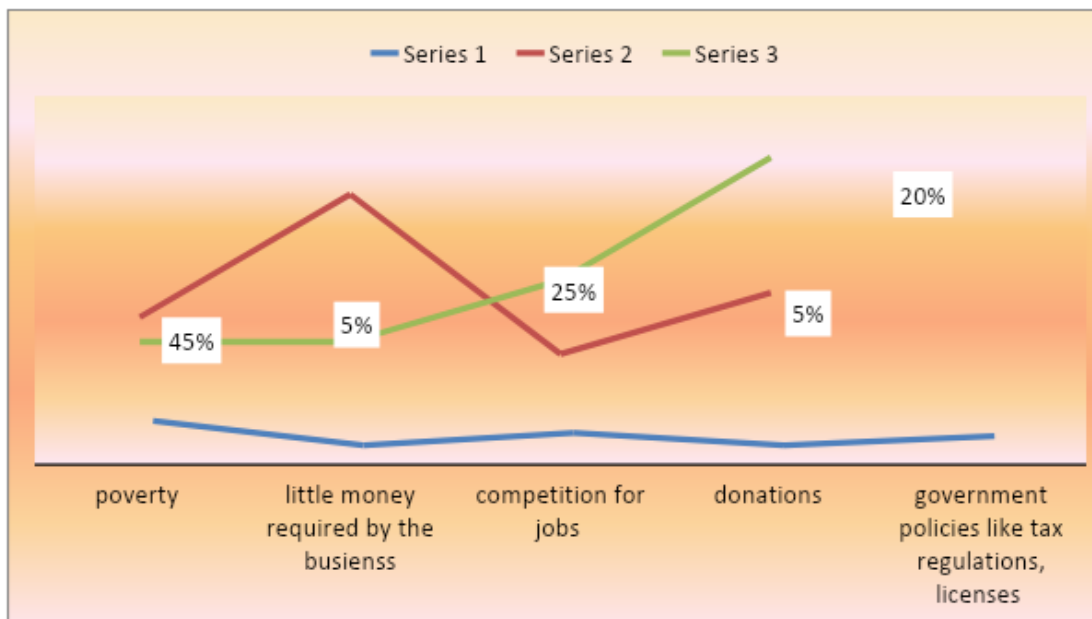


Figure 11 showed that poverty pushed 45% respondents to establish a small business. 25% were convinced they very little money was needed to start a business, 20% obtained donations from friends and local NGOs while 5% were stated they were influenced by friendly government policies that regulate taxes and offer licenses. One could imagine that SMEs who were/ are motivated to start a business to be part of the regulated businesses would feel a sense of secure ownership or be able to access government financial support when need arises. However, no one should underestimate the fact that increasing poverty levels in Somaliland as well as the existing unemployment and underemployment situation has the power to draw several people into business related jobs and other economic alternatives.

Table 3: Number of Businesses with Operational Challenges

Response	Frequency	Percentage (%)
Yes	124	88.6
No	16	11.4
Total	140	100

Business performance and success may not be achieved with ease in Hargeisa city. Our study found that most of the businesses (124) (88.6%) had operational challenges as illustrated in table 3. Only 11.4% stated they did not have challenges. It is most likely that these businesses without challenges were being run by SMEs whose source of starting capital is received without hassling such as those obtained from remittances and unidentified financial sources already mentioned in table 2. Otherwise the possibility of women-owned business failures is very likely in de-facto republic struggling with state building. More of the small business struggles has been discussed in table 4.

Table 4: Prolonged Challenges Women Small Businesses

Challenges	Frequency	Percentage (%)
Taxes and regulations	32	22.9
Competition	46	32.9
Lack of storage facilities	12	8.6
Inflation	23	16.4
Transportation costs	7	5
Lack of Starting Capital	20	14.3
Total	140	100

Most of the research participants shared their prolonged business challenges. Majority complained about finding it hard to work with competitors. According to table 4, 32% were cursing government tax collection regulations that have been in existence since they established their businesses; the unstoppable inflation has raised an outcry of many SMEs who thought their Somaliland shilling has lost value and thus limiting their profits for a long time. While some talked of shortage of starting capital, there were very few that raised a long-term challenging shortage of storage facilities such as refrigerators for storing perishable commodities. Even if only 7% emotionally showed concern over lack of storage facilities, it was/ is most likely that most of the women and men would appreciate if they are supported to obtain a refrigerator to prevent their commodities from rotting and thereafter, attract more customers to their businesses. On a sad note, none of these prolonged small business challenges encountered by women in Hargeisa city markets may not be addressed without strategic efforts put in place at national level. Such efforts could empower women through participation and involvement in good governance.

Possible Strategies to minimize Prolonged Challenges of Women SMEs in Hargeisa

It has been proven that women contribute a bigger percentage in national revenue in any country of the world. Therefore, any government that recognizes their entrepreneurship efforts should be treated with high level of wisdom. The following are some of the strategies we think could minimize the prolonged women-owned SMEs challenges in Hargeisa city:

- a) There is urgent need to support the existing local Women group-ups. Government of Somaliland and international organizations might not be aware of women empowerment strategy. When women forming supportive groups amongst themselves to mobilize financial support to enable each one of them establish an SME could be energized with supportive efforts of government and NGOs by rewarding their success.
- b) Inclusion in decision making positions in government through political participation. Government of Somaliland could invite more women to participate in positions of power so that where they could represent women entrepreneurs in Hargeisa and other regions of Somaliland. More women representation in National Parliament could develop platforms where women issues could be exposed and addressed alongside those of men.
- c) Somali women entrepreneurs could be encourage to diversify their SMEs. Sensitization programs using National Media could be directed to educate women on the power of diversification of business. Although the Hargeisa populace needs to be fed with fresh foods that dominate most women-owned businesses, the same women could be induced to sell various products alongside fresh food that do not last longer without perishing.
- d) Supporting women with free-interest loans could overturn their challenge of obtaining starting capital for establishing a business. Government and private financial institutions operating in, or that currently have economic interest in investing in Somaliland could be supportive in this matter.

IV. CONCLUSION

Small and Medium Enterprises play a crucial role in the national development of Somaliland. Women have been cited to be more instrumental in this matter despite prolonged SME challenges. Related findings have been unveiled by scholarly research that was explored by this study. Prolonged challenges hindering women-owned SMEs are not limited to; shortage of starting capital, inflation, lack of starting capital, discrimination of women from participation and involvement in national governance system among others. Various types of SMEs exist and there is no restriction against anyone willing to start any business. The markets shocks related to completion and availability of bigger businesses makes most of SMEs feel they are at risk of dropping out of businesses which might mean that their livelihood situation has been at risk for the longest period of time.

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