

## MOTIVATIONAL FACTORS OF SOMALI WOMEN ENTREPRENEURS IN BENADIR REGION

Abdel Hafiez Ali, Ali Yassin Sheikh Ali

Faculty of Business Study,  
Sudan University of Science and Technology,  
SUDAN.

[proffali@hotmail.com](mailto:proffali@hotmail.com)

### ABSTRACT

*Somali Women owned businesses are highly increasing in the economies of almost all regions in the country. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. This study, the motivational factors of women entrepreneurs in Benadir region investigated why Somali women enter into entrepreneurship what motivated them, we investigated two objectives which are profile of the women such as age, marital status and educational background and also the factors that motivate women to become entrepreneurs. The study was conducted with the sample of 200 women selected from garment, grocery, jewellery and petroleum sectors. This study based on cross-sectional survey and conducted through questionnaire adopted where the researchers found that women entrepreneurs in Benadir are motivated by the need for economic opportunity, the need for employment and the need to be in control. Our main recommendation is: There is a need to establish microfinance projects as source of financing for the Somali women entrepreneurs in micro and small business in Benadir region.*

**Keywords:** Women entrepreneurs, Motivations, Benadir region.

### INTRODUCTION

The prolonged civil war and insecurity following the collapse of the Somali state in 1991 have caused immense human suffering and material losses across the south-central regions, leaving physical and emotional scars on all aspects of Somali society. In addition to death and destruction, the violent conflict has resulted in widespread displacement of people both within and beyond the country's borders. Family relationships have been disrupted, traditional social values eroded, and roles and responsibilities within the family have undergone major fundamental changes happened to Somali women because they became entrepreneurs and this paper investigates why Somali women enter into entrepreneurship.

According to Ahmed (2011) "Women entrepreneurs are women that can play a significant role in fostering economic and social development, particularly in the small business sector." Mordi & Okafor (2010) "Women entrepreneurs are women that participate in total entrepreneurial activities, and take the risks involved in combining resources in a unique way to take opportunity identified in their immediate environment through production of goods and services". The definition of women entrepreneurs in this study is adapted from Nawaz, (2010) and it refers to "women, who innovate, imitate or adopt a business activity".

Studies about motivational factors around the world have been conducted in a number of countries both developed and developing where the researcher found that men and women are motivated similar factors. Among the major factors that motivate women to start their own businesses are economic separation from the rest of the family and to get the target goal of managing the living (Orphan & Scott, 2001).

According to ILO (2003), some women start business for economic purpose to cover family needs while other women start the business for using their career; understanding of the business; and to enhance their life styles. The factors that motivate women to become entrepreneurs are summarized to push factors which are defined continuing the existence of the life and pull factors which is using the own skills to the field of the business.

Women are becoming entrepreneurs due to several factors which may be classified as “pull factors” and “push factors”. Push factors refer to factors that encourage women to start business enterprises driven by financial need because of family state of affairs (Gnanadhas & Jesurajan, 2011).

According to, Chelliah and Lee (n.d) push factors are factors such as insufficient family income, dissatisfaction with a salaried job, difficulty in finding work and a need for flexible work schedule because of the responsibility of the family while Pull factors are the factors associated to the independence, fulfillment, entrepreneurial drive and desire for wealth, social status and power.

Women entrepreneurs do business for daily food, pleasure for work and benefiting the free time. Women entrepreneurs start working informal businesses to satisfy their family needs and spending free time. They start businesses that grow. Role model, prior developments, Skills they got before the establishment of the business, easy capital gain, helping hand from relatives and friend and availability of equipment's are the factors motivated women to start the businesses (ILO, 2003).

In Somalia, prior to the collapse of the central government women were seemed to be dominated and guided by men providing financial, leadership and social needs in an autocratic manner and years after that, Somali women start different businesses in different industries.

According to the researcher's best knowledge, Somali women are traditionally seen as the backbone of the family and the primary caregivers to the children and the household. During the last two decades both married and unmarried women became primary economic providers to the families going out to the markets to do businesses.

Therefore this study attempts to focus two objectives which are profile of the women such as age, marital status and educational background and also the factors that motivate women to become entrepreneurs.

## **LITERATURE REVIEW**

In this section, the researchers focused on the review of related literature on the motivational factors of women entrepreneurs; the review is conducted under the objectives of the study and focuses mainly on two sections which are the demographic profile of women entrepreneurs; the prior studies of motivational factors of women entrepreneurs.

### **Demographic Profile of Women Entrepreneurs**

In a study conducted in UAE women entrepreneurs receive their startup capital from personal saving, where the personal saving is recognized as a main source for establishing small businesses in UAE. It revealed that the majority of the businesses in UAE were started with the use of personal saving. The major form of business ownership of Emirati women is sole proprietorship. Some of Emirati women who were mentioned in this study had families who had reacted badly to the starting business, (Baalbaki et al., 2011).

According to Belwal & Sinhg (2008) in a study in Ethiopia ninety women entrepreneurs were taken as a sample for the study and twenty two out of ninety from the Ethiopian women were

single, thirty were married, fifteen were divorced and twenty three were widowed. On the educational background of Ethiopian women entrepreneurs only sixteen out of ninety were illiterate where the rest seventy four had education between grades four up to grade twelve. According to children they had sixty eight of the women had children who are at the age of schooling and the remaining twenty two had no children. Fort eight of the women had dependent households.

In Nigeria, seventy percent of women entrepreneurs were under thirty five years; seventy five were married and had children. Seventy seven and ninth had educational qualifications. Sixty one and third had started the business from the new point. The majority of them were sole proprietorship and the most of them had employee who had business experience, (Mordi et al., 2010).

According to Harrison & Roomi (2010) fifteen percent of women entrepreneurs in Pakistan are less than thirty years old, forty seven percent are between thirty and thirty nine, twenty eight percent are between forty and forty nine and nine percent are above fifty years. Eight percent of the Pakistani women in this study are single; seventy seven percent are married; eleven percent is divorced and four percent are widowed. On the educational background eighteen percent have no basic education; twenty three have completed secondary education; fifty two percent have bachelor degree and fifteen percent have master degree.

Another study conducted in Pakistan (Mahmood, 2011) revealed that forty nine percent of the women entrepreneurs are thirty to thirty nine years old; twenty four percent are between forty to forty nine percent. According their marital status ninety two percent of the women is married. In the educational background of these women forty nine percent are uneducated though their husbands have educational background.

In a study conducted by Kauser & Tlaiss (2010) they found that the demographic profile of women entrepreneurs in Lebanon is that thirty seven and seventh percent are between 31 and 40 years old, thirty point seven percent are 41 up to 50 years old. According to the women's marital status sixty nine and third percent were married with children. Twenty three point nine percent of these women in business have a business experience between five and ten years.

Women entrepreneurs from six countries were investigated having taken eleven women as a sample for the target population in the countries Australia, Canada, Ireland, New Zealand, Singapore and South Africa. The researchers found that no woman aged between 20 and 29 out of the eleven selected except one in Ireland, women between the age of 30 and 39 in the countries are 4 in Singapore, 3 in South Africa, 5 in Australia, 1 in New Zealand, 1 in Canada and 4 in Ireland. The women in the age between 40 and 49 are 3 in Singapore, 5 in South Africa, 1 in Australia, 3 in New Zealand, 3 in Canada and 3 in Ireland. And lastly women between 50 and 59 in these countries were 4 in Singapore, 2 in South African, 3 in Australia, 1 in New Zealand, 2 in Canada and 1 in Ireland.

According to the level of education of women in business in these countries the study revealed that 2 in Singapore, 4 in South Africa, 3 in Australia, 3 in New Zealand, 1 in Canada and 1 in Ireland have completed their secondary education. On their women's marital status there were no single women in business in Singapore, South Africa and New Zealand but there were 2 single women in business in Australia, 1 in Canada and 1 in Ireland. On the married women side there were 11 married women in Singapore and in South Africa, 5 in Australia, 4 in New Zealand, 3 in Canada and 7 in Ireland. The remaining women were separated or divorced having revealed that 2 women in South Africa and Australia were divorced or separated and 1 in New Zealand, (Bell et al., 2005).

## Motivational Factors of Women Entrepreneurs

According to Gnanadhas & Jesurjan (2011) among the factors that motivate women entrepreneurs are to become economically free from their families, tired to work for someone or continue working as salary based employee, there is no job around the location she lives in, to keep busy for herself rather than resting at home, keeping private interest, to proud of wealthy creation, inherited business from family member like father, mother or husband, sensitivity of it as a business opportunity, basic financial requirements, donated money from family members to help her, specific knowledge towards the business and or innovation, Motivation from the family members, to make profit out of saved money, owning business equipments, society's value to the business, easy market opportunity.

Factors that derive emeriti women entrepreneurs are to become economically free, to develop their country through business creation, to show their strengths and ability to start business. The majority of the women entrepreneurs worry about occupation and household interests where at home they are needed to care the children and husband and at work to serve the customers. Emeriti women receive little help from the male family members since conflicts start once the women neglect their role on the household (Erogul & McCrohan, 2008).

Gadar & Yunus (2009) conducted research using survey methods of questionnaire and interview and they found that women entrepreneurs are motivated by their perception and believe about the economic situation in the places they live in, a target point they set to reach, specific goal towards their business, business organizations.

This research reveals that women entrepreneurs are motivated by the need of economical freedom, ability to do both business and family affairs, to become decision maker on the business, unwilling to do salaried work and boredom on previous salaried work.

Study conducted by Eyupoglu & Saner (2010) using survey questionnaire divided women entrepreneurs into two sectors. Women who have business experience and women who do not have business experience. Women who have business experience and skills are motivated by becoming economically free while showing life change and the need to manage their lives while the women who do not have business experience are motivated financial needs such as income generation.

In Tanzania, women entrepreneurs are motivated by push and pull factors. Push factors are to get money to cover the basic needs of the family, to increase the level of her income and contribute to her family, to make herself busy and be away from home and neighbors conflicts and disagreements. On the other side pull factors are to do something to manage, to improve her societal reputation, to balance work and household contacts, to use income from charity organizations, (ILO, 2002).

Mostly women in this study are married. They are motivated by specific target they set for their lives though some of the women are motivated by economic affairs. Women start business to balance their occupation and family affairs. The findings of this study show that women entrepreneurs are motivated by strong economic related issues where those who have the specific target in their businesses turn into women who do not reveal their economic desires.

This study has found four kinds of women entrepreneurs. Those who start business for personal purposes and do not show their economic needs, but later on they reveal their economic desires. There are others whose financial needs are low and establish business venture to balance their business and house arrangements and they later show their economic desires. Some of the women start businesses while revealing their economic ambitions but in a period of time their financial ambition decreases. Lastly there are women who start business

while showing financial needs and do not change their behaviors toward economic seeking, (Osman & Salleh, 2007).

Study about what motivates women entrepreneurs, which was conducted in Indonesia reveals that women are either motivated by push factors which are death of husband, financial problem that face the entire family that the women entrepreneur is part of and problems related to financial issues. These women in this category are from low income families and they do not have formal education. The other type of women entrepreneurs is women who have basic education and wealthy family background and they are motivated by pull factors, (Coughlin & Thomas, 2002).

The enhancement of entrepreneurship has a relationship with the characteristics of the entrepreneur. Push and pull factors affect the functions of the firm. Pull factors encourage women to start business and push factors force women to start business (Mordi & Okafor, 2010).

Study conducted in Pakistan shows that most of women entrepreneurs in Pakistan are encouraged by their family members to start businesses and there are other women whom the skills they possess help them to start the business. Business hobby and cheap capital are also among the motivational factors of Pakistani women to become entrepreneurs but the last two factors are less effective than the previous two, (ILO, 2003).

Anjula & Colin (2011) explained why women entrepreneurs enter into business and they have mentioned on their study about “women entrepreneurs in Indian informal sectors” that women look for as it is an easy means of employment, lack of competition from large groups and easy accessible, difficult to find white shirt jobs, tradition among the places and people around, and changeable work format.

### **Summary and Conclusion**

The literatures reviewed in this study mainly related to why women enter to business and they have found common factor those women around the world regardless of context share which is the need for economic opportunity. There are other women who commented their motives to become businesswomen and they pointed out they have entrepreneurial skills and knowledge or their family background helped them to start a business.

As discussed the above pages the literatures wrote about women in business around the globe and this study has cited researches conducted in Asia and in Africa where the women struggle and start business. The researcher tried to explore the women entrepreneurs in Benadir region as the paper targeted the motivational factors of women, who trade in Benadir region.

## **RESEARCH METHODOLOGY**

This chapter focused the main areas of research methodology which are: research design, research population, sample size.

### **Research Design**

The researchers conducted this study through cross-sectional survey that uses quantitative approaches. Survey is a methodology used for selecting a sample from a population to analyze and discover results. Its main purposes are to find out descriptions of parts of the population and explain findings as they are, as they were, or as they will be (Onen & Oso, 2008). The researchers have chosen this quantitative approach because of the rapid collection of the data, ability to understand a population from part of them and suitability of the survey for this research.

## Research Population

The target population of this study was the women entrepreneurs who sell garments groceries, jewelry and petroleum products in Mogadishu, since there are no comprehensive directory of women entrepreneurs in Somalia, the researcher team took 200 women entrepreneurs as a target population for this study.

## Sample Size

The sample for this study was the whole target population and the population was divided equally to the four market segments because there is no recorded data about the exact number of women in business in Somalia and the requirements of the findings and the analyses of the data affected by the sample size that needs to be collected where statistical analyses usually require minimum sample size of 30. The division of sample into four equal segments was taken as a judgment by the researchers.

	<i>Target population</i>	<i>Sample size</i>
Women in garment	50	50
Women in grocery	50	50
Women in jewelry	50	50
Women in petroleum	50	50
Total	200	200

## FINDINGS AND DISCUSSIONS

This study investigated the motivational factors of women entrepreneurs in Benadir region and their demographic profile. This was in the light of the Somali women became primary economic providers to the families going out to the markets to do businesses where this act of women participating in business activities is an issue that changed the role of women in the family. The data collected was analyzed using frequency analysis and statistical analysis.

### The Demographic Profile of Women Entrepreneurs

The demographic profile of the women entrepreneurs in Benadir region were investigated under the following questions which age group is the respondent; their marital status; the formal education of the women; how many people live in their household; the situation before business startup; prior work experience; the time business started; the person initiated the business idea; whether they engage full time in the business; the form of ownership; the business section they are in; if there is business closure of the business in the last two years; how did they get the skills to develop the business; do they feel successful in the business and lastly if there is problems related to being. The findings of the data are presented in the tables below.

As the table 1 illustrates, the women in this study were asked to choose their age group out of the four options. Only 1% of the women are less than twenty years. 56.5% of the women are in the age of twenty and thirty nine. 40% are between 40-49 old years and lastly 2.5% are between the ages of fifty and fifty nine. The marital status of the women was divided into four categories which are single, married, divorced and widowed. 5.5% of the women in this study are single. 73.5% which are the most of them are married. 16% are divorced and 5% are widowed.

**Table 1. The profile of the women entrepreneurs in Benadir region**

<i>Variables</i>	<i>Percentage %</i>
<i>Age</i>	
Less than 20	1%
20-39	56.5%
40-49	40%
50-59	2.5%
<i>Marital status</i>	
Single	5.5%
Married	73.5%
Divorced	16%
Widowed	5%
<i>Formal education</i>	
Yes	34%
No	66%
<i>Number of the household</i>	
1-5	19.5%
6-10	55.5%
11-15	24.5%
16-20	.5%
<i>Work before starting the business</i>	
Student	7.5%
Unemployed	11.5%
Employed	20%
Housewife	60.5%
Others	0.5%
<i>Prior work experience</i>	
Yes substantial	17.5%
Very little	49.5%
No, just started from the scratch	33%
<i>Time the business started</i>	
1-2 years before	7.5%
3-4 years before	32%
5 years before	60.5%
<i>Who initiated the business idea</i>	
Myself	69%
My husband	13%
Other family members	15%
Friends	2.5%
Bought existing business	0.5%
<i>Form of ownership</i>	
Individual proprietorship	90%
Partnership	10%
<i>How did they get the skills to develop the business</i>	
By training	1.5%
By advice	37.5%
Own experience	53.5%
Other	7.5%

66% of the women entrepreneurs in Benadir region are not educated whereas 34% of them are educated and have formal education. On the women's number of households 19.5% of them their houses are lived 1-5 persons, 55.5% have relatives which are 6-10, 24.5% have between 11-15 years, and only 0.5% has relatives who live at home which total 16-20 years. The women in the study were much different in prior status of work. 7.5% of the women were student before they started the business. 11.5% were unemployed, 20% were employed, the highest party of the women were housewives and they total 60.5%. One woman which is equivalent to 0.5% was other than the mentioned list.

17.5% of the women had prior work experience substantially, 49.5% had very little work experience and 33% has started the business from the scratch. 7.5% of the women's enterprises started 1-2 year before. 32% of them they started the business 3-4 years ago and finally 60.5% have started their venture 5 years before. The women who initiated their business are about 69%. 13% of the women's business idea are initiated their husbands. 15% run a business that was initially the idea came from the husband. 2.5% said the idea was from friends and 0.5% bought an existing business.

96.5% of the women in business in Benadir are in their business in full time whereas 3.5% work on the business as a part time. 90% of the businesses run by the women investigated are sole proprietorship and only 10% their business is partnership.

In the last two years 20% of the businesses temporarily shut down while the remaining 80% operate in another area without stoppage. 1.5% develops their business by skills gained through training, 37.5% by advice, 53.5% by their own experience and 7.5% by other means.

**Table 2. Profile of the entrepreneur**

<i>Description</i>	<i>Yes</i>	<i>No</i>
Are you engaged full time in this business?	96.5%	3.5%
Has there been any temporary closure of your business in the last two years?	20%	80%
Do you feel successful in your business?	96.5%	3.5%
Are there any problems, that you felt were related to being a woman?	17%	83%

Table 2 reveals that, 80% of the businesses run by the women have not been closed during the last two years while only 20% said their businesses stopped during that two years. 96.5% of the women feels that they are success in their business while 3.5% do not feel success in their business. The majority of the women which is 83% have problem related to being a women whereas the remaining 17% feel problem related to being women.

### **The Motivational Factors of Women Entrepreneurs**

The first objective of this study was to investigate the motivational factors of women entrepreneurs in Benadir region. To achieve this objective, the women entrepreneurs were asked to react to choose one out of several possible motivating factors of starting business. Data on this objective was analyzed under the question "which of the following was your main reason for starting your own business?" their results are summarized in the following tables.

**Table 3. Motivational factors of women entrepreneurs in Benadir region**

<i>Variables</i>	<i>Percentage %</i>
<i>The main reason for starting the business</i>	
Need for economic opportunity (income generation)	50.5%
Death of husband	5.5%
Need for employment	34.5%
Need to be in control (self-reliance)	6.5%
Was dissatisfied with previous employment	1.5%
Encouraged by others	1.5%
<i>Why did they prefer to start their own business</i>	
Family tradition	11%
Small investment is required	22%
To be self employed	22%
No other alternatives for income	25%
Brings high income	16%
Others	4%
<i>The response of the spouse</i>	
Had no spouse	13.5%
Very supportive	44%
Supportive	38.5%
Indifferent	3.5
Not supportive	0.5
<i>The response of the family members</i>	
Very supportive	37%
Supportive	58%
Indifferent	3.5%
Not supportive	1.5%
<i>The main source of startup capital</i>	
Personal saving	43.5%
Household	6.5%
Borrowed from relatives, friends or money lenders	11%
Assistant from relatives or friends	35%
Inheritance	2.5%
Others	1.5%
<i>Who decides on how the enterprise money is utilized</i>	
My husband	7.5%
Myself	89%
Other family members	3.5%
<i>Who is responsible for major decisions on the business</i>	
Myself	84.5%
My husband	7%
Other family members	8%
Friends jointly with husband	0.5%

As table 3 explains, the reasons that can cause business start-up are selected 6 factors to analyze after the collection of the data and result revealed that factors like need for economic opportunity and need for employment are the major factors that motivate women entrepreneurs in Benadir region where they score the highest percentage which are 50.5% and 34.5% respectively. Need to be in control; deaths of husbands are rated 6.5% and 5.5%. Encouraged by other and dissatisfaction with previous employments are ranked least 1.5%.

The women entrepreneurs in Benadir region show no much difference in their reason for starting the business and factors like no other alternative for income small investment is required and to be self-employed record the top three reason where they rated 25%, 22% and 22% respectively. 16% said it brings high income. 11% explained it is family tradition and lastly 4% said for other reason.

On the response of the women’s husband when entering the business 44% of the women showed that their husbands was very supportive, 38.5% said the husband was supportive, 13.5% said they had no husbands when started the business; only 3.5% quoted the husband was indifferent and finally 0.5% which is only one women said her husband was not supportive.

On the other hand, the response from the family members were almost alike the responses of the husband. 58% of the women said the family members were supportive, 37% told the family members were very supportive, 3.5% were indifferent and 0.5% said the family were not supportive. The main source of start-up capital for the women entrepreneurs in Benadir regions are ranked according to the percentage of the factors and 43.5% of the women said the start-up fund is the personal saving; 35% showed that assistance from relatives or friends are the main source for the start-up capital; 11% borrowed from relatives, friends or money lenders; 6.5% received the capital from household; 2.5% from inheritance and 1.5 from others.

**Table 4. Profile of the Enterprise**

<i>No</i>	<i>Description</i>	<i>Yes</i>	<i>No</i>
1	Do you keep your enterprise money separate from your personal money?	56%	44%
2	Do you pay yourself a wage or salary?	19%	81%
3	Do you keep records of your costs in order to calculate profit?	87.5%	12.5%

The above table 4.4 can be traced that, 88.5% of the money from the enterprise is utilized under the decision of the women entrepreneurs themselves; where 7.5% the utilization of money is decided by the husband and the remaining four said other family members decide. The major decisions of the women’s businesses is taken by themselves where 84.5% of the women ticked “myself”, 8% revealed that other family members are responsible for the businesses major decisions; 7% answered the husband is responsible for the major decisions and 0.5% or 1 women said friends with the husband are responsible for the major decisions of the business. 56% of the women entrepreneurs separate the enterprise money from their personal money and 44% do not separate the personal money from the enterprise money.

87.5% of the business women in Benadir region record the business transactions to calculate profit whereas 12.5% of the women do not record business transactions.

81% of the women entrepreneurs in Benadir regions do not pay wage or salary when working in their entrepreneurial work but the other 19% remaining take wage or salary to themselves.

## DISCUSSIONS

The most important factor that motivates any new business entrepreneur is the amount he or she needs to be invested in a new business venture. The requirement of capital for a business venture is same for all kind of businesses and it is not different from Small and Medium Sector Business Ventures. In order to start a small scale business, the new entrants has to think of various expenditures like infrastructure, manpower, machineries, raw materials, capital etc., and has to make the project viable in accordance with the expectations. It is well pointed out in many countries that the key issues facing new and growing women-owned enterprises include access to capital, access to information and access to networks.

Long term safe funding is the major factor which gets influenced by a new entrepreneur to start a Small Scale Business. Need of safe and long term funding is essential in new business ventures because, for a new entrepreneur, these two factors provide sufficient time possibility to occur in the market potential for their products or services and capture the business opportunities for better profitability.

Entrepreneurs with vast experiences in managing business are more capable of finding ways to open new business compared to employees with different career pathways. In addition this factor if one is engaged in the same profession generation to generation, the knowledge to run the business is more and can handle any business turmoil with more crisis management skills. The knowledge one carries from generation to generation support very much to run the project with more financial options. More experience in the same field indicates that more awareness about the financial options available from government and different financial institutions.

The present findings in this study indicate that the need for economic opportunity, need for employment and the need to be in control (self-reliance) are the three major entrepreneurial factor which motivates women to get into new business ventures in Small Scale Industries. This is because of the women become alone for provisioning of economy to the family where they do not have the supporting hand of the male such as husband in their families. The findings also revealed that women in Benadir region become entrepreneurs once they advance to the next level of their life which is when they leave their parents' house and become married because of their new life which may be the marriage of the man who has another wives or unemployed man who does not cover the family needs. Women in Somalia are nowadays the income providers to their families unlike the early years prior to the civil war which has changed the life and structure of the family.

## CONCLUSION

The first objective of this study was to investigate the profile of women entrepreneurs in Banaadir region in terms of age, status and educational background. Data analysis and interpretation revealed the following major findings under this objective. It revealed that the age of women in business in Benadir region is in between twenty and thirty nine. The majority of the women in this study are married because Women's economic standing and responsibilities in prewar Somalia varied by location, Women who lived in urban settings might likely have had husbands who worked in industry or government and acted as sole bread winners for the family.

These women would be tasked with the activities of running the household and raising children. In pastoral families, women shared in some duties outside the household, including the care and feeding of animals, selling of milk, and in some cases herding of livestock. Women in agricultural communities also engaged in activities outside the traditional household duties, assisting in the cultivation of fields and harvesting of crops but nowadays

the situation of the Somali women has changed. Women's increased involvement in trade appears to be a reflection of economic necessity. In most cases, women lack investment capital, own few assets, and earn a subsistence income to support their families through work in harsh conditions and an insecure environment. In Somalia, there are relatively few women owners of wholesale businesses or major corporations, and very few major Somali companies have a woman on their boards. The findings of this study can be caused by the structure of the Somali family. The majority of the girls who are below twenty years stay at home and help their mother do works at home. On the other hand twenty years back the girls could not go to education centers as they served their male brothers who went to schools. Women in Somali realized the importance of the businesses when they marry because they feel responsible their children that could let them start small businesses that could cover the minor family needs and they turn into true entrepreneur.

The second objective of the study was to investigate the motivational factors of women entrepreneurs in Benadir region. Data analysis and interpretation revealed the following major findings under this objective. It revealed that fifty and fifth percent of the women entrepreneurs in Benadir region are motivated by the need for economic opportunity, the need for employment and the need to be in control. This result can be caused by the unemployment in the country that affected the male in Somalia. There could also be the reason of the male becoming busy on the civil wars after the economy of the country collapsed. There are less job opportunities for the male in private and public sectors because of lawlessness. The foreign investment is missing and everything which could create jobs was lost with civil war.

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