
Examining the Causes of Small Medium Enterprises Failure in Garowe-Puntland Somalia

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Abstract:

Purpose: Small business failure has been a persistent problem in Somalia in general, and in Garowe, Puntland in particular, for many years. Therefore, this study was conducted to identify both internal and external factors contributing to small business failure in Garowe, Puntland.

Design/Methodology/Approach: This study employed a survey research design, using questionnaires to collect data from 120 respondents who were owners of failed small businesses. The data were analyzed using descriptive statistical tools with the help of SPSS version 21. In addition, the Relative Importance Index (RII) was applied to identify the eight most significant internal and external factors contributing to small business failure in Garowe, Puntland.

Findings: With regard to the factors that caused small business failure, the study found that the most significant internal and external causes were bad debt repayment and poor business location. Other major contributing factors included the lack of a business plan, limited business innovation, high operating expenses such as wages and rent, high taxation, political instability, and elevated interest rates.

Practical Implications: The findings highlight the importance of preparing business plans, adopting innovation, and carefully selecting business locations before starting operations. Owners should strengthen their financial management skills to reduce risks related to bad debts and high operating expenses.

Originality/Value: The study provides a practical guide for aspiring entrepreneurs on the key pitfalls to avoid, particularly regarding poor planning, site selection, and inadequate innovation.

Keywords: External courses, internal courses, Small Medium Enterprises, failure.

JEL Classification: L26, L25, M13, O55, G33.

Paper type: Research article..

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1. Introduction

One of the major economic issues facing both established and emerging economies currently is small and medium business failure, and several studies have been done in various contexts to investigate its causes. Numerous studies have been undertaken on the subject in various settings. A significant portion of the businesses in Puntland Somalia are family-run enterprises that were founded recently.

The SMEs in Garowe-Puntland Somalia is also dealing with a number of challenges, including high tax rates, difficult access to capital, costly electricity, and lack of purchasing power due to the economic -related issues (The Ministry of Planning, 2020)

The World Bank (2016) highlighted a number of difficulties, including trade and customs laws, water scarcity, a labor force lacking in education, and unregistered activities; However, the report asserted that these difficulties were not as serious as other difficulties referenced in the Somali national development plan II.

As stated by Farah and Ainebyona (2019), taxes are one significant barrier hindering the performance of small businesses in Somalia. According to Ahmed (2020), Small businesses in Somalia fail because they are unable to obtain loans, according to Ali *et al.* (2013). According to Ahmed (2020), the biggest challenges facing small and medium-sized businesses in Somalia are weak managerial abilities and governmental regulations. Due to the same business environment across the nation, small-medium firms in Garowe, City face similar obstacles.

1.2 Definitions of SMEs

There are different definitions of the concept of small business, and most of these definitions concentrate on size aspect of the businesses to clearly delimit the concept of small business or to distinguish small business from medium and large business. Most of the available definitions are based on company's acts of the western countries.

In UK, a small business is a business that has maximum revenue of £5.6 million, a maximum total balance sheet of £2.8 million and maximum of 50 employees, while in European Union countries, small business is any business organization that has a maximum of 50 employees (Lee-Ross and Lashley, 2010).

On the other hand, in Australia small business means the one that has a number of employees between 5 and 20, but in USA, a given business to be small business it should have a maximum of 100 employees (Lee-Ross and Lashley, 2010). For the purpose of this research, small business is any business organization that has maximum employees of 20 and maximum yearly revenue of \$200,000.

SMEs are defined differently in different nations; however, they are generally defined similarly. The Uganda Bureau of Statistics (2008:5) defines a SME as a company with 5–50 employees (small size) or 51–500 employees (medium scale).

Accordingly, SMEs in Uganda are divided into small- and medium-sized enterprise segments. SMEs in Botswana, however, are divided into three divisions. Nkwe (2012) claims that additional factors, including employment level, yearly turnover, and annual balance sheet total, are utilized to identify SMEs. According to him, the generally recognized definition of SMEs in Botswana is predicated on three types of businesses utilizing the number of employees and the yearly turnover.

Namibia classifies SMEs using these categories, much like Botswana does. The Namibia Ministry of Trade and Industry defines SMEs as a sector of business organizations made up of small commercial firms with full-time employees ranging from six to one hundred, according to the Namibia Institute of Public Policy Research (IPPR, 2010, 5).

Table 1. *Namibian Small Business Definition Criteria*

Sector	Employment	Turnover Less Than N\$000	Capital Less Than N\$000
Manufacturing	Less than 10 persons	1000	500
All other Business	Less than 5 persons	250	100

Source: LARRI & NEPRU (2008).

2. Research Objectives

The main objectives of this study were to determine the causes of small and medium enterprise failure. In Garowe, Puntland State of Somalia, evaluating or underlying.

- To identify the endogenous causes of SMEs failure in Garowe, Puntland state of Somalia.
- To Examine the Exogenous Causes of SMEs Failure in Garowe, Puntland State of Somalia.

The research hypotheses are:

- What are the internal causes that contribute to SMEs failure in Garowe, Puntland State of Somalia?
- What are the external causes that contribute to SMEs failure in Garowe, Puntland State of Somalia?

3. Research Methodology

This study employed a survey research design, using questionnaires to collect data from 120 respondents who were owners of failed small businesses. The data were

analyzed using descriptive statistical tools with the help of SPSS. Furthermore, the Relative Importance Index (RII) was applied to identify the most significant internal and external factors contributing to small business failure in Garowe, Puntland State of Somalia. This study was used the cluster sampling method; in addition, since there are no reliable governmental records of businesses statistics of successes and failures in Garowe 150 businesses were selected randomly for this study.

The data collection methodology was a structural questionnaire, and statistical data analysis such as frequency distribution tables, percentages and Relative Importance Index (RII) were used to analyze and interpret data.

The RII is an average value of an item which is scaled to have a value between 0 and 1. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used, and then they were changed into relative importance indices (RII) by using the following formula:

RII = Relative Importance Index

- WA = Weighted Average (sum of all respondents' ratings multiplied by their respective weights)
- N = The maximum possible weight (usually the highest rating on the scale \times total number of respondents)

where W is a weight given to each factor by the research participants (ranging from 1 to 5), A is the highest weight (5 in this case), and N is the total number of respondents. The RII value has a range of values from 0 to 1. The higher the value of RII, the more important was the role of the factor in the small business failure.

Furthermore, reliability of the data was assessed by using Cronbach's Alpha. Moreover, factor analysis was conducted to evaluate validity of the questionnaire. Apart from the characteristics of the failed businesses and their owners, the studies have two categories of research variables.

4. Results and Findings

4.1 Demographic Information

Table 1 shows analysis of the demographic information of the respondents such as gender, age, education level, marital status and their business experience. The table shows that the 70% of the owners of the failed businesses were male while 30% of them were female. The table also signifies that age of 40.8% of the owners of the failed businesses were under 31 years old, 63.3% of them were between 26 and 31 years in age. When it comes to marital status, 41.7% of the owners of the failed businesses were single, 54.2 % of them were married, 1.7 % of them were widowed and 2.5% of them were divorced.

Table 1. Demographic information of the respondents

Demographic profile	Frequency	Percent	Cumulative percent
Gender			70.0
Male	84	70	70.8
Female	35	30	100.0
Total	120	100	
Age (year)	Frequency	Percent	Cumulative percent
<18-25	27	22.5	22.5
26-31	49	40.8	63.3
32-37	33	27.5	90.8
>38 and above	11	9.2	100.0
Total	120	100.0	
Marital status	Frequency	Percent	Cumulative percent
Single	50	41.7	41.7
Married	65	54.2	95.8
widowed	2	1.7	97.5
divorced	3	2.5	100.0
Total	120	100.0	
Business characteristics	Frequency	Percent	Cumulative percent
Coffe shop	11	9.2	9.2
Mini market	30	25.0	34.2
clothes store	19	15.8	50.0
pharmacy	14	11.7	61.7
Others	46	38.3	100.0
Total	120	100.0	
Educational level	Frequency	Percent	Cumulative percent
No formal education	8	6.7	6.7
Elementary education	12	10.0	16.7
Secondary education	34	28.3	45.0
Diploma	12	10.0	55.0
bachelor degree	50	41.7	96.7
Masters degree	4	3.3	100.0
Total	120	100.0	

Previous business experience	Frequency	Percent	Cumulative percent
Yes	70	58.3	58.3
No	50	41.7	100
Total	120	100.0	

Source: Own study.

Table 1 also indicates the education levels of the respondents.

Education Levels of Failed Business Owners:

- No formal education: 6.7%
- Elementary: 10.0%
- Secondary: 28.0%
- Diploma: 10.0%
- Bachelor's degree: 41.7%
- Master's degree: 3.3%

👉 The majority had a Bachelor's degree (41.7%), followed by secondary education (28%).

Previous Business Experience:

- Had previous business experience: 58.3%
- Had no previous business experience: 41.7%

👉 More than half of the owners (58.3%) had prior business experience before their businesses failed.

Table 2. Characteristics of the failed businesses.

Location of the business	Frequency	Percent	Cumulative percent
1st august	35	29.2	29.2
waabari	11	9.2	38.3
Hantiwadag	29	24.2	62.5
Israac	1	.8	63.3
Inji market	8	6.7	70.0
wadajir	36	30.0	100.0
Total	120	100.0	

Business age in the failure time	Frequency	Percent	Cumulative percent
less than one year	42	35.0	35.0
between 1 and 2	40	33.3	68.3
between 2and 3	30	25.0	93.3
between 3 and 5	8	6.7	100.0

Total	120	100.0	
Ownership of the business	Frequency	Percent	Cumulative percent
Sole proprietorship	73	60.8	60.8
partnership	47	39.2	100
Total	120	100.0	

Source: Own study.

Characteristics of the failed businesses:

1. Type of Business

- Mini market: **25.0%**
- Clothes store: **15.8%**
- Pharmacy: **11.7%**
- Coffee shop: **9.2%**
- Others (mainly services): **38.3%**

👉 The largest share of failed businesses were **mini markets (25%)**, followed by **clothes stores (15.8%)**.

2. Location of Businesses

- Wadajir: **30.0%**
- 1st August: **29.2%**
- Hantiwadaag: **24.2%**
- Waabari: **9.2%**
- Israac: **8.0%**
- Inji Market: **6.7%**

👉 The highest failure rates were in **Wadajir (30%)** and **1st August (29.2%)**.

3. Age of Businesses at Failure Time

- Less than 1 year: **35.0%**
- 1–2 years: **33.3%**
- 2–3 years: **25.0%**
- 3–5 years: **6.7%**

👉 Most failures happened within the **first two years (68.3%)**.

4. Ownership Forms

- Sole proprietorship: **60.8%**
- Partnership: **39.2%**

👉 The majority of failed businesses were **sole proprietorships**.

4.2 Reliability and Validity

This section presents validity and reliability of the questionnaire items, and this is important for assessing the quality of the findings.

4.2.1 Reliability

In general, reliability measures whether a given data collection instrument such as questionnaire yields constant results in different times when the phenomena under the investigation is not changing. Cronbach's alpha is the most frequent used test to measure reliability of data collection instrument. A given questionnaire to be reliable, the result Cronbach's alpha must be a minimum of 0.7 (Bolarinwa, 2015). The following Table 3 shows the reliability test result of the questionnaire items.

4.2.2 Validity

To investigate the validity of the questionnaire items, principle component analysis (CPA) was applied, and 22 items measuring both internal and external causes of the small business failure was analyzed. 12 items were measuring internal causes while 10 items were measuring external causes.

Table 3. Reliability of the questionnaire.

Cronbach's Alpha	The number of items
.712	22

Source: Own study.

Table 4. KMO and Bartlett's test.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.504
Bartlett's Test of Sphericity	Approx. Chi-Square	663.850
	df	325
	Sig.	.000

Source: Own study.

Table 5. Ranking of internal causes

Causes	Strongly disagree (%)	Disagree	Neutral	Agree	Strongly agree	RII	Rank
Poor business site location	4	10	7	37	62	0.83	2
Lack of business plan	5	11	9	42	53	0.81	3
Personal problems (health, marital, etc.)	7	15	10	56	32	0.75	7.5
Inadequate knowledge of pricing	0	19	7	42	52	0.78	5

strategy							
Inadequate financial support	3	14	12	41	40	0.71	11
Lack of managerial experience	2	17	10	42	49	0.79	4
Poor cashflow	6	17	19	46	32	0.73	9
Lack of employee training	4	18	9	51	38	0.72	10
Conflict partnership	9	17	13	43	38	0.74	8
Lack of business research	2	14	10	48	46	0.80	2.5
Lack of business innovation	5	12	5	50	48	0.80	2.5
Bad debt payment	7	9	4	28	72	0.84	1
Overall						0.77	

Source: Own study.

Correlation matrix of the items was assessed to determine whether they are correlated or not. In this regard, every item of these 22 items had a minimum correlation of 0.17 with at least another item and this shows that there is a satisfactory level of correlation between the items. Kaiser-Meyer Olkin (KMO) test was also applied to investigate whether linear relationship exists between the questionnaire items and as can be seen from Table 4, the overall KMO was 0.504 which is greater than 0.5 (the minimum acceptable level). Bartlett's test of sphericity was significant ($p < .0005$) showing that the data was suitable for factor analysis.

4.3 Descriptive Statistics

4.3.1 Relative Importance Index for Internal Causes of Small Business Failure

Table 5 shows the relative importance index (RII) of the 22 items representing internal causes of small business failure. RII was calculated to identify the significance of cause (item) and then the causes were ranked based on their RIIs. According the rankings in Table 5, the five most important internal causes of small business failure in Garowe city as perceived by owners of the failed businesses were:

- (1) Bad debt payment (RII = 0.84);
- (2) Poor business site location (RII = 0.83);
- (3) Lack of business plan (RII = 0.81);
- (4) Lack of business plan (RII = 0.81);

(5) Lack of business research and Lack of business innovation (RII = 0.80).

Thus, these were the five most powerful internal causes of small business failure in Garowe city. Furthermore, the overall RII of the internal causes of the small business failure was 0.71 as can be seen from the Table 5.

4.3.2 Relative Importance Index for External Causes of Small Business Failure

RII was computed to also assess the significance of each of the eight external causes that the study targeted. Therefore, Table 6 indicates the ranking of the external causes with respect to their RIIs. For the owners of the failed businesses, the four most influential external causes of their business failure were:

- (1) High taxes (RII = 0.84); Political instability (RII = 0.83);
- (2) Lack use of technology and High interest rates (RII = 0.79);
- (3) Lack of financial support from banks and financial institutions (RII = 0.78);
- (4) Moreover, the table shows that the overall RII of the external causes was 0.47 which is slightly more than the overall RII of the internal causes (0.71).

4.3.3 Ranking of the Eight Most Influential Causes of Small Business Failure

Table 7 presents the eight most powerful causes of the small business failure in Garowe. Six of these eight causes were internal causes while three of them were external causes. According to the owners of the failed businesses, the six most powerful causes that contributed to the failure of their businesses were:

- (1) Bad debt payment (RII = 0.84);
- (2) Poor business site location (RII = 0.83);
- (3) Lack of business plan (RII = 0.81);
- (4) High operating expenses like wages and rents (RII = 0.86);
- (5) High taxes (RII = 0.84);
- (6) Political instability (RII = 0.83); .

Table 6. *Ranking of external causes*

Causes	Strongly disagree (%)	Disagree	Neutral	Agree	Strongly agree	RII	Rank
High taxes	3	8	12	37	60	0.84	2
High interest rates	4	17	11	39	49	0.79	4.5
Lack of harmonization taxes	7	18	8	40	47	0.77	6
High operating expenses like wages Electricity	2	7	12	32	67	0.86	1

and rents							
Government regulations	6	16	20	46	32	0.74	6
Poor Economic conditions	58	11	6	41	4	0.47	8.5
Lack of financial support from banks and financial institutions	6	15	9	45	45	0.78	4
Competition from similar businesses	56	17	4	36	7	0.47	8.5
Political instability	5	13	7	29	66	0.83	2
Lack use of technology	6	11	13	41	49	0.79	3
Overall						0.73	

Source: Own study.

Ranking of external causes:

Ranking of External Causes of Business Failure (by RII):

1. High taxes (RII) = **0.84**
2. Political instability (RII) = **0.83**
3. Lack of technology use (RII)= **0.79**
4. High interest rates (RII) = **0.79 (same rank as above)**
5. Lack of financial support from banks/financial institutions (RII)= **0.78**

Overall RII:

- External causes = **0.47**
- Internal causes = **0.71**

👉 The most significant external factor was **high taxes**, while the least significant (from those highlighted) was **Lack of financial support financial institutions**.

Table 7. *The Ranking of the eight most influential causes of small business failure.*

Causes	Strongly disagree (%)	Disagree	Neutral	Agree	Strongly agree	RII	Rank
Bad debt payment	internal	7	9	4	28	72	0.84
Poor business site location	internal	4	10	7	37	62	0.83
Lack of business plan	internal	5	11	9	42	53	0.81
Lack of	internal	5	12	5	50	48	0.80

business innovation							
High operating expenses like wages and rents	External	2	7	12	32	67	0.86
High taxes	External	3	8	12	37	60	0.84
Political instability	External	5	13	7	29	66	0.83
High interest rates	External	4	17	11	39	49	0.79
Bad debt payment	internal	7	9	4	28	72	0.84
Overall							

Source: Own study.

Ranked Causes Of Small Business Failure:

1. **High operating expenses (e.g., wages and rents) (RII) = 0.86**
2. **Bad debt payment (RII)= 0.84**
3. **High taxes (RII)= 0.84** (same rank as above)
4. **Poor business site/location (RII)= 0.83**
5. **Political instability (RII) = 0.83** (same rank as above)
6. **Lack of business plan –(RII) = 0.81**

👉 These six were highlighted, but the table mentions there were **eight total causes** (six internal + three external).

5. Discussion

5.1 Internal Causes of Small Business Failure

According to the current study, the following four internal reasons were the main causes of the small business's failure in Garowe: Bad debt payment, Poor business site location, Lack of business plan, Lack of business innovation, this research aligns with Sunday Patrick.

Regarding the internal causes of small business failure, the results of this study differ from those of the majority of other researchers. For instance, a number of academics have noted that a major internal source of small business failure is a lack of managerial abilities (Robleh *et al.*, 2017; Al-Ghambi and Mohammed, 2016; Twesige *et al.*, 2020; Alshami *et al.*, 2020; Lussier and Achua, 2016; Malecka and Luczka, 2018).

However, the current study is partially in agreement with the result of Truong *et al.* (2019) who stated that one of the things that leads to small business failure is a bad business location. The outcomes of this study are also partially consistent with the argument presented by Atsan (2016) who made the observation that small businesses fail because their owners or management do not have the information they need to run the company efficiently.

However, the results of this study do not support the majority of the claims made in the referenced research publications regarding internal reasons for small business failure. The majority of the arguments made in the referenced research articles do not align with the results of this study. Because most of the cited research were carried out in different circumstances, the results may also differ as a result of this contextual variation.

5.2 External Causes of Small Business Failure

Based on the results of the current study, the top three outside factors contributing to small business failure were: High operating expenses like wages and rents, High taxes, Political instability, High interest rates, Respondents stated that they encountered two forms of competition: rivalry between weak small businesses (retailers) and wholesalers who supply the small businesses with commodities, as well as rivalry amongst similar small businesses.

This study matches up with Tesi (2023) who argued that the economic crisis was one of the external causes of small business failure Farias *et al.* (2021). This is consistent with the current study's findings. The current study's findings are similarly consistent with those of Gaskill *et al.* (1993), who highlighted that one of the external factors that lead to small business failure is the inability to overcome rivalry in the market.

6. Conclusion and Recommendations

6.1 Conclusion

This study investigated causes of small business failure in Garowe, Puntland State of Somalia where small business failure has been a several problems in the last years. The study aimed at identifying external and internal Causes of small business Failure., for there are some theories which categorized factors that cause small business failure into internal and external. Small businesses are very important economic units in every economy regarding to their role in the employment and economic growth.

Therefore, studying their problems is an indispensable thing. The current study found that there are some internal and External causes of small businesses failure such as High taxes High interest rates Lack of harmonization taxes High operating expenses like wages, Electricity and rents Government regulations Poor Economic

conditions and Lack of financial support from banks and financial institutions, Competition from similar businesses Political instability, Lack use of technology and Poor business site location Lack of business plan Personal problems (health, marital, etc.).

Inadequate knowledge of pricing strategy and Inadequate financial support. Lack of managerial experience Poor cashflow Lack of employee training Conflict partnership Lack of business research Lack of business innovation Bad debt payment.

6.2 Recommendations

1. The nation as a whole is suffering by poor economic conditions. The government of Puntland should work to promote job possibilities through monetary and fiscal policies in order to improve consumers' spending power.
2. To effectively deal with issues facing their companies, small business owners and managers need to seek advice from experienced, qualified professionals and consulting organizations.
3. To overcome market failure by offering small and medium business owners with affordable services, The Puntland governments must intervene in utilities such as electricity, water, and rental properties.
4. Businesses must initially be situated in an area that is handy for potential clients. When choosing where to locate a business site, considerations such as rent costs, supplier accessibility, and competition locations must also be made.
5. The Puntland Government must be Harmonized The Taxations
6. The Private Financial Institutions must be Decreasing The interest rate or (Khidmah fees).
7. The owners of Small Medium Enterprises must be using Debt management system in order to Avoid the Bad Debtors.

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