

WARBIXIN · REPORT

Shirweynaha Labaad ee Horumarinta Ganacsatada Yaryar, Kuwa Dhexe iyo Iskaashatooyinka

The Second MSME and Cooperatives Development Forum

16–17 September 2026 · Serene Sarovar Premiere Hotel, Hargeysa, Somaliland

“Xoojinta Helitaanka Maaliyadda ee Ganacsiyada Yaryar, Kuwa Dhexe iyo Iskaashatooyinka: Horumarinta Kobaca Ganacsiga iyo Dhaqaale-dhisid loo Dhan Yahay”

“Strengthening Access to Finance for Micro, Small and Medium Enterprises and Cooperatives: Advancing Business Growth and Inclusive Economic Development”

330+
Ka-qaybgalayaal
Participants
250 ayaa la qorsheeyay · 80+ dheeraad ah
250 were planned · 80+ more came

2
Maalmood
Days

13
Marti-sharaf gaar ah
Guests of honour

8
Soo-jeedino
Presentations

7
Cilmi-baadhisyo
Research papers

6
Doodo kooxeed
Panel discussions

11
Qodob war-murtiyeed

1
Filim dokumentari
Documentary

Communiqué resolutions

01 Hordhac
Introduction

Shirweynaha Labaad ee Horumarinta Ganacsatada Yaryar, Kuwa Dhexe iyo Iskaashatooyinka waxa uu ka dhacay Hargeysa 16–17 September 2026, isagoo ku soo dhammaaday jawi degan oo guul ah. Waxaa si rasmi ah u furay Madaxweyne-ku-xigeenka Jamhuuriyadda Somaliland, iyadoo qayb ka ahaayeen masuuliyiin sare oo dowladda iyo wasaaradda ah.

The Second MSME and Cooperatives Development Forum was held in Hargeisa on 16–17 September 2026 and closed in a calm and successful atmosphere. It was formally opened by the Vice President of the Republic of Somaliland, with senior government and Ministry officials in attendance.

02 Ujeeddooyinka Shirweynaha
Objectives of the Forum

1. Balaadhinta maalgelin ay awoodi karaan ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka.
   Expanding affordable finance for MSMEs and cooperatives.
2. Xoojinta iyo u diyaarinta ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka si ay ugu fududaato helitaanka amaahda iyo maalgashiga hay'adaha maaliyadu bixiyaan.
   Strengthening and preparing MSMEs and cooperatives so that the credit and investment offered by financial institutions becomes easier to obtain.
3. Kordhinta fursadaha ganacsi iyo maalgelin ee haweenka.
   Increasing business and investment opportunities for women.
4. Dhamaystirka iyo dib-u-habaynta siyaasadaha iyo xeerarka mudnaanta u leh ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka.
   Completing and reforming the policies and regulations that matter most to MSMEs and cooperatives.
5. Isku-xidhka ganacsiyada iyo suuqyada gudaha iyo kuwa gobolka, iyo u jihaynta adeegsiga teknoolajiyadda dijitaalka ah.

Connecting businesses with domestic and regional markets, and steering them towards the use of digital technology.

03 Ka-qaybgalayaasha
Who took part

In ka badan 330 qof, oo ka socday qaybaha kala duwan ee daneeyayaasha:

More than 330 people, drawn from every group with a stake in the sector:

- **Baanaanka iyo hay'adaha maaliyadeed**
  Banks and financial institutions
- **Hay'adaha caalamiga ah**
  International organisations
- **Hay'adaha maxalliga ah**
  Local organisations
- **Jaamacadaha iyo xarumaha cilmi-baadhista**
  Universities and research centres
- **Iskaashatooyinka**
  Cooperatives
- **Ganacsatada yaryar, kuwa dhexe iyo kuwa waaweynba**
  Small, medium and large businesses alike
- **Khuburo iyo aqoonyahanno madax-bannaan**
  Independent experts and academics
- **Hay'adaha caymiska**
  Insurance providers
- **Hay'adaha la-talinta iyo ururada ka shaqeeya hal-abuurka ganacsi ee dhallinyarada**
  Advisory firms and organisations working on youth entrepreneurship
- **Warbaahinta kala duwan ee dalka**
  National media
- **Ganacsato iyo baanaan bandhig-carweed soo bandhigay**
  Businesses and banks exhibiting at the trade fair

04 Mawduucyada Lagu Falanqeeyay
Topics examined

1. Helitaanka maalgelinta iyo alaab-maaliyadeed ku habboon ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka.
   Access to finance, and financial products suited to MSMEs and cooperatives.
2. Diyaar-garowga maalgashiga (investment readiness) ee ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka.
   Investment readiness among MSMEs and cooperatives.
3. Xoojinta iskaashatooyinka iyo nidaamyada sharci ee lagu hagayo.
   Strengthening cooperatives and the legal frameworks that govern them.
4. Aqoonta maaliyadeed iyo maaraynta ganacsiga.
   Financial literacy and business management.
5. Doorka haweenka iyo dhallinyarada.
   The role of women and young people.
6. Xoojinta iskaashiga dowladda iyo qaybta gaarka loo leeyahay.
   Strengthening cooperation between government and the private sector.

05 Soo-jeedino iyo Cilmi-baadhis

Presentations and research

Waxaa lagu soo bandhigay 8 soo-jeedin iyo 7 cilmi-baadhisood, oo ay soo jeediyeen jaamacadaha, hay’adaha dawladda iyo khuburo madax-bannaan. Soo-bandhigyadu waxay diiradda saareen xogta, cilmi-baadhista iyo waayo-aragnimada ku saabsan caqabadaha iyo fursadaha deegaanka ganacsi ee Somaliland.

Eight presentations and seven research papers were delivered by universities, government institutions and independent experts. They concentrated on the data, the research and the experience surrounding the obstacles and the opportunities in Somaliland's business environment.

Waxa kale oo la qabtay lix dood kooxeed, oo ay qayb ka ahaayeen agaasimayaasha guud ee Wasaaradda Ganacsiga iyo Dalxiiska, Agaasimaha Maamulka iyo Lacagta ee Wasaaradda Shaqada iyo Arrimaha Bulshada, Baanka Dhexe ee Somaliland iyo Wasaaradda Maaliyadda iyo Horumarinta Dhaqaalaha.

Six panel discussions were also held, with the Directors General of the Ministry of Trade and Tourism, the Director of Administration and Finance of the Ministry of Labour and Social

Affairs, the Bank of Somaliland and the Ministry of Finance and Economic Development taking part.

06 Muhiimadda Shirweynaha

Why the Forum mattered

Shirweynaha Labaad wuxuu sii xoojiyey doorka Wasaaradda Ganacsiga iyo Dalxiiska ee isku-xidhka daneeyayaasha, wuxuuna noqday madal lagu mideeyey aragtiyo ka imanaya dowladda, qaybta gaarka loo leeyahay, hay'adaha maaliyadeed, jaamacadaha iyo hay'adaha horumarinta.

The Second Forum further strengthened the Ministry of Trade and Tourism's role in connecting stakeholders, and became a platform on which views from government, the private sector, financial institutions, universities and development agencies were brought together.

07 Maamuusid

Recognition

Wasaaraddu waxay maamuustay hay'adihii iyo ururadii si dhow ugala shaqeeyey Waaxda Horumarinta Ganacsatada Yaryar iyo Iskaashatooyinka. Sidoo kale waxa la maamuusay iskaashatooyinkii, ganacsiyadii yaryaraa iyo masuuliyiintii horumar la taaban karo sameeyay intii u dhexaysay labada shir qaran.

The Ministry honoured the institutions and organisations that have worked most closely with the MSMEs and Cooperatives Development Department. Cooperatives, small businesses and officials who had achieved tangible progress between the two national forums were honoured as well.



08 Qodobada Ka Soo Baxay Shirweynaha

Resolutions of the Forum

1. In dawladdu, heer qaran ilaa heer degmo, ay horumariso siyaasado, xeerar iyo nidaamyo casri ah oo sahlaya jawi ganacsi iyo maalgelin oo ku habboon kobcinta ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka.

   That government, from national to district level, develop modern policies, laws and systems that make for a business and investment climate suited to the growth of MSMEs and cooperatives.

2. In bangiyada iyo hay'adaha maalgelinneed ee Somaliland ay ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka u fududeeyaan helitaanka maalgelineed.

   That the banks and financing institutions of Somaliland make access to finance easier for MSMEs and cooperatives.

3. In la dhiirrigeliyo ganacsiga haweenka, dhalinyarada iyo ganacsiga bulshooyinka nugul.

   That business by women, by young people and by vulnerable communities be encouraged.

4. Si loo yareeyo khatarta maalgelinta ay qaataan ganacsatada yaryar iyo kuwa dhexe, iyo iskaashatooyinku waa in la helaa xogta deyn-qaatayaasha oo sax ah.

   That, to reduce the lending risk carried by MSMEs and cooperatives, accurate borrower data be made available.

5. Waa in la kordhiyo aqoonta ganacsatada yaryar iyo kuwa dhexe, iyo iskaashatooyinka dhinacyada xisaabaadka, teknoolojiyadda iyo xirfaddaha maamulka iyo maaraynta.

   That the knowledge of MSMEs and cooperatives be raised in accounting, in technology and in the skills of administration and management.

6. In dawladdu horumariso qorshe isku xidhaya ganacsatada yaryar iyo kuwa dhexe, iyo iskaashatooyinka iyo dhammaan hay'adaha caalamiga ah iyo kuwa maxalliga ah ee ka shaqeeya taageeriddooda.

   That government develop a plan connecting MSMEs and cooperatives with every international and local organisation working to support them.

7 In la dhammeystiro xeerarka iyo siyaasaddaha dhiman ee ka caawin kara ganacsatada yaryar iyo kuwa dhexe, iyo iskaashatooyinka si ay u kobcaan.

That the outstanding laws and policies capable of helping MSMEs and cooperatives to grow be completed.

8 In ganacsatada yaryar iyo kuwa dhexe, iyo iskaashatooyinka laga caawiyo in la helo xogta rasmiga ah ee suuqyada.

That MSMEs and cooperatives be helped to obtain official market data.

9 In ganacsatada yaryar iyo kuwa dhexe, iyo iskaashatooyinka laga caawiyo in ay yeeshaan qorshayaal horumarinneed, xeerar iyo istaraajiyado ay isku maamulaan si ay u koraan.

That MSMEs and cooperatives be helped to adopt development plans, rules and strategies to govern themselves by, so that they may grow.

10 Wasaaradda Ganacsiga iyo Dalxiisku waxa ay soo saaridoontaa guddi farsamo (technical steering committee) oo hoggaamisa dabogashana fulinta war-murtiyeedkan.

That the Ministry of Trade and Tourism establish a technical steering committee to lead and follow up the implementation of this communiqué.

11 In shirkan la joogteeyo lana qabto sannad kasta xiligan oo kale.

That this forum be made regular and held every year at this same time.

09 Gunaanad

Conclusion

Shirweynaha Labaad wuxuu si guul ah ugu qabsoomay sidii loo qorsheeyey, isagoo isu keenay in ka badan 330 ka-qaybgale. Waxaa la soo bandhigay 15 warbixinood iyo cilmi-baadhisyo kala duwan, iyadoo ay si mug leh uga qaybgaleen daneeyayaal kala duwan. Shirweynuhu wuxuu saldhig u noqday cilmi-baadhisyo iyo doodo muhiim u ah horumarinta siyaasadaha iyo barnaamijyada mustaqbalka ee ganacsatada yaryar, kuwa dhexe iyo iskaashatooyinka dalkeenna JSL.

The Second Forum was held successfully and as planned, bringing together more than 330 participants. Fifteen reports and a range of research papers were presented, with substantial participation from a wide spread of stakeholders. The Forum became a foundation for research and debate that matter to the development of future policies and programmes for MSMEs and cooperatives in Somaliland.

Shirweynaha Labaad wuxuu ka gudbay inuu noqdo oo keliya madal dood iyo is-dhaafsi aragtiyeed: wuxuu soo saaray 11 qodob oo u baahan qorshe fulineed, isla-xisaabtan iyo waqti cayiman oo loo qorsheeyo.

The Second Forum went beyond being a platform for debate and the exchange of views: it produced eleven resolutions that now require an implementation plan, accountability and a defined timetable.

WARBIXINTA WAXAA DIYAARIYEY · REPORT PREPARED BY

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