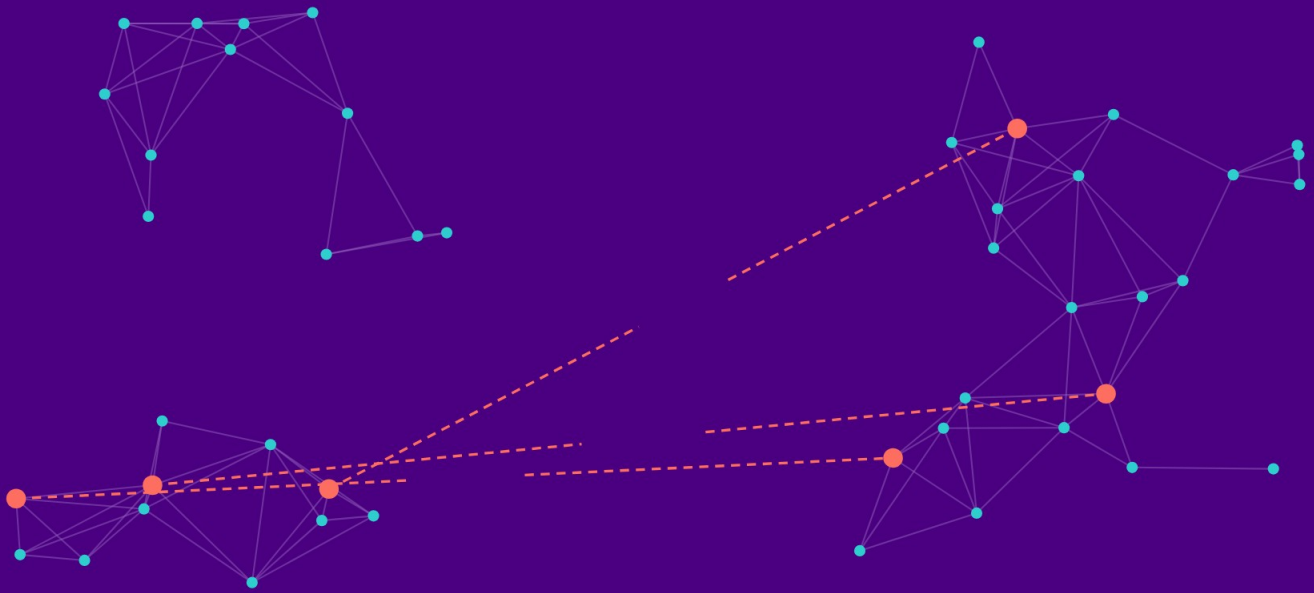




Digital Skills and Labour– Market Frictions in Somalia’s Digital Economy

Evidence on labour-market access and cross-border payment
systems

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POLICY PAPER • 2026

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Abstract

Post-conflict and conflict-affected economies face major labour-market frictions that can impede economic growth and structural change over the long run. As a country shaped by prolonged conflict and institutional fragility, the Somali economy faces severe labour-market constraints that can weaken the ability of pro-growth policies to translate into employment, growth, and broader economic transformation, making the examination of these constraints particularly important. This study focuses on Somalia's digital economy and youth employment, with the aim of identifying the labour-market barriers that prevent digitally skilled young people from translating their capabilities into employment and income. The study utilises a qualitatively driven mixed-methods approach, drawing on primary data from a survey of 23 digitally skilled young people and seven semi-structured interviews with four digitally skilled workers, two digital-hub leads, and one official from the Ministry of Communications and Technology (MoCT). Within this exploratory sample, the findings indicate two recurring structural bottlenecks in Somalia's digital labour market: weak labour-market linkages and cross-border payment constraints. First, the evidence suggests that the labour market lacks systematic intermediation mechanisms that connect digitally skilled workers with available employment opportunities. Second, the findings suggest that Somalia's limited integration into international payment and correspondent-banking networks can constrain workers' ability to receive payments, particularly from foreign clients. Payment problems were reported more frequently by women than by men in the survey sample. Furthermore, the study describes how digital hubs have developed local responses to labour-market barriers, while also illustrating the limits of such initiatives in addressing wider structural constraints. Interview evidence also suggests that public institutions face limited fiscal resources, technical capacity, and competing policy priorities in addressing these challenges, creating a potential role for external support. Given the small, purposive sample, these findings should be read as indicative rather than conclusive. The study thus argues that interventions addressing labour-market linkages should build on and strengthen locally developed solutions, while addressing cross-border payment constraints requires state-led reform supported by greater engagement with international financial institutions.

Keywords: Digital Skills; Digital Economy; Youth Employment; Labour market; Somalia

AT A GLANCE

Two bottlenecks. Weak labour-market linkages and limited access to cross-border payment systems recur as the main barriers between digital skills and income.

Slow transitions for many. 26% of surveyed youth took more than 12 months to secure their first paid digital work; another 26% did so within one to three months.

Support matters. 61% received some help accessing work — internships, mentorship, networking or portfolio reviews, often provided by digital hubs.

A gendered payment gap. 7 of 10 women reported a payment-related problem, compared with 2 of 13 men — an indicative difference that warrants further study.

Evidence base: survey of 23 digitally skilled young people across all Federal Member States and Banadir, plus seven semi-structured interviews (January–May 2026). Findings are exploratory and indicative.

1. Introduction

As digitalisation has become an integral phenomenon in the twenty-first century in both developed and emerging economies, its economic and developmental impact has been gaining substantial interest amongst both scholars and policymakers in the past decades.¹ A prominent strand of the economic literature explains the benefits of digitalisation through its ability to reduce important economic costs. As digital tools become widely available for firms and businesses, the costs of crucial economic activities, such as “search cost, replication cost, transportation cost, tracking cost, and verification cost”, are reduced.² Past empirical studies have established an association between the adoption of digital tools and the “dramatic reduction” in market inefficiencies in developing countries.³ On the other hand, it has also been demonstrated that digitalisation also boosts the efficiency of the public realm, allowing states—especially emerging and developing economies—to build state capacity, which is crucial for both economic growth and development.⁴

The digital-development discourse has particularly been gaining traction in the literature of African economic development because it can alter how markets operate,⁵ how people access economic opportunities,⁶ and how households participate in the economy.⁷ The rapid spread of mobile technologies has reduced communication and information costs, improved market efficiency, and provided forms of infrastructure in settings where conventional infrastructure remains limited.⁸ Improvements in digital connectivity have also been associated with increased employment, including among less-educated workers,⁹ while the expansion of digital financial services has widened financial inclusion and, in some contexts, contributed to higher household consumption and reductions in extreme poverty.¹⁰

¹ Avi Goldfarb and Catherine Tucker, ‘Digital Economics’, *Journal of Economic Literature* 57, no. 1 (2019): 3–43, <https://doi.org/10.1257/jel.20171452>; World Bank Group, *World Development Report 2016: Digital Dividends* (Washington, DC: World Bank, 2016), <https://doi.org/10.1596/978-1-4648-0671-1>.

² Avi Goldfarb and Catherine Tucker, ‘Digital Economics’, *Journal of Economic Literature* 57, no. 1 (2019): 3–43, <https://doi.org/10.1257/jel.20171452>.

³ Robert Jensen, ‘The Digital Provide: Information (Technology), Market Performance, and Welfare in the South Indian Fisheries Sector’, *Quarterly Journal of Economics* 122, no. 3 (2007): 879–924, <https://doi.org/10.1162/qjec.122.3.879>.

⁴ Karthik Muralidharan et al., ‘Building State Capacity: Evidence from Biometric Smartcards in India’, *American Economic Review* 106, no. 10 (2016): 2895–929, <https://doi.org/10.1257/aer.20141346>.

⁵ Jenny C. Aker, ‘Information from Markets Near and Far: Mobile Phones and Agricultural Markets in Niger’, *American Economic Journal: Applied Economics* 2, no. 3 (2010): 46–59, <https://doi.org/10.1257/app.2.3.46>.

⁶ Jonas Hjort and Jonas Poulsen, ‘The Arrival of Fast Internet and Employment in Africa’, *American Economic Review* 109, no. 3 (2019): 1032–79, <https://doi.org/10.1257/aer.20161385>.

⁷ Tavneet Suri and William Jack, ‘The Long-Run Poverty and Gender Impacts of Mobile Money’, *Science* 354, no. 6317 (2016): 1288–92, <https://doi.org/10.1126/science.aah5309>.

⁸ Jenny C. Aker and Isaac M. Mbiti, ‘Mobile Phones and Economic Development in Africa’, *Journal of Economic Perspectives* 24, no. 3 (2010): 207–32, <https://doi.org/10.1257/jep.24.3.207>.

⁹ Hjort and Poulsen, ‘The Arrival of Fast Internet and Employment in Africa’.

¹⁰ Suri and Jack, ‘The Long-Run Poverty and Gender Impacts of Mobile Money’.

Alongside optimistic accounts of digitalisation’s contribution to growth and development, a growing literature cautions against treating this relationship as direct, arguing that the benefits of digitalisation are mediated by wider systemic conditions. Weak infrastructure, underdeveloped financial systems, limited human capital, and institutional constraints can all reduce the gains from digitalisation.¹¹ Evidence from Sub-Saharan Africa shows that institutional quality, health systems, and innovation capacity significantly condition the productivity effects of digital transformation¹², while more recent evidence shows how existing inequalities in education and wealth constrain the promise of digitalisation.¹³ The relationship between digitalisation and development is therefore strongly context-dependent, meaning where infrastructure may represent the principal constraint in one economy, financial access, institutional capacity, or skills may be the case elsewhere, making attention to the specific conditions of individual countries essential.

Against this background, Somalia provides a particularly revealing case for examining how the developmental potential of digitalisation is shaped by country-specific structural conditions, using youth employment as a lens through which to assess whether digital capabilities translate into meaningful economic opportunities. More specifically, three factors make Somalia a timely case. First, although Somalia’s economic development has been shaped by decades of conflict and weak institutions,¹⁴ successive governments since 2012 have made important progress in rebuilding institutions capable of regulating and facilitating economic activity, a process that is likely to continue.¹⁵ Second, Somalia has undergone rapid digital transformation over the past two decades, driven by expanding internet connectivity,¹⁶ widespread mobile-phone adoption,¹⁷ and the growth of digital services,¹⁸ contributing to the emergence of one of Africa’s most dynamic digital ecosystems.¹⁹ Third, interest in digital skills among Somali youth has grown in recent years, alongside a significant expansion in training hubs and digital-skills providers, a trend that is

¹¹ World Bank Group, World Development Report 2016: Digital Dividends; Caroline Paunov and Valentina Rollo, ‘Overcoming Obstacles: The Internet’s Contribution to Firm Development’, World Bank Economic Review 29, no. Supplement 1 (2015): S192–204, <https://doi.org/10.1093/wber/lhv010>.

¹² Essowaba Egbeleo and Koffi Sodokin, ‘Digital Transformation, Institutional Quality and Productivity in Sub-Saharan Africa’, Cogent Economics & Finance 13, no. 1 (2025): 2519924, <https://doi.org/10.1080/23322039.2025.2519924>.

¹³ Laura Caron, ‘Empty Digital Wallets: New Technologies and Old Inequalities in Digital Financial Services among Women’, Oxford Open Economics 1 (2022): odac001, <https://doi.org/10.1093/oec/odac001>.

¹⁴ Jamil Abdalla Mubarak, *An Economic Policy Agenda for Post-Civil War Somalia: How to Build a New Economy, Sustain Growth, and Reduce Poverty* (Mellen Press, 2006); Ken Menkhaus, ‘Governance without Government in Somalia: Spoilers, State Building, and the Politics of Coping’, *International Security* 31, no. 3 (2007): 74–106, <https://doi.org/10.1162/isec.2007.31.3.74>.

¹⁵ World Bank, *Somalia Economic Update: Transition amid Risks with a Special Focus on Intergovernmental Fiscal Relations*, Edition No. 1 (World Bank, 2015); Asta Bareisaite et al., *Creating Markets in Somalia: Unlocking Private Sector-Led Growth at a Critical Juncture of Somalia’s Development*, Country Private Sector Diagnostic (World Bank Group, 2024).

¹⁶ World Bank, *Somalia Digital Economy Diagnostic* (World Bank Group, 2022).

¹⁷ International Telecommunication Union, ‘Somalia: Digital Development Dashboard’, ITU DataHub; World Bank, *Somalia Digital Economy Diagnostic*.

¹⁸ Gianluca Iazzolino and Ahmed M. Musa, ‘The Political Economy of Connectivity in the Somali Horn of Africa’, *International Affairs* 100, no. 4 (2024): 1511–30, <https://doi.org/10.1093/ia/iaae138>.

¹⁹ World Bank, *Somalia Digital Economy Diagnostic*; Iazzolino and Musa, ‘The Political Economy of Connectivity in the Somali Horn of Africa’; Peter Chonka et al., ‘Mobile Money, (Dis)Empowerment and State Reconstruction in Somalia’s Conflicted Digital Economy’, *International Affairs* 101, no. 1 (2025): 117–36, <https://doi.org/10.1093/ia/iaae273>.

especially important given Somalia's predominantly young population and high levels of youth unemployment.²⁰

This study examines the structural conditions that shape the transition from digital skills to employment in Somalia, particularly the financial, market, institutional, and policy barriers that constrain young people's ability to realise the full employment potential of digital skills. Drawing on survey and interview data from digitally skilled youth, digital hubs, and policymakers, this study identifies two major structural barriers. First, weak labour-market linkages make it difficult to connect skilled young people with existing opportunities, reflecting limited job-matching mechanisms, employer connections, and coordination between digital hubs, public institutions, and employers. Second, Somalia's limited integration into international payment and correspondent-banking networks constrains digitally skilled workers' ability to receive payments, particularly from foreign clients. Furthermore, the findings also show how digital hubs have developed local responses to some of these barriers, while public institutions face fiscal, technical, and policy constraints in addressing them. It argues that future policy should build on and strengthen locally developed responses to labour-market barriers, while addressing cross-border payment constraints through state-led reform and greater engagement with external financial institutions.

The study is structured as follows. The next section provides the background and literature review, situating the study within Somalia's wider economic challenges, youth employment constraints, and debates on digital skills and development. The third section outlines the methodology, including the qualitative approach, data collection methods, data analysis, and limitations. The fourth section presents the findings, focusing on the transition to employment, labour-market linkages, and cross-border payment constraints. Section five discusses the wider implications of the findings for digital skills and youth employment. Section six presents recommendations for strengthening the role of digital skills in supporting youth employment and development. The final section concludes.

²⁰ Heritage Institute for Policy Studies, *Youth Unemployment and Security in Somalia: Prioritizing Jobs for Achieving Stability* (Heritage Institute for Policy Studies, 2022); Adnan Abdukadir Ahmed and Mohamed Liban Isak, 'Innovation Hubs and Young Adults' Employment in Fragile and Conflict-Affected Somalia: Evidence from Mogadishu', *Frontiers in Sociology* 11 (2026): 1842865, <https://doi.org/10.3389/fsoc.2026.1842865>.

2. Digital Transformation, Digital Skills and Employment: Wider Evidence and the Somali Context

2.1 Somalia's Labour Market and the Youth Employment Challenge

Since the collapse of the central government in 1991, Somalia's economy has been largely private-sector driven, developing for much of this period under conditions of weak and fragmented state capacity and limited formal regulation.²¹ In this low-regulation environment, private investors have concentrated activity in sectors perceived as socially essential or commercially feasible, mainly livestock, agriculture, telecommunications, banking, construction, healthcare, water and electricity provision, and education,²² with nearly 60% of jobs concentrated in services and relatively limited employment in agriculture (13.5%) and industry (18.0%).²³ Furthermore, a defining feature of the Somali economy is the dominance of informality, where most employment and enterprise activity takes place outside formal registration, taxation, and labour protections.²⁴

Somalia's youth is crucially positioned in the country's demographic pyramid, with the people under the age of 30 representing more than 70% of the entire population, making them economically significant for the country's present and future. Yet given their centrality, the economic activity of Somalia's youth is dire. According to the latest official data on Somalia's labour force, the rate of unemployed youth was 37.4%, with female youth having a higher rate (40.8%) than male youth (35.2%). Furthermore, youth labour force participation was only 17.8%, with 50.2% of Somalia's youth being classified as NEET (neither in employment, education, nor training).²⁵

To explain the economic inactivity of Somalia's youth, scholars have emphasised different aspects. One common explanation is that the Somali economy does not generate enough demand for labour.²⁶ This problem is reinforced by the structure of the private sector, where a small number of large conglomerates control important markets while much of the remaining economic activity

²¹ Mubarak, *An Economic Policy Agenda for Post-Civil War Somalia*; Menkhaus, 'Governance without Government in Somalia'; Gayatri Sahgal, 'The State-Capital Nexus in Fragile Contexts: A Case Study of Tax Relations in Somalia', *Journal of Modern African Studies* 63, no. 1 (2025): 25–50, <https://doi.org/10.1017/S0022278X25100943>.

²² World Bank, *TOWARD BUILDING SOMALIA'S SOCIAL CONTRACT State Affordability, Revenue Mobilization, and Service Delivery in a Nascent Federal State*, World Bank Report no. 194747 (The World Bank Group, 2024), <https://documents1.worldbank.org/curated/en/099111424062026744/pdf/P1719741f0d3390fc1bb9515d17a216325d.pdf>; Bareisaite et al., *Creating Markets in Somalia: Unlocking Private Sector-Led Growth at a Critical Juncture of Somalia's Development*.

²³ Somalia National Bureau of Statistics, *Labour Force Survey Report 2019* (Somalia National Bureau of Statistics, 2021).

²⁴ Somalia National Bureau of Statistics, *Labour Force Survey Report 2019*.

²⁵ Somalia National Bureau of Statistics, *Labour Force Survey Report 2019*.

²⁶ Natasha Sharma et al., *Somalia Country Economic Memorandum: Towards an Inclusive Jobs Agenda* (World Bank, 2021), <https://doi.org/10.1596/35943>.

is concentrated in small and informal enterprises. Economic growth has consequently been insufficient to generate enough productive employment opportunities for Somalia's rapidly expanding labour force.²⁷ Karamba adds nuance to our understanding of youth (un)employment in Somalia by showing that the problem is not only a shortage of jobs, but also the concentration of young workers in informal, low-productivity and insecure employment, with limited pathways into decent and sustainable work.²⁸ Other studies emphasise the supply side and argue that the lack of skills plays a role in youth unemployment, demonstrating that Somalia's higher education system is not consistently producing graduates with the technical and practical skills demanded by employers in the Somali economy, with universities generating an oversupply of "social science graduates".²⁹ Weak access to labour-market information and job-matching mechanisms has also been identified as a barrier to employment.³⁰

2.2 Digital Transformation and the Emerging Digital Economy in Somalia

Although Somalia has largely been synonymous with conflict, violence, instability, and lack of economic growth, private investors have successfully developed a crucial sector in the 21st-century economy, namely digital connectivity. According to recent statistics, 83% of Somalia's population was covered by at least 3G networks in 2024, while 61% was covered by LTE/4G-capable networks, with more than 87% of the population estimated to use mobile money.³¹ In terms of the role of digitalisation in the Somali economy, 81% of informal firms and 67% of formal micro-firms used mobile money, with the country processing about 155 million mobile-money transactions worth US\$2.7 billion every month in 2017, a monthly value equivalent to about 36% of annual GDP.³²

Existing research largely attributes this development to private-sector responses to the institutional and economic conditions created by migration, state collapse, and the fragmentation of conventional infrastructure. Iazzolino and Musa show that the expansion of remittance flows created demand for increasingly sophisticated hawala networks, while the need to connect Somalis domestically and across a large diaspora supported the rapid growth of

²⁷ Sharma et al., *Somalia Country Economic Memorandum: Towards an Inclusive Jobs Agenda*; Bareisaite et al., *Creating Markets in Somalia: Unlocking Private Sector-Led Growth at a Critical Juncture of Somalia's Development*.

²⁸ Wendy Karamba, *Improving Access to Jobs for the Poor and Vulnerable in Somalia* (World Bank, 2021), <https://doi.org/10.1596/34983>.

²⁹ Uweis Abdulahi et al., *Somalia's Education Sector: Fostering Skills through a Demand-Driven Education System* (Heritage Institute for Policy Studies and City University of Mogadishu, 2020); Heritage Institute for Policy Studies, *Youth Unemployment and Security in Somalia: Prioritizing Jobs for Achieving Stability*.

³⁰ Karamba, *Improving Access to Jobs for the Poor and Vulnerable in Somalia*; United Nations Development Programme, 'In Fighting Youth Unemployment, UNDP Somalia Takes a Cue from Bangladesh', 7 September 2021.

³¹ International Telecommunication Union, 'Somalia: Digital Development Dashboard', ITU DataHub; World Bank, *Somalia Digital Economy Diagnostic*.

³² World Bank, *Somalia Digital Economy Diagnostic*; World Bank, *Somalia Economic Update: Rapid Growth in Mobile Money: Stability or Vulnerability?*, Edition No. 3 (World Bank, 2018), 15.

telecommunications companies. In the absence of a strong state, these sectors became important providers of financial and communications infrastructure and central components of Somalia’s private economy.³³ Although private-sector-led growth played a central role in the development of Somalia’s digital economy, some scholars suggest that its further expansion increasingly depends on stronger state involvement. Sahgal argues that, although sophisticated telecommunications, banking, and remittance businesses were able to emerge under conditions of limited state authority, their further development increasingly depends on the Somali state for regulation, security, infrastructure, and international legitimacy.³⁴ Furthermore, the World Bank shows public institutions to play a larger role in the digital economy as the government itself increasingly digitises its service delivery and expands its regulatory reach using digital infrastructure.³⁵

The growing importance of other private actors provides a further indication that Somalia’s digital economy is becoming more diverse. Mohamud documents the increasing return of Somali diaspora with financial capital and expertise as one of the economic responses to post-2012 stabilisation.³⁶ More recent evidence from Bareisaite et al. shows that diaspora investment has become an important component of Somalia’s wider investment landscape alongside broader private-sector expansion.³⁷ As these investments spread across sectors, their relevance to the digital economy also grows, since digital technologies increasingly form part of everyday business operations through payments, communication, marketing, data management and service delivery. For instance, in a survey study conducted in Mogadishu and Bossaso, the World Bank notes that this diffusion is already visible in the private sector, with 67.4% of surveyed firms having their own website, while a 2021 follow-up found that 91% of firms surveyed during the early stages of the COVID-19 pandemic reported starting or increasing online business activity.³⁸ This wider adoption of digital technologies is expected to broaden demand for digital skills beyond the telecommunications and financial sectors.

2.3 Digital Skills, Employment, and the Role of Enabling Conditions: Evidence from Developing Economies and Africa

Recent research has increasingly examined whether digital-skills training improves employment outcomes, particularly among young people in developing economies. A recent systematic review of 23 quantitative studies from Sub-Saharan Africa finds that digital skills are generally associated

³³ Iazzolino and Musa, ‘The Political Economy of Connectivity in the Somali Horn of Africa’; Chonka et al., ‘Mobile Money, (Dis)Empowerment and State Reconstruction in Somalia’s Conflicted Digital Economy’.

³⁴ Sahgal, ‘The State-Capital Nexus in Fragile Contexts: A Case Study of Tax Relations in Somalia’; Iazzolino and Musa, ‘The Political Economy of Connectivity in the Somali Horn of Africa’.

³⁵ World Bank, *Somalia Digital Economy Diagnostic*.

³⁶ Maimuna Mohamud, *Diaspora Return to Somalia: Perceptions and Implications*, Policy Brief 7 (Heritage Institute for Policy Studies, 2014).

³⁷ Bareisaite et al., *Creating Markets in Somalia: Unlocking Private Sector-Led Growth at a Critical Juncture of Somalia’s Development*.

³⁸ World Bank, *Somalia Digital Economy Diagnostic*.

with improved youth employment outcomes, although statistically significant effects were identified in fewer than half of the studies.³⁹ Using a randomised experiment to evaluate the impact of online digital bootcamps for youth in Peru, Novella et al. find that the programme “significantly” increased participants’ entry into technology-related occupations.⁴⁰ A similar randomised study in Buenos Aires and Bogotá finds that a coding bootcamp for women increased participants’ coding skills and their probability of obtaining employment in technology.⁴¹ Fu et al., also using an RCT to explore how digital skills contributed to resilience during the COVID-19 pandemic in Bangladesh, found that their treatment group, which received digital platform training, showed stronger employment outcomes and greater income resilience during the pandemic.⁴²

Although the acquisition of digital skills can increase the possibility of gaining employment as demonstrated above, recent research shows that the existence of employment does not mean the improvement of income, livelihoods, and labour markets. Evidence from online labour markets illustrates this distinction particularly clearly. In El Salvador, Fazio et al. find that entrepreneurial training helped participants enter online freelancing, receive offers and secure initial contracts, but did not produce sustained improvements in employment or income; the authors suggest that poor ratings on early jobs may have constrained workers’ subsequent opportunities.⁴³ Employment returns also depend on the type of skills acquired and whether those skills correspond to labour-market demand. Novella et al. find substantial variation in employment and income outcomes across different digital-training tracks, indicating that the value of digital skills is partly conditioned by the wider demand for those capabilities.⁴⁴ Beyond skills and demand, the structure of digital labour markets can itself shape employment quality. Wood et al. show that intense competition and platform-based “algorithmic control”, particularly through ratings and the allocation of work, can generate precarious conditions characterised by “low pay, irregular hours, overwork, and employment insecurity.”⁴⁵

³⁹ Paula Musuva, ‘Digital Skills for Youth Employment in Africa: A Systematic Review’, *Education + Training* 68, no. 6 (2026): 885–905, <https://doi.org/10.1108/ET-07-2025-0488>.

⁴⁰ Rafael Novella et al., ‘Digital Skills for Better Jobs: Experimental Evidence from a Bootcamp Training Program in Peru’, *Journal of Development Economics* 182 (2026): 103838, <https://doi.org/10.1016/j.jdeveco.2026.103838>.

⁴¹ Julian Aramburu et al., *Coding Bootcamps for Female Digital Employment: Evidence from an RCT in Argentina and Colombia*, Policy Research Working Paper 9721 (World Bank, 2021).

⁴² Xiaolan Fu et al., ‘Digital Technology and Inclusive Development during Global Crisis: Evidence from a Randomised Experiment in Bangladesh’, *Research Policy* 54, no. 3 (2025): 105173, <https://doi.org/10.1016/j.respol.2025.105173>.

⁴³ Maria Victoria Fazio et al., ‘Do Entrepreneurial Skills Unlock Opportunities for Online Freelancing? Experimental Evidence from El Salvador’, *Journal of Development Economics* 172 (2025): 103363, <https://doi.org/10.1016/j.jdeveco.2024.103363>.

⁴⁴ Novella et al., ‘Digital Skills for Better Jobs: Experimental Evidence from a Bootcamp Training Program in Peru’.

⁴⁵ Alex J. Wood et al., ‘Good Gig, Bad Gig: Autonomy and Algorithmic Control in the Global Gig Economy’, *Work, Employment and Society* 33, no. 1 (2019): 56–75, <https://doi.org/10.1177/0950017018785616>.

Recent empirical studies in Africa demonstrate how reliable digital infrastructures are crucial in enabling employment in both rural and urban areas.⁴⁶ Additionally, having a labour market linkage able to facilitate the transition from skills acquisition to employment plays a significant role in translating skills into employment.⁴⁷ Wheeler et al., using a randomised evaluation training for job seekers to join and use LinkedIn, demonstrate the role of labour market intermediation in employment. They found that the training increased the end-of-programme employment rate by 10% (7 percentage points), with the effect persisting for at least 12 months.⁴⁸ Likewise, Carranza et al. similarly find that providing jobseekers with credible assessments of their skills that they can share with firms increases employment and earnings.⁴⁹ These studies show that digital skills alone are not sufficient for both the quantity and quality of employment, making the role of enabling factors as crucial as the skills themselves.

2.4 Somalia’s Digital Skills–Employment Nexus: Existing Evidence and Research Gap

The emergence of Somalia’s digital economy and its subsequent growth have been a phenomenon which has drawn interest from a wide range of scholars and researchers. The World Bank is one of the leading institutions that have produced research on this issue, emphasising the success it has achieved and also the bottlenecks ahead preventing the realisation of its full potential.⁵⁰ Although studies exploring the relationship between digital skills and employment in the Somali economy are quite recent, such studies have begun to emerge. Ahmed and Isak find positive and statistically significant associations between innovation-hub services—including skills training, entrepreneurship support and freelancing programmes—and participants’ employment outcomes in Mogadishu.⁵¹ Other studies focused on youth employment in the country also highlighted digital skills and entrepreneurship as a promising avenue in addressing youth unemployment.⁵² Research conducted in Somaliland and Puntland demonstrated how teaching and training in digital skills contributed to marginalised youth accessing employment in the digital economy. Furthermore, based on their findings, this research also finds that the demand for digital skills is expected to increase in the future.⁵³

⁴⁶ Hjort and Poulsen, ‘The Arrival of Fast Internet and Employment in Africa’; Calvin Bahia et al., ‘Mobile Broadband, Poverty, and Labor Outcomes in Tanzania’, *World Bank Economic Review* 37, no. 2 (2023): 235–56, <https://doi.org/10.1093/wber/lhad003>.

⁴⁷ Laurel Wheeler et al., ‘LinkedIn(to) Job Opportunities: Experimental Evidence from Job Readiness Training’, *American Economic Journal: Applied Economics* 14, no. 2 (2022): 101–25, <https://doi.org/10.1257/app.20200025>; Eliana Carranza et al., ‘Job Search and Hiring with Limited Information about Workseekers’ Skills’, *American Economic Review* 112, no. 11 (2022): 3547–83, <https://doi.org/10.1257/aer.20200961>.

⁴⁸ Wheeler et al., ‘LinkedIn(to) Job Opportunities: Experimental Evidence from Job Readiness Training’.

⁴⁹ Carranza et al., ‘Job Search and Hiring with Limited Information about Workseekers’ Skills’.

⁵⁰ World Bank, *Somalia Digital Economy Diagnostic*.

⁵¹ Ahmed and Isak, ‘Innovation Hubs and Young Adults’ Employment in Fragile and Conflict-Affected Somalia: Evidence from Mogadishu’.

⁵² Heritage Institute for Policy Studies, *Youth Unemployment and Security in Somalia: Prioritizing Jobs for Achieving Stability*.

⁵³ Shaqodoon Organization, *Labor Market Demand Assessment Report for Digital & Multimedia Skills* (Shaqodoon Organization, 2022).

Existing research establishes the growing importance of Somalia's digital economy and identifies several constraints affecting digital skills and employment. However, there is less integrated evidence on how labour-market intermediation, institutional constraints, and international payment barriers interact in shaping the transition from digital skills to employment. Existing studies also tend to examine particular dimensions of this process separately rather than bringing together the perspectives of digitally skilled youth, training providers and public institutions.⁵⁴ This study addresses this gap by examining the skills-to-employment process from three interconnected perspectives: digitally skilled youth seeking work, digital hubs providing skills training and employment support, and public institutions responsible for shaping the wider enabling environment. Bringing these perspectives together allows the study to identify the structural constraints affecting this transition, examine how different actors respond to them, and assess where policy intervention may be most relevant.

⁵⁴ Ahmed and Isak, 'Innovation Hubs and Young Adults' Employment in Fragile and Conflict-Affected Somalia: Evidence from Mogadishu'; Shaqodoon Organization, *Labor Market Demand Assessment Report for Digital & Multimedia Skills*; World Bank, *Somalia Digital Economy Diagnostic*.

3. Research Design and Methodology

3.1 Research Approach

This study adopts an exploratory, qualitatively driven mixed-methods approach to examine the structural barriers that shape how digital skills are translated into employment opportunities for young people in Somalia. This approach reflects the study’s broader analytical objective. Much of the existing literature examines the relationship between digital skills and employment by estimating whether acquiring digital skills is associated with improved employment or income outcomes.⁵⁵ While such approaches are useful for identifying relationships between variables, they provide limited insight into the mechanisms through which skills are converted into employment and the structural constraints that may mediate this relationship. As this study focuses on understanding how these processes operate in practice, how they are experienced by the actors directly involved, and existing structural barriers, a qualitatively dominant mixed-methods approach is suitable.

3.2 Data Sources and Participant Selection

The research draws on two forms of primary data: a survey of digitally skilled young people and semi-structured interviews with selected stakeholders. Twenty-five survey responses were initially collected. Following data-quality and consistency checks across related variables, two responses containing substantial internal inconsistencies were excluded, leaving a final analytical sample of 23 respondents. The final survey sample included respondents from all Federal Member States of Somalia and the Banadir Regional Administration. The survey collects descriptive information on participants’ pathways from skills acquisition to employment, including the forms of employment entered, pathways used to access work, and challenges encountered in the labour market. The survey’s relatively small and purposively selected sample serves an exploratory and descriptive purpose, which is to identify recurring patterns and experiences that can help construct a detailed account of how digitally skilled young people navigate the Somali labour market.

The survey was administered online between January and May 2026 and distributed through digital hubs, professional networks and social media. It contained 26 questions covering respondents’ training background, current form of digital work, time taken to secure their first paid work, support received in accessing work, main payment method, and payment-related problems. Of the 23 respondents, 10 were women and 13 were men.

⁵⁵ Musuva, ‘Digital Skills for Youth Employment in Africa: A Systematic Review’; Novella et al., ‘Digital Skills for Better Jobs: Experimental Evidence from a Bootcamp Training Program in Peru’; Fazio et al., ‘Do Entrepreneurial Skills Unlock Opportunities for Online Freelancing? Experimental Evidence from El Salvador’; Ahmed and Isak, ‘Innovation Hubs and Young Adults’ Employment in Fragile and Conflict-Affected Somalia: Evidence from Mogadishu’.

The second method of data collection was semi-structured interviews. Interviews were conducted with three groups of respondents. The first group consisted of young people who had acquired digital skills and were currently using them for work. These interviews explored their pathways from training to employment and the challenges they faced in finding work and earning income. The second group consisted of digital-skills providers, including individuals who lead or work within digital hubs. These interviews focused on the challenges students face after training and the strategies hubs use to support employment outcomes. The third group consisted of an official from the Ministry of Communications and Technology (MoCT). This interview explored the government’s understanding of digital skills and digital employment, existing discussions on public-private partnerships, and the institutional constraints affecting policy implementation. It also provided insight into the extent to which youth digital employment is currently reflected in government priorities and digital transformation strategies.

In total, seven semi-structured interviews were conducted between January and May 2026: four with digitally skilled young people selected from among the survey respondents (two women and two men), two with leads of digital hubs (one woman and one man), and one with an official from the MoCT (a man). Three of the seven interviewees were women and four were men. Interviewees were identified through purposive sampling via digital hubs, professional networks and referrals. Interviews lasted approximately 30–60 minutes, were conducted remotely in Somali, and were audio-recorded, transcribed and later documented through detailed notes. Interviews conducted in Somali were translated into English by the author.

3.3 Data Analysis

Survey data were analysed descriptively to identify recurring patterns in the transition to employment, access to work, and payment-related challenges, while interview data were analysed thematically to identify recurring experiences, mechanisms, and institutional constraints. Bringing these sources together allows the study to examine Somalia’s digital labour market from multiple levels. Survey evidence identifies patterns among young people’s experiences, while interviews provide more detailed explanations of the mechanisms and constraints underlying those patterns. Evidence from training providers and policymakers is then used to situate individual experiences within the wider institutional and economic environment. This triangulation enables the study to construct a context-specific account of how digital skills translate into work in Somalia and to identify barriers that may not be captured through conventional measures of the statistical relationship between skills and employment.

Interview transcripts and notes were coded manually following a thematic approach. An initial set of codes was derived from the research questions and the literature including pathways into work, labour-market support, payment channels, and institutional constraints, and further codes were

added inductively as new themes emerged. Coding was carried out, and themes were refined by comparing accounts across the three participant groups.

3.4 Scope and Limitations

The study has three main limitations. First, the study draws on a relatively small and purposively selected sample of 23 young respondents. While this is appropriate for the exploratory purpose of the research, the limited sample means that the full range of experiences, employment pathways, and structural challenges faced by digitally skilled youth across Somalia may not have been captured. Other young people may encounter different barriers or navigate the digital labour market in ways that are not reflected in this study. Second, the study does not include employers who recruit workers with digital skills. Employer perspectives could have provided important insights into the demand side of the digital labour market, including recruitment practices, skills requirements, perceived skills gaps, and the factors influencing employers' decisions to hire digitally skilled young people. Their absence means that the study provides a more limited account of the demand side of the skills-to-employment process.

Third, the sample is weighted towards young people who have already succeeded in earning from their digital skills: 22 of the 23 survey respondents, and all of the young people interviewed, were using their digital skills for work at the time of the study. The study therefore captures the barriers encountered along relatively successful pathways, but provides less insight into young people who acquired digital skills and did not secure work. The constraints identified here should accordingly be read as barriers experienced by those who made the transition, rather than as a complete account of why some digitally skilled youth remain unemployed.

3.5 Ethical Considerations

All participants were informed of the purpose of the study before taking part, including the nature of the research, the topics covered by the survey or interview, and how the information they provided would be used in the analysis and reporting of the findings. Participation was based on informed consent and was voluntary. The research design sought to minimise any pressure to participate and to ensure that respondents understood that their involvement was for research purposes. To protect privacy, individual participants were anonymised in the study and are referred to only by their field of expertise rather than by name or other directly identifying details.

This approach was particularly important because some participants discussed personal employment experiences, institutional constraints, and payment-related difficulties that could be sensitive if linked to a specific individual. Survey responses were collected anonymously, and the study reports survey findings in aggregate form wherever possible. Interview evidence was presented in a manner intended to preserve the substantive meaning of participants' accounts

while avoiding unnecessary contextual details that could make an individual identifiable. Research data were stored securely, and access was limited to the purposes of conducting the analysis and preparing the study. These measures were intended to uphold the principles of informed participation, confidentiality, privacy, and responsible use of participant information throughout data collection, analysis, and reporting.

4. From Digital Skills to Employment: Evidence from Young Somalis

This section examines the barriers encountered as digitally skilled young people attempt to translate their skills into employment and income. The final survey sample used in the analysis consists of 23 respondents. The interviews focus on young people with direct experience of employment, freelancing, or attempts to secure digital work, alongside digital-skills providers and a government official. The analysis therefore concentrates on accessing employment and the ability to receive payment for cross-border digital work.

4.1 Employment and the Transition to Work

Respondents were using digital skills through several forms of work. Eleven of 23 respondents (48%) reported local digital employment, six (26%) worked mainly through online freelancing, five (22%) combined local and online work, while one respondent (4%) was not currently earning from digital skills (see Table 1). This shows that the type of digital work among respondents was mixed and not confined to one particular type, such as global freelancing. The time taken to reach a first paid opportunity also varied. Six of 23 respondents (26%) reported taking more than 12 months to secure their first paid job or task, while another six (26%) did so within one to three months. Five respondents (22%) took four to six months, three (13%) took seven to twelve months, and two (9%) secured paid work within one month. One respondent (4%) had not yet earned from their digital skills. The transition from skill acquisition to paid work was therefore relatively quick for some respondents but much slower for others.

Table 1. Employment and transition to paid work among surveyed youth

Indicator	Category	n	%
Current work type	Local digital employment	11	48
	Online freelancing	6	26
	Hybrid: local and online	5	22
	Not currently earning	1	4
Time to first paid work	Less than 1 month	2	9
	1-3 months	6	26
	4-6 months	5	22
	7-12 months	3	13
	More than 12 months	6	26
	Not yet earned	1	4

Note: n = 23 for all indicators. Percentages are descriptive of the study sample and are rounded to the nearest whole number; totals may differ slightly from 100% because of rounding.

4.2 Accessing Employment: Networks, Experience, and Institutional Support

Access to work frequently involved support beyond technical skills. Fourteen of 23 respondents (61%) reported receiving some form of assistance when trying to access employment, while nine (39%) reported receiving none. The survey does not establish whether this support caused better employment outcomes, but the interviews help show what these forms of support looked like and why participants considered them important. A participant working in photography reported securing employment while still undertaking digital-skills training and partly linked this transition to experience-sharing sessions in which more experienced professionals discussed labour-market strategies, portfolio development, and employer expectations.⁵⁶ However, a participant working in content creation described a more difficult transition and emphasised personal networks, arguing that young people often had to “make their own opportunity”.⁵⁷ A freelance graphic designer and video editor similarly described networking, social-media visibility, and portfolio building as important for attracting clients.⁵⁸

Training providers at digital hubs described similar problems from their side. A representative from SIMAD iLab identified limited work experience as a barrier facing graduates. According to the representative, employers often seek applicants with prior experience while relatively few entry-

⁵⁶ Digitally skilled youth participant working in photography, interview by author, February 2026.

⁵⁷ Digitally skilled youth participant working in content creation, interview by author, February 2026.

⁵⁸ Freelance graphic designer and video editor, interview by author, January 2026.

level opportunities are available through which new graduates can obtain it.⁵⁹ SIMAD iLab has responded by forming partnerships with private companies and creating internship opportunities for trainees.⁶⁰ A representative from iRise Hub described a broader package of support around training, including mentorship, career coaching, CV and portfolio reviews, interview preparation, networking events, freelancing guidance, and internships.⁶¹

Taken together, these accounts show that the move from training into work often depends on access to networks, work experience, career guidance, and links with employers or clients. The evidence suggests that weak labour-market linkages are a barrier in the transition from digital skills to employment. This does not mean that limited labour demand is absent as a constraint. However, four participants⁶² indicated that employment opportunities do exist and that the more immediate problem is the weak connection between digitally skilled young people and those opportunities. As all four had themselves found work, this view may not fully reflect the experience of young people who are still seeking employment.

An interview with a government official points to related institutional issues. An official from the Ministry of Communications and Technology reported that, although digital skills are increasingly recognised as important within government, Somalia does not currently have a dedicated national policy focused specifically on youth digital skills and digital employment.⁶³ The existing Digital Transformation Strategy incorporates digital skills within a broader digital-development agenda that also covers digital infrastructure, public-sector digitalisation, innovation, state-capacity development, and the wider digital economy.⁶⁴ The official further reported that discussions were underway around possible public-private partnerships involving universities, employers, and digital-skills providers, but that these discussions had not yet developed into a dedicated framework for youth digital employment. Limited implementation resources and competing policy priorities were identified as constraints on translating proposed initiatives into operational programmes.⁶⁵ Taken together with the responses of training providers, this suggests that the need for stronger links between skills development and employment is recognised by local actors, but that the mechanisms for addressing this gap remain fragmented.

⁵⁹ Representative, SIMAD iLab, interview by author, April 2026.

⁶⁰ Representative, SIMAD iLab, interview by author, April 2026.

⁶¹ Representative, iRise Hub, interview by author, May 2026.

⁶² Digitally skilled youth working as a data analyst, interview by author, March 2026; Freelance graphic designer and video editor, interview by author, January 2026; Digitally skilled youth participant working in photography, interview by author, February 2026; Representative, SIMAD iLab, interview by author, April 2026.

⁶³ Official, Ministry of Communications and Technology, Federal Government of Somalia, interview by author, April 2026.

⁶⁴ Ministry of Communications and Technology, *Digital Transformation Strategy (DTS) for Somalia* (Federal Government of Somalia, 2025), <https://nca.gov.so/resources/strategies>.

⁶⁵ Official, Ministry of Communications and Technology, Federal Government of Somalia, interview by author, April 2026.

4.3 Receiving Payment for Cross-Border Digital Work

Payment difficulties formed a second recurring theme. Twelve of 23 respondents (52%) reported mobile money as their main payment method, seven (30%) used bank transfers, two (9%) used hawala, one (4%) used PayPal, and one (4%) reported other methods. Nine respondents (39%) said they had experienced a payment-related problem since beginning their digital careers, while 14 (61%) had not (see Table 2). These problems were reported disproportionately by women: seven of the ten women (70%) reported a payment-related problem, compared with two of the 13 men (15%). Given the small sample, this difference should be treated as indicative rather than conclusive, but it suggests that payment frictions may weigh more heavily on young women in Somalia’s digital labour market and warrants further investigation. Although the majority of respondents did not report payment-related problems, this should be interpreted in light of where and how they worked. Most respondents had some connection to locally based digital work, and the main payment channels reported were mobile money and domestic bank transfers. These workers would therefore have had less exposure to the difficulties associated with receiving payments from abroad. Hawala also provides an alternative channel that may allow some workers dealing with Somali clients or networks abroad to avoid formal international payment systems. The absence of payment difficulties among most respondents therefore does not necessarily indicate that cross-border payment constraints are limited. Rather, the interviews suggest that these constraints become more visible when digitally skilled workers attempt to work directly with foreign clients who rely on international payment platforms or banking channels that are difficult to access from Somalia.

A participant working in data analysis described a payment of \$2,000 from a foreign client that had remained inaccessible for more than a year because the client relied on PayPal, which was not available to her in Somalia.⁶⁶ A freelance graphic designer and video editor similarly reported that payment difficulties arose mainly when dealing with international rather than domestic clients, and often prevented him from accessing employment for which he was qualified.⁶⁷ These cases suggest that cross-border payments can be a significant impediment for digitally skilled workers seeking to participate in the global digital economy and that access to a foreign client does not always mean that a worker can receive the resulting income through a usable payment channel.

One interviewee described an attempt by a previous digital-skills hub to help trainees receive international payments. Staff members or institutional partners with access to services such as PayPal received payments on behalf of trainees and then transferred the funds through locally accessible channels.⁶⁸ According to the interviewee, the arrangement enabled some trainees to

⁶⁶ Digitally skilled youth working as a data analyst, interview by author, March 2026.

⁶⁷ Freelance graphic designer and video editor, interview by author, January 2026.

⁶⁸ Freelance graphic designer and video editor, interview by author, January 2026.

receive payments that would otherwise have been difficult to access, but it was costly, administratively demanding, and difficult to sustain, eventually leading the hub to abandon the arrangement. The example shows both the willingness of local institutions to respond to payment barriers and the limits of informal solutions when the underlying constraint lies outside the training institution itself.

Table 2. Labour-market support and payment experience among surveyed youth

Indicator	Category	n	%
Support accessing work	Yes	14	61
	No	9	39
Main payment method	Mobile money	12	52
	Bank transfer	7	30
	Hawala	2	9
	PayPal	1	4
	Other	1	4
Experienced payment problem	Yes	9	39
	No	14	61
Payment problem by gender	Women (7 of 10)	7	70
	Men (2 of 13)	2	15

Note: n = 23 for all indicators. The payment-problem question does not distinguish domestic from cross-border difficulties; the cross-border dimension is identified through the interview evidence. Percentages are rounded to the nearest whole number.

Overall, the findings show an uneven transition from digital skills to employment, with the survey recording variation in the time taken to secure paid work. The interviews then identify two recurring points of difficulty in that transition: reaching employment opportunities through networks, experience, and institutional support, and receiving payment when work involves foreign clients. The next section discusses how these findings can be understood as structural frictions within Somalia's emerging digital labour market.

5. Why Skills Do Not Automatically Become Jobs: Interpreting Somalia’s Digital Labour Market

5.1 Structural Bottlenecks in the Skills-to-Employment Transition

The potential for digital skills to contribute to youth employment in Somalia is well documented⁶⁹ and in some cases, empirically demonstrated.⁷⁰ Given that the importance of the digital economy and the skills required for participation are expected to increase,⁷¹ it is crucial to move from establishing the employment potential of digital skills to examining the bottlenecks that constrain this potential. Developing countries differ considerably in the internal and external constraints shaping their development trajectories, with the most binding constraints varying across economic and institutional settings.⁷² As a result, policies that are effective in one context may have limited or even unintended effects in another, making one-size-fits-all approaches to development policy inappropriate.⁷³ To explore how digital skills and employment interact in Somalia’s labour market, this section will focus on understanding the structural challenges that prevent the realisation of full potential and what local initiatives can be pursued to overcome some of these challenges. Focusing on these two issues can help inform locally grounded policy: the former identifies the specific constraints that need to be addressed, while the latter highlights existing responses that are compatible with local conditions and can be built upon.

Somalia’s digital labour market faces two major immediate challenges, namely labour-market linkages and payment systems. Starting with labour-market linkages, several participants in this study stated that employment opportunities exist and identified weak labour-market linkages as a more immediate constraint. Although this cannot be treated as conclusive, as other studies identify limited labour demand as a broader constraint in the Somali economy,⁷⁴ there is evidence that demand for digital labour may strengthen. Growing investment across different sectors is

⁶⁹ Heritage Institute for Policy Studies, *Youth Unemployment and Security in Somalia: Prioritizing Jobs for Achieving Stability*; Shaqodoon Organization, *Labor Market Demand Assessment Report for Digital & Multimedia Skills*.

⁷⁰ Ahmed and Isak, ‘Innovation Hubs and Young Adults’ Employment in Fragile and Conflict-Affected Somalia: Evidence from Mogadishu’.

⁷¹ World Bank, *Somalia Digital Economy Diagnostic*; Shaqodoon Organization, *Labor Market Demand Assessment Report for Digital & Multimedia Skills*.

⁷² Ricardo Hausmann, Dani Rodrik, and Andrés Velasco, ‘Growth Diagnostics’, in *The Washington Consensus Reconsidered: Towards a New Global Governance*, ed. Narcís Serra and Joseph E. Stiglitz (Oxford: Oxford University Press, 2008), 324–55, <https://doi.org/10.1093/acprof:oso/9780199534081.003.0015>.

⁷³ Dani Rodrik, ‘Diagnostics before Prescription’, *Journal of Economic Perspectives* 24, no. 3 (2010): 33–44, <https://doi.org/10.1257/jep.24.3.33>.

⁷⁴ Sharma et al., *Somalia Country Economic Memorandum: Towards an Inclusive Jobs Agenda*.

expanding the use of digital services,⁷⁵ while research from Somaliland and Puntland explicitly finds that demand for digital skills is expected to increase.⁷⁶

Combining the findings of this study with existing evidence suggests that a major constraint facing Somalia's digital labour market is not necessarily the absence of demand for digital skills, but the weak mechanisms through which existing opportunities are connected to suitably skilled jobseekers. This has also been recognised by the United Nations Development Programme (UNDP), which initiated a project to develop a job-matching platform and training portal for young jobseekers in Somalia.⁷⁷ More recently, in November 2025, UNDP and the Hormuud Salaam Foundation launched an 18-month initiative that includes Shaqo-Abuur, a digital platform intended to connect young people with verified job opportunities, skills training, and mentorship.⁷⁸ That a new job-matching platform is still being developed four years after the initial project suggests that the linkage gap remains largely unaddressed. Thus, creating official platforms that bring jobseekers and employers together in the digital economy will play a significant role in enabling young people with digital skills to gain employment.

Public institutions would be the first candidates likely to address the challenge of market linkages. As an official at the MoCT described, several realities prevent public institutions from doing so. One major obstacle mentioned was the different issues competing for the attention of the Somali state. As the country is still recovering from the civil war, governments had directed their priorities to other urgent issues for state building, such as security. In the official's view, although the MoCT has held internal discussions about digital skills and employment, limited attention from the very top echelon of the government has meant that no constructive steps could yet be taken.⁷⁹ Another challenge the official discussed was limited capabilities to undertake steps to address the labour-market linkage. According to the official, addressing this labour-market linkage problem would require substantial financial and administrative resources. The ministry would need to finance technical expertise, feasibility assessments, planning, stakeholder consultations, and implementation.⁸⁰ These resources were described as currently insufficient, particularly in the

⁷⁵ International Monetary Fund, Middle East and Central Asia Department, *Third Review Under the Extended Credit Facility and Request for a Modification of Quantitative Performance Criterion—Press Release; Staff Report; and Statement by the Executive Director for Somalia*, IMF Country Report No. 25/191, IMF Staff Country Reports (International Monetary Fund, 2025), 115, <https://doi.org/10.5089/9798229014779.002>; World Bank, *Somalia Economic Update: Boosting Domestic Revenue Mobilization – To Enhance Service Delivery and Strengthen the Social Contract*, Report no. 202596, Somalia Economic Update, 10th Edition (World Bank Group, 2025), <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099062625054023725>; Bareisaite et al., *Creating Markets in Somalia: Unlocking Private Sector-Led Growth at a Critical Juncture of Somalia's Development*.

⁷⁶ Shaqodoon Organization, *Labor Market Demand Assessment Report for Digital & Multimedia Skills*.

⁷⁷ United Nations Development Programme, 'In Fighting Youth Unemployment, UNDP Somalia Takes a Cue from Bangladesh'.

⁷⁸ United Nations Development Programme, 'UNDP and Hormuud Salaam Foundation Partner to Accelerate Socio-Economic Development in Somalia', 11 November 2025, <https://www.undp.org/somalia/news/undp-and-hormuud-salaam-foundation-partner-accelerate-socio-economic-development-somalia>.

⁷⁹ Official, Ministry of Communications and Technology, Federal Government of Somalia, interview by author, April 2026.

⁸⁰ Official, Ministry of Communications and Technology, Federal Government of Somalia, interview by author, April 2026.

context of broader fiscal pressures facing the Somali government following reductions in external assistance.⁸¹

Payment systems represent the other major bottleneck. Following state collapse and prolonged weaknesses in financial regulation, concerns that Somalia’s financial system could be used for money laundering and terrorist financing contributed to foreign banks withdrawing or restricting correspondent-banking relationships with Somali financial institutions.⁸² Although the negative impact of this development manifests in different forms, one form is preventing young people from using their digital skills to earn an income, especially those who aspire to work with international clients. The interview evidence shows that cross-border payment constraints prevent some digitally skilled workers from receiving income from foreign clients and can also limit their ability to pursue international work opportunities.

Addressing this structural barrier requires state-led financial reform, but also depends on engagement with external financial institutions, regulators, correspondent banks, and international payment providers.⁸³ Unlike the labour-market linkage discussed, this issue has been on the priority list for successive governments since 2012.⁸⁴ In a recent article for *The Banker*, the current governor of the Central Bank of Somalia (CBS) argued that the Somali government has achieved all required conditions to meet international standards and that “the hesitation towards Somalia is driven by legacy perceptions rather than present risks”.⁸⁵ However, rebuilding confidence among external financial institutions remains necessary.

5.2 Local Responses and Institutional Pathways Forward

An important but often overlooked development is the emergence of locally developed responses by digital hubs to these structural barriers. One common area of intervention, although approached in different ways, is the labour-market linkage problem. Some digital hubs, like SIMAD iLab, have partnerships with external employers to provide internships to their recent graduates, allowing recent graduates to acquire both experience and connection. Others do not provide such internships for their students but provide other market-linkage support, such as networking sessions and workshops on navigating Somalia’s labour market. Interviews with both digital hubs and digitally skilled workers suggest that such support can improve access to employment,

⁸¹ International Monetary Fund, *Third Review Under the Extended Credit Facility and Request for a Modification of Quantitative Performance Criterion—Press Release; Staff Report; and Statement by the Executive Director for Somalia*.

⁸² Central Bank of Somalia, *Somalia’s Financial Sector Development* (Central Bank of Somalia, 2024), https://centralbank.gov.so/wp-content/uploads/2024/12/CBS-Policy-Brief_June-2024_006.pdf; International Monetary Fund, *Somalia: 2024 Article IV Consultation and Second Review Under the Extended Credit Facility—Press Release; Staff Report; and Statement by the Executive Director for Somalia*, IMF Staff Country Reports (International Monetary Fund, 2024), <https://doi.org/10.5089/9798400297090.002>.

⁸³ United Nations Capital Development Fund, *Somalia Payment Infrastructure Assessment Report* (United Nations Capital Development Fund, 2023); World Bank, *Somalia Digital Economy Diagnostic*.

⁸⁴ United Nations Capital Development Fund, *Somalia Payment Infrastructure Assessment Report*.

⁸⁵ Abdirahman M. Abdullahi, ‘De-Risking Somalia Is a False Economy’, *The Banker*, 28 November 2025.

consistent with evidence from other settings.⁸⁶ Furthermore, one digital hub also attempted to address the payment barrier by providing an alternative mechanism through which trainees could receive international payments. Although this attempt did not last longer and came to an end due to its complexity, this shows the lengths digital hubs are willing to go to support young Somalis aspiring to make an income from the digital economy.

Moving forward, this study proposes two approaches that would enable digitally skilled youth to realise their full potential in the labour market. The first approach would be building on existing local knowledge to solve structural barriers. Although these initiatives remain fragmented and largely informal, digital hubs have developed valuable institutional and market knowledge in responding to existing structural challenges. By pooling these experiences and giving them the resources and platform to further develop their locally led solutions, structural barriers—labour market linkage in this case—can be reduced. The UNDP project mentioned above reflects this approach to some extent by supporting local developers to address labour-market linkage barriers.⁸⁷ But this initiative does not include all major stakeholders, including major digital hubs, public institutions, and employers, which leads to the second approach, namely, creating partnerships combining digital hubs, public institutions, employers, and external support.

External support is crucial in the Somali context due to the limited capacity of current public institutions as described by an official at the MoCT. The findings suggest that the government official recognises the potential of digital skills for youth employment but faces institutional and resource constraints, while digital hubs have similar ambitions but also operate with limited capacity. External support could help address this gap. This would mean augmenting the financial and technical vacuum that currently exists, thus enabling an environment to tackle the structural barriers. Furthermore, bringing in employers would also increase success, as employers could easily inform digital hubs what skills they are looking for through the platform and source candidates. This could manifest as a public-private partnership between the government, digital hubs, and employers, with external support providing financial and human resources and guidance. This approach is supported by experiences elsewhere in Africa, where locally rooted digital-skills initiatives have combined training with wider institutional and labour-market linkages.⁸⁸

Similar to labour market linkages, external actors can also play an important supporting role in addressing Somalia’s international payment constraints. Although financial-sector reform must remain state-led, discussions with the official described that multilateral and bilateral partners can

⁸⁶ Wheeler et al., ‘LinkedIn(to) Job Opportunities: Experimental Evidence from Job Readiness Training’; Carranza et al., ‘Job Search and Hiring with Limited Information about Workseekers’ Skills’.

⁸⁷ United Nations Development Programme, ‘In Fighting Youth Unemployment, UNDP Somalia Takes a Cue from Bangladesh’.

⁸⁸ Kenya Yearbook Editorial Board, ‘Your Questions on Ajira Digital Answered’, 3 June 2022; World Bank, *Coding Bootcamps for Youth Employment: Evidence from Colombia, Lebanon, and Kenya* (World Bank, 2018); International Finance Corporation, ‘The Dreamer’, IFC Stories, 2020.

provide the technical expertise and financial resources required to strengthen regulatory supervision. International institutions can also play a convening role by supporting engagement between Somali authorities and financial institutions on the one hand, and correspondent banks, regulators, and international payment providers on the other. This is particularly important because improvements in domestic regulation alone will not automatically translate into greater international financial access unless they are accompanied by increased confidence among external financial institutions. External support should therefore aim to strengthen the capacities and credibility of Somali institutions and help translate domestic financial reforms into deeper integration with regional and international payment networks.

6. Recommendations

The findings of this study suggest that improving the contribution of digital skills to youth employment requires policies that go beyond expanding training provision. Particular attention should be given to strengthening the institutions and mechanisms that connect skilled young people to employment opportunities and enable them to participate in both domestic and international digital markets. Given Somalia's institutional context, these interventions should build on existing local initiatives while strengthening cooperation between government, training providers, employers and external partners.

Institutionalise labour-market linkages through public-private partnerships

The Federal Government of Somalia, particularly the Ministry of Communications and Technology, should work with digital-skills providers and employers to develop more systematic pathways from training into employment. Existing initiatives by local digital hubs, including internships, mentorship, networking and employer partnerships, provide a foundation that can be built upon rather than replaced. A coordinated arrangement could bring together training providers, employers and public institutions to share information on available opportunities and skills demand, facilitate internships and work placements, and improve the visibility of vacancies to digitally skilled young people. Employers should be directly involved so that training providers can better understand changing skills requirements and connect graduates to actual labour-market opportunities.

Improve access to international payment systems

The government and the Central Bank of Somalia should continue efforts to strengthen Somalia's integration into regional and international financial systems. Improvements in financial regulation, supervision and compliance are important, but these reforms should increasingly be translated into practical improvements in access to correspondent banking and international payment channels. Greater engagement with foreign banks, regulators and payment providers is particularly important for digitally skilled workers seeking to serve international clients. Improving payment connectivity would address a structural barrier that individual workers and training providers cannot overcome on their own and would allow Somali digital workers to participate more effectively in global digital markets.

Use public-sector digitalisation to expand demand for local digital skills

This recommendation extends beyond the study's core findings but builds on the interview evidence from the Ministry of Communications and Technology and on the Digital Transformation Strategy, which places public-sector digitalisation within the national digital-development agenda. As government institutions continue to digitise their operations and public services, they should consider using locally available digital talent where appropriate. Public institutions increasingly require services such as website development, data management, graphic design, digital communication and content production. Creating transparent opportunities for young Somali digital workers and firms to compete for such work could provide employment and experience while simultaneously supporting the government's digital-transformation agenda. Public procurement can therefore complement efforts to improve labour-market linkage by creating an additional source of demand for locally available digital capabilities.

Strengthen locally led partnerships through external support

External partners can play an important supporting role where domestic institutions face financial and technical capacity constraints. Rather than establishing parallel programmes, development partners should support partnerships involving Somali public institutions, local digital-skills providers and employers. Support could include financing, technical expertise and assistance in developing labour-market information and matching mechanisms. In relation to international payments, multilateral and bilateral partners can also support regulatory capacity and facilitate engagement between Somali authorities, correspondent banks, international regulators and payment providers. External assistance should therefore strengthen the capacity and credibility of Somali institutions while allowing locally developed knowledge and initiatives to remain at the centre of programme design and implementation.

7. Conclusion

This study set out to understand how digitally skilled young people in Somalia translate their skills into employment and income, and the conditions that mediate this process. The findings suggest that the transition from skills acquisition to employment is shaped by factors extending beyond the possession of digital capabilities themselves. Two bottlenecks stand out in particular: weak labour-market linkages and limited access to international payment systems. Given the study's exploratory design and a sample weighted towards young people who have already found paid work, these bottlenecks should be understood as indicative rather than conclusive.

The first concerns the connection between digitally skilled young people and existing employment opportunities. Somalia has a growing number of young people acquiring digital capabilities and an expanding private sector using digital technologies, but the mechanisms connecting the two appear weak and fragmented. Training providers have attempted to fill this gap through internships, mentorship, networking and employer partnerships, but these efforts remain largely individual initiatives rather than part of an organised labour-market system. The problem is therefore also one of creating institutions and mechanisms capable of moving young people from training into employment.

The second bottleneck is Somalia's limited integration with international payment systems. This can particularly constrain young people seeking to work with foreign clients and participate in global digital markets. While Somalia's domestic digital economy has developed considerably, participation in international digital work still depends on financial channels that remain difficult for many Somali workers to access. This creates an important contradiction: digital technologies can reduce geographical barriers to employment, yet financial exclusion can recreate those barriers at the point where workers need to receive payment. The survey also suggests that this burden may not be evenly shared: seven of the ten women surveyed reported a payment-related problem, compared with two of the 13 men. Addressing this constraint therefore requires progress beyond the digital-skills sector itself and forms part of Somalia's wider financial and institutional reintegration.

Further research should build on these findings in several directions. A larger study covering a broader range of digitally skilled youth and different regions of Somalia would help establish how widespread the bottlenecks identified here are. More importantly, future research should include employers. This study examines young people, training providers and a government official, but cannot fully explain the demand side of the labour market without understanding how employers recruit, what digital capabilities they require, and what prevents them from connecting with suitably skilled workers. Longitudinal research would also be valuable in following young people

after training to determine whether initial opportunities develop into stable employment and sustained income over time. Finally, further work is needed on international payment access itself, particularly how financial restrictions affect Somali freelancers and digital-service exporters and which institutional reforms could most effectively improve their participation in international markets. Future studies should also examine whether, and why, young women face greater payment-related difficulties than young men, as the gender difference observed in this small sample cannot be explained with the present data.

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