



## Training Report

Training on Basic Digital  
Literacy and Financial  
Numeracy

Held on

27<sup>st</sup> July to 15<sup>th</sup> Aug 2024

Training Organized by  
SDC

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# 1. INTRODUCTION

Salaam Development Center (SDC) is an independent, nonprofit and non-government Organization providing project management services and research & development solutions, in the thematic focus area of livelihoods, economic inclusivity, climate change, social development, protection and good governance.

SDC is formed by multi-disciplinary Somali experts, whose objective is about providing insightful and objective analysis on a broad range of social issues, including conflict dynamics, peace building, droughts and other environmental and climate changes and resilience mechanisms safe-nets mainly for the Youth, women, IDPs and poor rural communities. SDC is motivated to manage development and humanitarian projects and Programmes supporting remote rural communities and vulnerable groups in urban settlements.

SDC has a fully-fledged research department that tackles a broad range of social issues and studies. Mainly on good governance and democracy, economic and social development, project monitoring and Evaluation (M&E), best agricultural practices, climate change, innovative farming practices and water technology.

As a corporate partner of WFP, SDC is now implementing Joint Resilience Programme (JRP) project which has been formulated under the Food systems lens, which aims to enhance food security, mitigate climate shocks, and improve livelihoods and income-generating activities for youth and small-scale farmers. The project will particularly focus on internally displaced persons, women, and youth. The project targets 9 sites including villages of Galdogob, Qansahleh, Isqambuus, Xero-jaalle, Daarusalaam, Bursalah, Kuweyt, Laan-madow and Tuulo Xanan-Dudun.

## 2. BACKGROUND

An individual with digital financial literacy has the knowledge and skills to use digital devices to make better financial decisions. The pervasiveness of financial technology in the daily lives of adults in Puntland, Somalia creates digital literacy training importance. This report from the field offers a brief on digital and financial literacy, a discussion on digital financial literacy, and the importance of adult education. SDC goal is to guide trainees on how foundational knowledge on digital technologies in relation to financial literacy education can prepare adult learners. Expanding the use of technology to financial literacy education and practices are as crucial as reading, writing, and numeracy in today's digital economy.

According to Zait and Berteau (2014), financial literacy incorporates multiple dimensions, where the focus can be on the knowledge itself and/or the ability to gain and use the knowledge. Digital literacy can be defined as using technologies to find, create, evaluate, and communicate information, consequently requiring both cognitive (knowledge) and technical skills to use the technology (Alexander et al., 2016).

Math is also essential part of this training as it is important our life, basic calculations is well known whether in finance, engineering field, artificial intelligence and any other aspect of our daily life. It is important for us to know basic Math for all and different methods of basic calculations. Understanding basic business math is necessary for profitable operations and accurate record keeping. Knowing how to add, subtract, multiply, divide, round and use percentages and fractions is the minimum you need to price your product and meet your budget.

The Salaam Development Center (SDC), in partnership with the World Food Programme (WFP), is dedicated to empowering farmers with the necessary skills to adapt to the evolving digital and financial landscape. The training focused on basic digital literacy and financial numeracy to equip farmers with essential skills to manage their farm operations more effectively. Given the rapid digitalization of financial transactions and the increasing importance of sound financial management, this training was crucial in enabling farmers to enhance their productivity, financial stability, and resilience against economic challenges

### 3. TRAINING AIMS AND OBJECTIVES

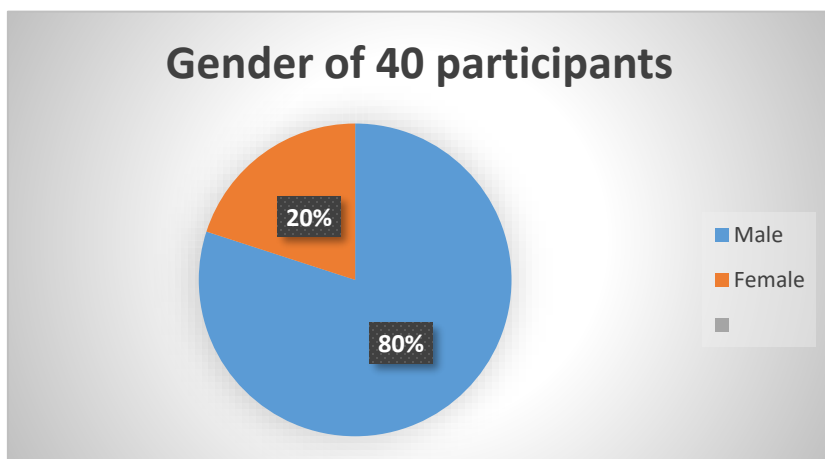
The primary aims and objectives of the training were:

- To improve farmers' basic digital literacy skills, enabling them to effectively use digital devices and applications.
- To enhance farmers' understanding of financial numeracy, including mobile money transactions, budgeting, and record-keeping.
- To empower farmers with the knowledge and tools needed for better financial management, leading to improved farm productivity and income generation.
- To build farmers' capacity in managing their financial resources, with a focus on saving, budgeting, and procurement.

### 4. PARTICIPANTS

A total of 40 persons benefitted from the training. Participants were from 9 sites namely; Galdogob, Qansahleh, Isqambuus, Xero-Jaalle, Daarusalaam, Bursalah, Kuweyt, Laan-madow, Tuulo Xanan-Dudun.

Of these, 32 were male, and 8 were female. The participants were selected based on their involvement in small-scale farming activities and their interest in enhancing their digital and financial literacy skills. The gender composition reflects the active participation of both male and female farmers in the program.





## 5. TRAINING TOPICS

The Module of training was divided into 10 sessions as follows:

Venue	Duration	Sessions	Who	Number
Galdogob and Bursalah	27 <sup>st</sup> July-15 <sup>th</sup> August, 2024	<ul style="list-style-type: none"><li>• <b>Session 1:</b> Introduction to Digital Literacy</li><li>• <b>Session 2:</b> how to complete common mobile money financial transactions</li><li>• <b>Session 3:</b> Application and Usage of Smart phones and Calculators</li><li>• <b>Session 4:</b> Basic Calculations</li><li>• <b>Session 5:</b> Introduction to financial Literacy</li><li>• <b>Session 6:</b> Record keeping and financial records</li><li>• <b>Session 7:</b> Budget and sources of income</li><li>• <b>Session 8:</b> Record keeping tools and financial records</li><li>• <b>Session 9:</b> Procurement for inputs and sources for income</li><li>• <b>Session 10:</b> Basic concepts of saving.</li></ul>	40 qualified participants including lead farmers and other members from the beneficiaries.	40

## 6. TRAINING MATERIALS

The following materials were used during the training:

- Training manuals on digital literacy and financial numeracy.
- Smartphones and calculators for practical sessions.
- Printed handouts on mobile money transactions and financial records.
- Flip charts, markers, and whiteboards for interactive sessions.
- Record-keeping templates for budgeting, income tracking, and procurement

## 7. METHODOLOGY

The training was conducted using a participatory and interactive approach to ensure maximum engagement and learning retention. The methodology included:

- **Lectures:** Brief presentations on key topics followed by discussions.
- **Practical Sessions:** Hands-on practice with smartphones, calculators, and record-keeping tools.
- **Group Discussions:** Interactive discussions to facilitate knowledge sharing and peer learning.
- **Case Studies:** Real-life scenarios to apply the learned skills in a practical context.
- **Q&A Sessions:** Opportunities for participants to ask questions and clarify doubts.

## 8. TRAINING SESSIONS

Each district, Galdogob and Bursalah, hosted ten days of training. Below is a detailed explanation of the sessions and the outcomes:

### 8.1: Introduction to Digital Literacy

- **Content:** Overview of digital devices, basic functions of smartphones, and the importance of digital literacy in modern farming.
- **Outcome:** Participants gained foundational knowledge of digital devices and their relevance in farming operations.

### 8.2: How to Complete Common Mobile Money Financial Transactions

- **Content:** Step-by-step guide to performing mobile money transactions, including sending and receiving money, checking balances, and paying for goods and services.
- **Outcome:** Farmers became proficient in using mobile money services, enhancing their ability to conduct financial transactions digitally.

### 8.3: Application and Usage of Smartphones and Calculators

- **Content:** Practical session on how to use smartphones for communication, financial management, and accessing agricultural information. Basic calculator functions were also covered.
- **Outcome:** Participants learned to use smartphones and calculators effectively, enabling them to access information and perform financial calculations.

### 8.4: Basic Calculations

- **Content:** Training on essential arithmetic operations relevant to farming, including addition, subtraction, multiplication, and division.
- **Outcome:** Farmers improved their ability to perform basic calculations, which are essential for managing farm-related finances.

### 8.5: Introduction to Financial Literacy

- **Content:** Overview of financial literacy concepts, including saving, budgeting, and managing income and expenses.
- **Outcome:** Participants developed a foundational understanding of financial literacy, preparing them for more advanced financial management concepts.

### 8.6: Record Keeping and Financial Records

- **Content:** Importance of record-keeping in farm management, techniques for maintaining accurate financial records, and tracking income and expenses.
- **Outcome:** Farmers learned the importance of maintaining financial records and were equipped with the skills to do so effectively.

### 8.7: Budget and Sources of Income

- **Content:** How to create a budget, identify income sources, and plan for farm expenses.
- **Outcome:** Participants gained the ability to create and manage a budget, which is crucial for financial planning and resource allocation.

### 8.8: Record-Keeping Tools and Financial Records

- **Content:** Introduction to various record-keeping tools, such as notebooks and digital apps, and how to use them to track financial transactions.
- **Outcome:** Farmers were introduced to practical tools for record-keeping, enhancing their ability to manage farm finances systematically.

### 8.9: Procurement for Inputs and Sources for Income

- **Content:** Strategies for procuring farm inputs, identifying reliable income sources, and managing procurement processes efficiently.
- **Outcome:** Participants learned how to make informed procurement decisions and manage their farm's input needs effectively.

### 8.10: Basic Concepts of Saving

- **Content:** Importance of saving, different saving methods, and how to incorporate saving into farm financial management.
- **Outcome:** Farmers understood the importance of saving and were encouraged to adopt saving practices to secure their financial future.

## 9. CHALLENGES

- ✚ Lacking access to basic technology and the internet can significantly impact participants' training success.
- ✚ Most participants are not familiar with computers
- ✚ Some of the female participants have difficulties with reading/writing and they need to be improved.

## 10. CONCLUSION

Improving financial future of agricultural individuals and families lies in digital and financial literacy coupled with sound financial decision-making for securing economic well-being. As adult learners seek out more financial answers, well-designed educational options are essential for 21st century learning on financial technology (fintech).

In Puntland, as Somali currency notes not available, associated with digital money usage instead, and the increasingly digital world, all highlight the reality that self-directed financial literacy through will become even more critical in our global economy. We, SDC as adult education activists, can support and develop sound financial education programs that promote income security and economic well-being for less literate populations especially smallholder farmers. In doing so, may help close economic inequalities between individuals, families, and communities through financial inclusion and access to global information.

Hence, the Basic Digital Literacy and Financial Numeracy training was a significant success, equipping 40 farmers in all sites with essential skills to enhance their farm operations and financial management. Despite challenges, the training met its objectives, with participants expressing confidence in applying the knowledge gained to their daily farming activities. The active participation and enthusiasm of the farmers indicate a positive impact, setting a strong foundation for further capacity-building initiatives under the Joint Resilience Program

## 11. ANNEX

### 11.1 PHOTOS



*Figure 1: Galdogob, Basic digital literacy and financial Numeracy Banner*





*Figure 2: Facilitator explaining Goldogob participant's introduction of digital literacy*





*Figure 3; One of Galdogob participants practicing how to take pictures in his Smart phone*



*Figure 4. Facilitator helping one of Galdogob participants on how to make basic calculations*





Figure 5. Facilitator introducing the training Bursalah participants.



Figure 6. Facilitator explaining Basic calculations Female participants in Bursalah.





*Figure 7. Facilitator making Groups in Bursalah participants*

## **11.2 PARTICIPANTS ATTENDANCE LIST**

**See attached Scanned Documents for the Participants Lists**



Date: 24 July - 5 Aug /

## GALDOGOB PARTICIPANTS' LIST FOR THE TRAINING ON BASIC DIGITAL LITERACY AND FINANCIAL NUMERACY.

Name	Telephone	Signature Day 1	Signature Day 2	Signature Day 3	Signature Day 4	Signature Day 5	Signature Day 6	Signature Day 7	Signature Day 8	Signature Day 9	Signature Day 10
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Abdirisaq ibrahim	7173251										
Abdijaliil Abdullaahi	7021152										
Mowliid Ahmed Mohamed	7317624										
Abdirisaq Mahamed Mahamed	7478905										
Abdiaziz Aadan Miiris	5998749										



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**SALAAMA DEVELOPMENT CENTER (SDC)**  
DEVELOPMENT CENTER (SDC)



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10 Farhaan Haaji Yuusuf	7786136									
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12 Mahamed Siciid Mause	7782330									
13 Cali Samatar Arab	5855483									
14 Najib Cismaan Kiwe	6145750									
15 Khadar Yusuf Abdile	7381200									
16 Canab Abdi Seed	7782984									
17 Siciid Mause Guuleed	7629261									



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