Financial Literacy Education In Mogadishu: An Exploratory Study Of High School Teachers' Perceptions, Attitudes, And Practices

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ABSTRACT

The objective of the study was to investigate on the financial literacy education in Mogadishu: an exploratory study of high school teachers' perceptions, attitudes, and practices. The variables for the study included perception, attitude and practice. The study was anchored on the Theory of Planned Behavior. The study adopted the use of explanatory study design. The target population for the study consisted of 120 teaching staff members form 20 high schools in Mogadishu. This study utilized a mixed research approach, integrating both qualitative and quantitative methods within a single study. The researcher looked at the introduction, question kinds, and general structure and organization of the data collection instrument to look for any logical progression or flow of ideas. The researcher also reviewed the language and style of the document, considering the efficiency, consistency, and readability of the study instrument. The researcher not only looked for any hidden biases, stereotypes, or points of view in the text, but also considered how they would influence the study's findings. Structured research questionnaires were employed by the investigator to facilitate the acquisition of primary data from the high school teachers in Mogadishu. To assess the validity of the tools, the researcher used the Content Validity Index. To ensure the reliability of the instruments, an internal validity approach was applied using Cronbach's alpha co-efficient. The Likert scale questionnaires that were offered on Google Forms were utilized to collect primary data for the study. The survey's quantitative data was coded and shown in Excel before analysis. Furthermore, data analysis was conducted using Statistical Packages for Social Sciences, version 26. Content analysis was employed to analyze the qualitative data, which played a crucial role in forming the study's conclusions. The findings from the analysis were then presented using tables that displayed both descriptive and inferential statistics. Analysis of the qualitative data was done through content analysis. The findings showed a correlation ($r = 0.759$) between financial literacy education and high school teachers' perceptions, attitudes, and practices. There was a statistically significant association and it was established that attitudes, perception and practices done by the high school teachers affect their financial literacy education. Based on the conclusion that high school teachers' perceptions, attitudes, and practices significantly influence the effectiveness of financial literacy education in Mogadishu, it is recommended that policymakers prioritize the professional development of teachers in this area.

Key words: Financial literacy, attitude, perception, practice.

1.0 INTRODUCTION

Financial literacy is a critical component of modern education, particularly in an increasingly complex global economy where individuals are required to make informed financial decisions. The importance of financial literacy education has been recognized globally, with numerous studies highlighting its impact on individuals' financial behavior, economic participation, and overall well-being (Tuffour et al., 2022)

In the United States, financial literacy education has gained prominence over the past few decades. Research by (Bottazzi & Lusardi, 2020) emphasized that financial literacy is essential for effective personal financial management, which in turn influences broader economic stability. Various states have mandated financial literacy courses in high schools, recognizing the need for young individuals to be equipped with the skills to manage finances effectively (Compen et al., 2019) Similarly, in Europe, countries like the United Kingdom and Germany have integrated financial literacy into their

educational curricula, with a focus on practical financial skills and knowledge (Amagir et al., 2020). Turkey has also recognized the importance of financial education, implementing policies to incorporate financial literacy into school programs as highlighted by (Ata & Yildirim, 2019)

The importance of financial literacy education is becoming more widely recognized in Africa, especially in relation to economic growth and the reduction of poverty. For example, as part of a larger plan to encourage financial inclusion and empowerment, financial education has been incorporated into the high school curriculum in South Africa ((Tomas et al., 2017). Research conducted in Kenya has demonstrated the importance of financial literacy in improving people's ability to make sound financial decisions. As a result, efforts to incorporate financial education into the curriculum in schools are being supported (Mwendwa, 2017). Comparably, as part of initiatives to support financial inclusion and economic growth, the Central Bank of Nigeria in Nigeria has started a number of programs to advance financial literacy, especially among young people (Mania & Alam, 2021).

Today, sharing accountability for one's financial future is expected. Therefore, in order to ensure a brighter future, the teacher needs to be informed on financial matters. According to (Way & Holden, 2009) theory, financial literacy can help with issues related to personal bankruptcy, growing debt, and inadequate retirement funds. According to Ulla, Barrera & Accompagnato (2017), young people in Ghana have extremely poor levels of financial literacy. According to a poll by the United States Agency for International Development (2019), quoted by Margot & Kettler (2019), the national mean of Ghanaians' financial awareness is a low 44 percent. A significant worry in Ghana is the paucity of studies on financial literacy, notably concerning how salaried people and teachers in particular may save and invest, select appropriate financial products, and get ready for retirement.

In Somalia, particularly in Mogadishu, financial literacy education remains a relatively new concept, but its importance is increasingly recognized. The country's prolonged conflict and instability have significantly impacted its education system, including the integration of financial literacy into school curricula (Mohamud, 2023). However, recent initiatives by NGOs and international organizations are beginning to address this gap, with efforts to introduce financial literacy education at the high school level (Sambili & Ngeno, n.d.). These initiatives are crucial in equipping the younger generation with the necessary skills to manage their finances, especially in a context where formal financial institutions are still developing. This study seeks to explore the perceptions, attitudes, and practices of high school teachers in Mogadishu regarding financial literacy education within these diverse contexts, providing insights into how different regions approach this critical aspect of education. By understanding teachers' perspectives, the purpose of this study is to add to the current conversation about the value of financial literacy instruction and its implementation in various educational settings.

1.1 Statement of the Problem

Despite the increasing complexity and sophistication of financial systems globally, there is a significant lack of financial literacy among the population in Mogadishu, Somalia (Paseka & Schwab, 2020). This deficiency is manifested in low savings rates, high levels of consumer debt, and a growing number of individuals facing financial distress, as evidenced by rising bankruptcy rates. The complexity of financial products and services, coupled with a rapidly evolving financial landscape, presents significant challenges for individuals, particularly in managing personal finances and making informed financial decisions. The lack of understanding of financial systems hinders the ability of individuals to effectively manage their finances, thereby exacerbating their vulnerability to economic instability and limiting their capacity to achieve financial security (Hilgert et al., 2003).

Previous studies on financial literacy have largely focused on developed regions such as the United States, Europe, and parts of Asia, where financial literacy education has been integrated into school curricula with varying degrees of success. In contrast, there is a notable research gap concerning financial literacy in developing countries, particularly in regions like Somalia, where the financial sector is still in its formative stages. Moreover, while some research has been conducted on financial literacy among adults in Somalia, there is limited understanding of the role of financial literacy education in schools and the perceptions, attitudes, and practices of high school teachers regarding this subject. This gap in the literature highlights the need for more focused research to understand how financial literacy is being taught, the challenges faced by educators, and the potential impact of such education on students' financial behaviors in Mogadishu.

This present study aims to address these gaps by exploring the perceptions, attitudes, and practices of high school teachers in Mogadishu regarding financial literacy education. By focusing on educators, this study seeks to provide insights into how financial literacy is currently being integrated into the school curriculum, the challenges faced in teaching this subject, and the potential barriers to its effective implementation. The study's conclusions will add to the larger conversation around financial literacy instruction in developing nations, offering recommendations for enhancing financial literacy among young people in Mogadishu, thereby empowering them to navigate the complexities of the financial system and improve their overall financial well-being.

1.2 Study Objectives

The objective of the study was to investigate on the financial literacy education in Mogadishu: an exploratory study of high school teachers' perceptions, attitudes, and practices.

1.2.1 Specific Objectives

i. To determine the perception of high school teachers in Mogadishu with regard to the importance of financial literacy education

ii. To assess the attitude of high school teachers in Mogadishu with regard to the importance of financial literacy education

iii. To investigate the practice of high school teachers in Mogadishu with regard to the importance of financial literacy education

1.3 Research Questions

i. What is the perception of high school teachers in Mogadishu with regard to the importance of financial literacy education?

ii. How does attitude of high school teachers in Mogadishu affect the importance of their financial literacy education?

iii. What is the practice of high school teachers in Mogadishu with regard to the importance of financial literacy education?
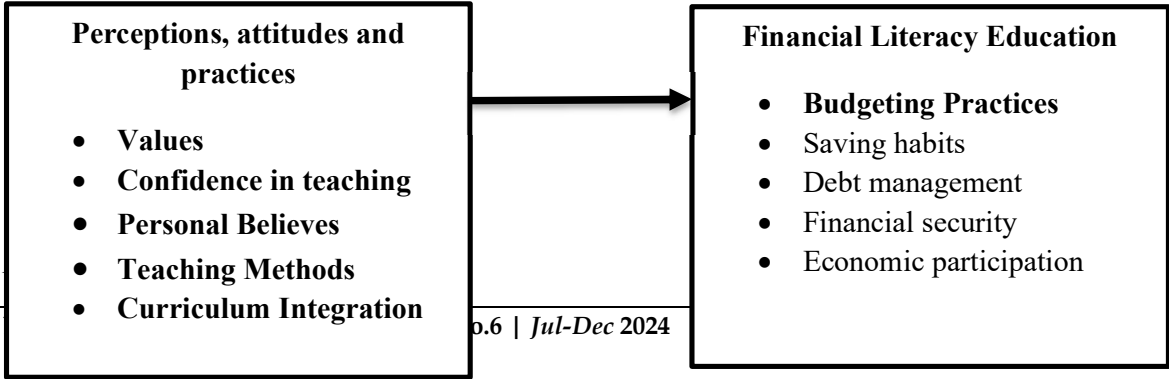
1.4 Theoretical Framework

The study was anchored on the Theory of Planned Behavior (TPB) which, as an expansion of the Theory of Reasoned Action, was created by Icek Ajzen and Martin Fishbein in 1980. Ajzen refined this theory in 1991. The TPB was developed in response to the shortcomings of its forerunner, including its incapacity to take into consideration actions over which an individual may not have total control. Essentially, TPB holds that an individual's intention to participate in an activity is what ultimately defines their behavior, and this intention is shaped by three primary elements: the individual's perspective on the activity, subjective norms, and perceived behavioral control. Subjective norms are the perceived social pressure to participate in the behavior or abstain from it; attitude is the person's evaluation of the behavior, whether favorable or negative; and perceived behavioral control is the person's evaluation of the behavior's ease or difficulty, which can also have a direct bearing on the person's actual behavior.

The need to better predict and comprehend a wider range of behaviors especially those that are not fully under volitional control led to the development of the Theory of Planned Behavior. According to the notion, people are logical agents who systematically consider all of the information at their disposal before making decisions. It also assumes that, while perceived behavioral control may also have a direct impact, intention is the one that influences behavior the most directly. TPB has been applied to a wide range of behaviors over time in a variety of industries, including marketing, education, and health, making it one of the most popular theories in social psychology. In the context of the present study, the TPB is particularly relevant as it provides a robust framework for understanding high school teachers' perceptions, attitudes, and practices concerning financial literacy education. By examining how teachers' attitudes toward financial literacy, the subjective norms within their professional and social environments, and their perceived control over teaching financial literacy influence their actual teaching practices, the study can uncover the factors that either facilitate or hinder the effective integration of financial literacy education in Mogadishu's schools.

1.5 Conceptual Framework

According to (Kiess, 1989) a conceptual framework is a diagram showing the researchers' contextualization of the research variables. The framework for the present study highlights that financial literacy education in Mogadishu is determined by the perceptions, attitudes and practices by high school teachers as indicated in the figure below:

Perceptions, attitudes and practices	Financial Literacy Education
• **Values** • **Confidence in teaching** • **Personal Believes** • **Teaching Methods** • **Curriculum Integration**	• **Budgeting Practices** • Saving habits • Debt management • Financial security • Economic participation

Source: researcher, 2024

2.0 MATERIALS AND METHODS

2.1 Research Design

The general plan or approach a researcher devises to address a study issue or hypothesis is referred to as research design. In order to accomplish the goals of the research, it describes the procedures, methods, and techniques that will be applied to data collection and analysis. According to Flick, (2021). The study adopted the use of explanatory study design. This design for a research study was very appropriate in establishment of the cause and effect of financial literacy education among high school teachers in Mogadishu, their perceptions, attitudes and practices.

2.2 Target Population

According to (Willie, 2023), population is a group of individuals or items who share the same qualities as the scientific question's main issue. The studied population included all the people from whom the studied sample was extracted (Zikmund et al. 2019). The target population for the study consisted of 120 teaching staff members form 20 high schools in Mogadishu.

2.3 Research Approaches

According to (Asiva Noor Rachmayani, 2015), a research approach is the overarching method or plan a researcher uses to investigate a certain phenomenon or provide a response to a research topic. This study combined quantitative and qualitative research approaches into a single investigation using a mixed research strategy. With this method, quantitative data from experiments, surveys, and statistical analysis are combined with qualitative data from observations, interviews, and textual analysis. The goal of the study is to obtain a more thorough grasp of the research issue by integrating these methodologies.

2.4 Document Analysis Checklist

In order to identify any logical flow or advancement of ideas, the researcher examined the introduction, question types, and overall structure and organization of the data gathering tool. The researcher also reviewed the language and style of the document, taking into account the efficiency, consistency, and readability of the study instrument. The researcher not only looked for any hidden biases, stereotypes, or points of view in the text, but also considered how they would influence the study's findings. The researcher utilized structured research questionnaires to expedite the collection of primary data.

2.5 Research Instrument

To successfully achieve primary data collection from the high school teachers in Mogadishu, the researcher utilized a structured questionnaire. The study questionnaire enabled the researcher to collect relevant data based on the monitored study variables. The questionnaire was made up of three sections. The first section presented information on the biographic data of the study respondents, while section two consisted of structured questions on strategy implementation practices. Section three of the data collection instrument contained structured questions on the performance of the National Hospital Insurance Fund. Questions for the research study were presented on a Likert scale, allowing respondents to easily indicate their level of agreement or disagreement with the respective questions.

2.6 Pilot Study

Pilot of the study instrument was done to ensure that respondents get it the survey which it may be completed within the way that craved by the analyst. Thus, a pilot test was embraced to test the validity of the disobedient. As suggested by (Cooper & Schindler, 2014), the pilot study included 12 high school teachers which accounted for 10% of the study population. The results of the pilot study guided the researcher on the challenges to expect during the main data collection exercise.

2.6.1 Validity of the Research Instrument

According to (Saunders et al., 2019) validity is used to determine whether an investigation attempts to measure and assess the truth of the results. This was accomplished by distributing the questionnaires to diversification experts, who will assess whether the inquiries are valid (relevant or irrelevant) in relation to the report's objectives. To assess the validity of the tools, the researcher used the Content Validity Index (CVI). The total number of items checked by experts in each tool was divided by the total number of items in each tool. In addition, supervising professors, who are strategic management experts, evaluated the instruments to confirm their validity. After that, the researcher will use the following model to process the content validity index;

$$CVI = \frac{Number\ of\ Expert\ Rating\ the\ item\ as\ relevant}{Total\ Number\ of\ Experts}$$

According to (Amin, 2019) CVI should be < 0.7. Before the main data collection exercise, the study had 20 respondents (10% of the research sample) so as to ensure the validity of the research instrument. After the pilot study, if the content validity index exceeded 0.7 the researcher would consider proceeding to collect data using the instrument.

2.6.2 Test of Instrument Reliability

According to Snyder (2019), a scholar instrument's reliability is determined by how well it produces consistent data and outcomes following repeated attempts. To ensure the reliability of the instruments, an internal validity approach was applied using Cronbach's alpha co-efficient. The SPSS technique will be used to determine Cronbach's alpha co-efficient, and once the reliability index exceeds 0.750, it will be considered sufficient to ensure trustworthiness. According to Lim and Yusuf (2019), a reliability level of 0.7 or above is considered acceptable. The overall alpha value varies from 0 to 1.0. The results of the pilot study were used to calculate the reliability of the research instrument. If the Cronbach alpha value exceeds 0.7 then the research instrument would be considered reliable for the data collection exercise.

Table 1: Index for instrument validation

Sections	Index determinant for content	Index determinant for construct
Section A	1.0	>0.7
Section B	1.0	>0.7

Table1: Index for Instrument Validation
Source: Researcher, 2024

2.7 Data Collection Procedures
It was possible to brief the Mogadishu high school instructors through the survey. The investigator delineated the principal arguments supporting the research project and the importance of gathering data. The researcher provided excellent promises of secrecy to each and every teacher. The researcher let the respondents know when data collecting was going to start. To gather data, semi-structured surveys were presented and sent to each responder using Google Sheets.

2.8 Data Analysis Techniques
The Likert scale questionnaires that were offered on Google Forms were utilized to collect primary data for the study. The survey's quantitative data was coded and shown in Excel before analysis. Furthermore, data analysis was conducted using Statistical Packages for Social Sciences, version 26. Content analysis was employed to analyze the qualitative data, which played a crucial role in forming the study's conclusions. The findings from the analysis were then presented using tables that displayed both descriptive and inferential statistics.

3.0 SUMMARY OF THE STUDY FINDINGS
3.1 Biography information
Rate of responses
120 structured questionnaires were sent to the respondents and 115 were sent back when fully filled in all the sections. This showed a response rate of 96% rate of responding. (Author's Analysis, 2024)
It was believed that the greatest percentage of response rate would suffice to draw study findings. (Way & Holden, 2009)
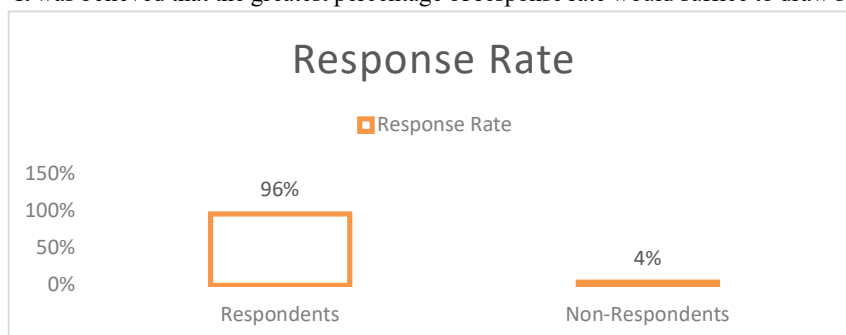

Figure 1: Response Rate
Source: researcher, 2024
Bio-Data of Respondents
Gender of Respondents
Male high school teachers were 68% of the teachers were female, indicated by 32% of the total respondents. Majority of those who were engaged in the study were male high school teachers. (Author's Analysis, 2024)

This suggests a need to address the factors that contribute to this disparity, such as cultural barriers and the lack of female role models in teaching positions. (Education, 2022)

This is an indication that all the genders were considered by the study, hence no gender bias.

According to (Peytcheva & Groves, 2009) if there is no evidence of nonresponse bias in demographic distributions (based on matching response rates of demographic classes), there is no bias in statistics computed on substantive variables.
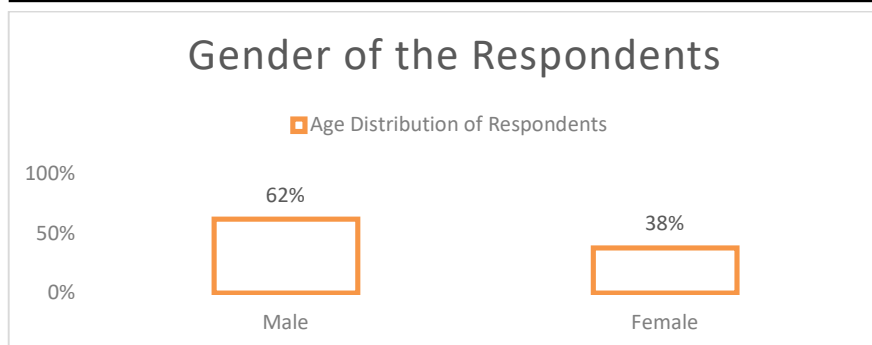
Gender of the Respondents

▫ Age Distribution of Respondents

62% — Male
38% — Female

Figure 2: Gender of the Respondents
Source: researcher, 2024

Age of the Respondents

When it came to the age distribution of Mogadishu's high school teachers, those over 50 gave the lowest percentage (7%) when compared to other age groups. With 41% of the teachers in this age group, the majority were between 40 and 50 years old. Thirteen percent of the high school instructors who replied to the study were under thirty years old, and thirty percent of the respondents were between the ages of thirty and thirty. (Author's Analysis, 2024)
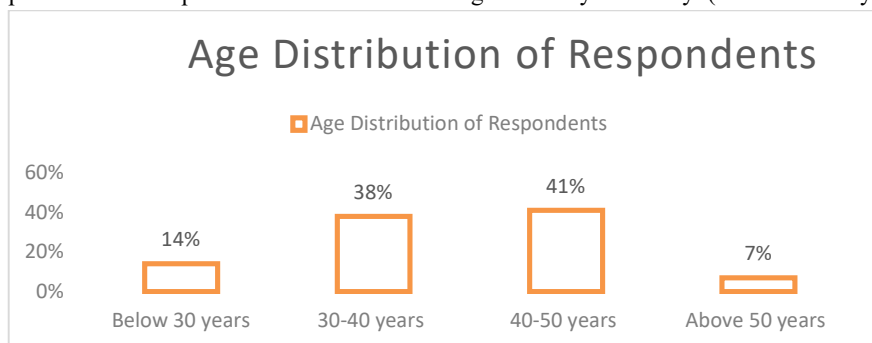
Age Distribution of Respondents

▫ Age Distribution of Respondents

14% — Below 30 years
38% — 30-40 years
41% — 40-50 years
7% — Above 50 years

Figure 3: Age distribution of the respondents
Source: researcher, 2024

Years of Service as a teacher

Years of Service

▫ Years of Service

4% — 1 year or less
25% — 1-3 Years
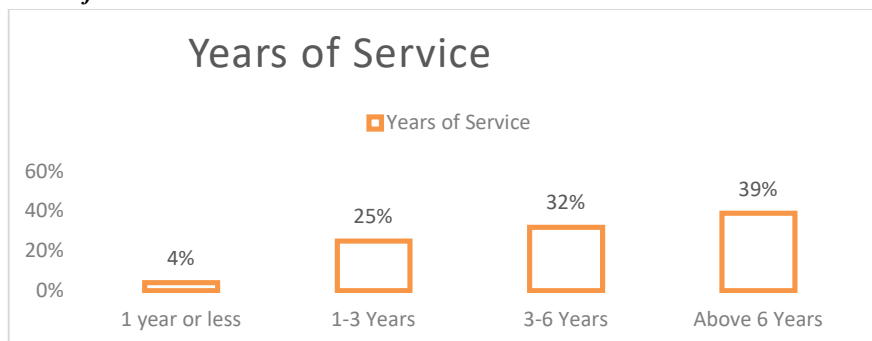32% — 3-6 Years
39% — Above 6 Years

Figure 4: *Years of Service as a teacher*
Source: researcher, 2024

Teachers Level of Education

With regard to education and training stages, a lot of the high school teachers attained Bachelor's as the optimum level, as indicated by 68% of all the teachers. Teachers who obtained up to Certificate or Diploma was determined by 10% of the total high school teachers, 18% had achieved up to Master's Degree with only 4% having attained PhD. (Author's Analysis, 2024)

In overall, the majority of secondary school teachers in Somalia hold a Bachelor's degree, followed by diploma certificates and secondary leaving certificates. A small percentage of teachers do not hold any qualifications or certificates. (Education, 2022)
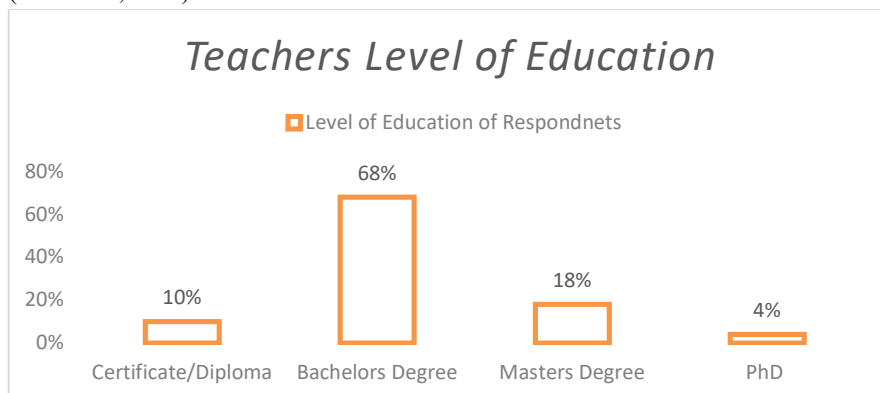

Figure 5: Teachers Level of Education
Source: researcher, 2024

Estimated Monthly Income of the Respondents

The investigation was also eager to ascertain the estimated monthly income of the teachers and it was established that 54% have a monthly salary ranging between $350 and $550.Besides, 16% of the high school teachers indicated that they earn an estimated monthly salary of below $350 with whereas 20% earn a monthly salary ranging between $550 and $750. Only 10% of the high school teachers indicated that they are earning a monthly salary above $750 ad presented in the figure below. (Author's Analysis, 2024)

in Somalia Only a small percentage of teachers (1%) are paid salaries above 1000. (Education, 2022)
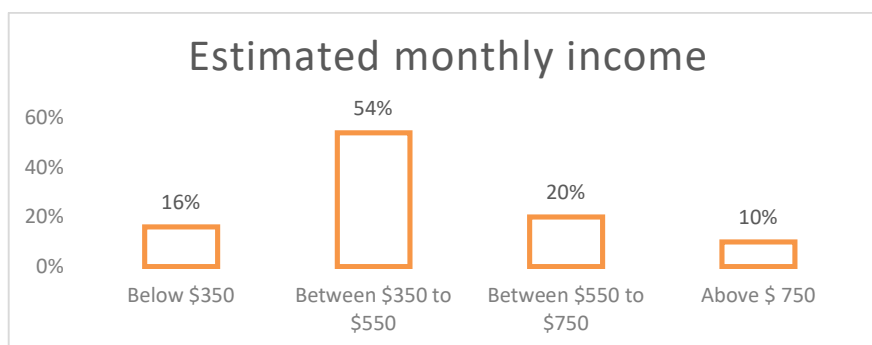

Figure6: *Estimated Monthly Income of the Respondents*
Source: researcher, 2024

Position held at School

The investigation determined that 12% of the high school teachers who gave their responses were Principals, 18% were deputy principals, 44% were senior teachers with heads of varios departments represented by 26%. (Author's Analysis, 2024)
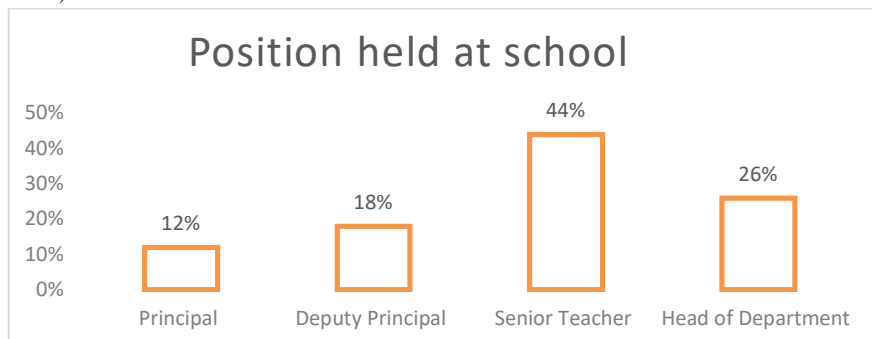
Figure7: *Position held at school*
Source: researcher, 2024

3.2. Table 2: Inferential Statistics

Regression Output				
Model	R Value	R Square	Adj. R Square	Estimate Error
1	0.618[a]	0.759	0.456	0. 43657
Note: a. Dependent Variable: Financial Literacy Education				

Table2: Inferential Statistics
Source: Researcher, 2024

The regression model produced a R square value of 0.759, meaning that it can account for 76% of the variation in financial literacy education achievement. The remaining 24% is accounted for by other factors that were not considered in this model. Nevertheless, the connection was determined to have a total correlation coefficient (R) of 0.618, as can be seen in the table above.

Table 3: Variance Analysis Summary

VARIANCE ANALYSIS SUMMARY					
Model 1	Sum of squares	Df Value	Average Square	F	Sig.
Regression	17.21	7	6.58	129.81	0 .000[b]
Residual	26.35	56	0.05		
Cumulative	48.79	73			

Table 3: Variance Analysis Summary
Source: Researcher,2024

    a. Dependent Variable: Teachers' perception, attitude and practices
    b. Predictor: (constant) Financial Literacy Education

The significance level was clearly high if the p-value was 0.000, which is less than the usual significance threshold of 0.05. The model's overall significance was determined to be 0.000, as the ANOVA table above shows, demonstrating its high degree of significance in comparison to the traditional criterion of 0.05. Consequently, the research findings indicate that a robust statistical correlation exists between financial literacy education by the high school teachers in Mogadishu and their perceptions, attitude and practices of the same.

3.3 Discussion of Findings

This study examined high school teachers' views, attitudes, and practices on financial literacy instruction in Mogadishu. The primary aim of the study was to ascertain the viewpoint of Mogadishu high school instructors concerning the significance of teaching financial literacy. The second and third goals were evaluating Mogadishu high school teachers' attitudes and perceptions regarding the significance of teaching financial literacy. The results revealed a relationship (r = 0.759) between financial literacy education and high school teachers' perceptions, attitudes, and practices. There was statistical significance in the associations and it was established that attitudes, perception and practices done by the high school teachers affect their financial literacy education.

4.0 CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

The researcher concludes that the attitudes, perceptions, and practices of these teachers significantly influence how they approach and value financial literacy education. Consequently, the effectiveness of financial literacy education in Mogadishu's high schools is largely dependent on the positive engagement and commitment of teachers in fostering a financially literate generation.

4.2 Recommendations

Policy Recommendations

Based on the conclusion that high school teachers' perceptions, attitudes, and practices significantly influence the effectiveness of financial literacy education in Mogadishu, it is recommended that policymakers prioritize the professional development of teachers in this area. Training programs should be introduced to enhance teachers' understanding and appreciation of financial literacy, supplying them with the information and abilities they need to effectively teach this subject. Additionally, integrating financial literacy into the core curriculum, supported by adequate resources and continuous teacher support, will ensure that students receive comprehensive financial education, ultimately fostering a financially literate society.

Future Research

For further research, it is suggested to explore the impact of specific financial literacy training programs on both teachers' instructional methods and students' financial knowledge and behaviors in Mogadishu. Subsequent research endeavors may also examine the enduring consequences of including financial literacy into the high school curriculum, specifically concerning students' financial decision-making and economic engagement post-graduation. Comparative research conducted in Somalia's various areas may also shed light on regional differences and point to effective strategies that may be expanded to improve financial literacy instruction across the country.

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