



Somali Youth Financial Literacy Workshops in Algeria: Twelve-Month Savings Rates and Economic Stability Analysis

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Abstract

Somali youth in Algeria are facing challenges related to financial literacy and economic stability, which can be addressed through targeted educational interventions. This study employs an ethnographic approach to collect data through participant observation, interviews, and document analysis. Focus groups were conducted with the target population to gather qualitative insights into their financial literacy practices and attitudes towards savings. Twelve-month savings rates among participants showed a significant increase from baseline levels, indicating improved financial literacy practices. Themes emerged around the perceived benefits of saving money for future use and the importance of budgeting skills in achieving economic stability. The findings suggest that school-based financial literacy workshops can be effective in enhancing Somali youth's financial knowledge and promoting savings habits, contributing to their overall economic well-being. Based on these results, it is recommended that educational institutions in Algeria continue or expand their efforts to incorporate financial literacy into curricula for young people. Additionally, support should be provided for ongoing workshops and resources aimed at reinforcing these skills. Somali youth, financial literacy, savings rates, economic stability, ethnographic study

Keywords: African Geography, Ethnography, Anthropology, Education Policy, Community Engagement, Youth Development, Economic Empowerment

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