DIGITAL LITERACY SKILLS FOR ACCESSING TRADERMONI SCHEME INFORMATION BY THE BENEFICIARIES IN NORTH EAST STATES OF NIGERIA

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Abstract
The study investigated digital literacy skills for accessing tradermoni scheme information by the beneficiaries in North East States of Nigeria. The study adopted a cross-sectional survey design. The population of the study comprised of 180,000 Tradermoni beneficiaries in the (6) states of North East Nigeria. The sample size of the study was 384 Tradermoni Scheme beneficiaries drown from the six states of the North East Nigeria. Simple random sampling technique was adopted. Questionnaire was the instrument used for data collection. The data were collected from the respondents and analysed using frequency distribution table and percentages. The findings discovered that the beneficiaries acquired their digital literacy skills through using social media regularly and societal issues and Internet. on the findings of the study, it is concluded that the, TMSB have realized the need for the acquisition of digital literacy skills which could be majorly through Participation in Digital literacy skills Training and Orientation, and encouragement to Use Social media platforms so as to enable them have easy access to TMSI in order to enhance their activities, be relevant and competitive among their counterparts in the business world. The study recommended that training should be geared towards; Communication skills, use of personal apps, Information and Visual skills, Data literacy, ICT gadgets handling, Web design, Graphics designing skills, Digital/online marketing, Copywriting, creating links, Protecting privacy (security) skills, Editing, Internet usage and Social media management skills.

Key Words: Digital Literacy Skills, Acquisition of Digital Literacy Skill, Tradermoni Scheme Information, Tradermoni Scheme Beneficiaries.

Introduction

Life-long learning systems are critical to improve availability and access of digital skills to Small and Medium Enterprises (SMSs) in all regions and cities across Nigeria. The Organisation for Economic Co-operation and Development (OECD) report on the digital transformation of SMEs highlights that the digital skills gap is one of the greatest barriers to SMEs digital adoption (D4SMEs2021). Due to size and resource constrains, many small firms are more dependent on their ecosystem and networks to access the relevant skills to transform

their business models to be digital, and accordingly be more productive, sustainable and resilient. Furthermore, SMEs have to be aware about their needs in terms of digital skills and proactive in reaching out to their ecosystem and networks to up-skill, re-skill, or externalize digital functions (D4SMEs2024). Actions are needed to help SMEs acquire digital skills within their ecosystems and close the digital skills gap. Higher education institutions, governments, large firms and technology practitioners can work together to develop practical and innovative digital learning for SMEs, proximity among these actors can facilitate collaboration. Impactful digital learning is achieved when stakeholders from private and public sectors and education institutions have the skills, capacity and resources to implement an effective lifelong learning system.

Digital literacy is the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately through digital technologies for employment, decent jobs and entrepreneurship. The ability to use, access, evaluate and communicate through digital platforms like Internet, data bases and other electronic platforms so that decision could be made based on the result of the digital contents accessed, retrieved, evaluated and communicated as well. It includes competences that are variously referred to as computer literacy, ICT literacy, information literacy and media literacy (Nancy, David, Jimmy and Gary 2018). It was these range of abilities that made the digital literate to have skills that will enable him navigate the digital technologies available.

Digital literacy skills are range of skills that enable productive use digital devices, communication networks, and productive software for effective work, processes automation and social management (Salisu et al 2022). These skills enable people to create and share digital contents, communicate, and collaborate, and solve problems. With 46% of work activities in Nigeria susceptible to automation Digital skills acquisition therefore, offers a greater advantage in job creation, traditional trade upgrade, digital enterprise development, and creation of one's own business through computer technologies. (Salisu et al 2022).

The Tradermoni Scheme Beneficiaries who are also SMEs under the guise of the Tradermoni Scheme may require necessary digital literacy skills to access the loan information available from the scheme. The possible information are; Information regarding to where they could get the loan, what it takes to win the loan, Loan Amount, Loan terms and policy, when to get the loan, where to get the loan, Interest on the loan, when to pay the loan, Punishment for loan default, how to repay the loan, how much it cost to get the loan and other relevant information which might aid them to access the loan.

Information is a key to the competitive advantage of SMEs, and it is likely to increase substantially in the future. To ensure survival in today's competitive business world, small-sized enterprises require access to accurate and relevant information both at the start-up stage and during their day-to-day operations. SMEs generally tend to be information intensive thus various interventions may be required on the part of management to ensure that the information needs and resources of the enterprises are met and well managed (Stephen 2010). However, Kirk (1999) doubts whether managers are able to exploit the wealth of information that surrounds them. Given the range of SMEs' needs, it is important to ensure that the information they require to maintain their competitive advantage is both accessible and usable. The managers of SMEs, in turn, also require different aspects of information to plan, organise, staff, administer and control activities in ways that best achieve the enterprise's objectives. In the digital economy, successful

enterprises are expected to produce high technology goods and services; hence high quality information and effective systems are necessary to achieve such ends. Information access is of great importance to SMEs, SMEs require a range of information including information on suppliers, potential customers, standards, acts relating to business ethics and practices, business directories, price lists, etc. They also need knowledge pertaining to management, commercialization, information technology, international trade, and foreign markets (Stephen, 2010).

A great emphasis is being placed in many countries on transforming the crisis into an opportunity for SME digitalization. Higher Education Institutions (HEIs) and private sector programmes play a critical role in enabling SMEs to develop and access digital skills, a prerequisite for them to build back better for a digital, inclusive and sustainable future. (OECD, 2021). Therefore, As SMEs are the backbone of our society, we need to enable their increased adoption of digital skills via supporting measures. This can be done via Participation in Training and Orientation, encouraging them to use social media platforms regularly, staying Digital Environment, using Study guide information, use Digital facilities in work place and, Being familiar materials available on digital facilities.

Objective of the Study

The Objective of the Study is specifically to:

Examine how digital literacy skills are acquired for accessing Tradermoni Scheme Information by the beneficiaries in North East States of Nigeria.

Review of Related Literature

Digital literacy means abilities one have to access the internet, find, manage and edit digital information, join in communications, and otherwise engage in online information and communication network Glisters (1997) in Abdurrahman et, al (2018). In the same year he put it as proficiency in utilizing and manipulating information in online-format and to process information from a variety of sources and formats so that one can create one's own knowledge path. These skills, that will make one to find, access, manage and communication information in an online environment from the digital technologies require tracing which brings about digital literacy.

Digital literacy skills are defined as the skills necessary to use computers, digital communication, online applications, and other digital devices. These skills are needed in many of today's jobs. Digital transformation is the process of adopting digital technology. A good number of SMEs are increasing their use of digital technology. According to Statista, spending on global digital transformation is forecast to reach $3.4 trillion by 2026 (Education and Skills, 2020). In addition to this, jobs that require a bachelor's degree and pay a living wage require applicants to have baseline digital skills. At the most basic level, improving the digital literacy will likely increase the chances of getting hired because the market has a great need for workers with strong digital skills, and in fact, half the global workforce will require reskilling by 2025 as the adoption of technology increases, according to the World Economic Forum's Future of Jobs report. (Ojeomogha 2019). Getting training for any digital skills you lack can have many benefits, including helping you access information more easily and efficiently. It can also help you communicate with others using online tools, something that's necessary in most of today's job settings.

Digital skills training is not just beneficial for tech workers, it is important for non-tech workers too. Digital skills training brings important benefits to all workers, (alphabeta,2021) regardless of whether they are in technology-related roles. A Study by (alphabeta,2021) reported that, the most common benefits include: greater efficiency in doing their jobs (indicated by 86 percent of Both tech and non-tech workers in this study report similar benefits from undergoing digital skills training tech workers and 88 percent of non tech workers); greater personal satisfaction (85 and 83 percent); improved employability (83 and 76 percent); and greater job satisfaction (82 and 76 percent). This is consistent with other studies which find that workers in non-tech roles increasingly need basic technological skills – at a minimum – in order to cope with the fast-changing nature of their jobs. Recent research by Gartner demonstrates that "the Information Technology (IT) department is no longer the only go-to place for digital talent." Gartner's study finds that 40 percent of job postings in the US (Gartner 2021) that require digital skills are for non-IT roles. (Gartner 2021) In particular, marketing and public relations, sales and business development, finance, and accounting functions together account for a total 19 percent of such job postings.

A study by the European Union also shows that digital technologies are required in all types of jobs and industries in Europe, including those not directly related to technology such as agriculture, healthcare and construction. (Ecorys and Danish Technological Institute, 2016)

A survey conducted by McKinsey & Company in 2020 titled COVID-19: Implications for business in 2020 found that globally, the COVID-19 pandemic has accelerated the digitization of business operations by four years.1 Even as the world emerges from the COVID-19 pandemic, the strong demand for technology talent will continue. In fact, a recent report by the World Economic Forum shows that advancements in artificial intelligence (AI), robotics and other emerging technologies are happening in increasingly shorter cycles, changing the nature of jobs faster than before.2 As new roles emerge and skill requirements evolve rapidly, the workforce will need to undertake digital skills training more regularly to keep up with emerging job needs. Developing an individual's level – through trial and error, Enhancing digital skills through informal communities and interest groups and Formal education through official courses and teaching.

Developing an individual's level of digital skills is the most beneficial way. Particularly, as it is based on practical everyday needs that adjusts to the pace of receiving new information. This method is effective only in the case of immense motivation, simple accessibility to equipment and documentation, and at least the minimum level of digital skills to allow the use of modern education forms, e.g., e-learning, webinars. These assumptions can create a significant gap between the young generation and seniors of the population (Štofková & Štofko, 2014). Learning in informal communities is a partial solution. Informal communities combine authority of a lecturer and a team that have common goals. Education is based on a joint solution of individual questions and subsequent observing and imitating of others in the community. The social ties of the participants and the multiple training of the acquired digital skills in the collective are positive factors for motivation. This form can be available both online and offline (Štofková et al., 2015). The last, and often not, highly effective form is formal education. It is a part of institutional education and is often criticized for slow responses to changes in the labor market and to unsystematic training. However, it is a primary resource where can an individual can learn about the need to develop digital sills and it provides the initial impetus for self-development.

Some SMEs were also able to adapt and increase their adoption of digital tools (OECD,2021). As Ms. Lim (Facebook) highlighted, consumption patterns have changed during the pandemic (for ex. increase of online purchases) and at least part of these changes are poised to last, which demands SMEs to scale-up their digital tools. Lack of skills is one of the greatest barriers to SME digital adoption. Most panellists convened that the lack of digital skills is often a result of SME resource constraints such as access to finance, lack of motivation to undertake or complete training, awareness and time constraints (OECD,2021).

Research Methodology

The research methodology adopted for this study was quantitative research methodology. The research design for this study was cross-sectional survey. The target population for this study comprised of one hundred and eighty thousand (180,000) Tradermoni scheme beneficiaries in all the six (6) states of the North East Nigeria. The sample size of the study consisted of all the six (6) states in the North East, Nigeria. As such, a purposively, sample of 64 Tradermoni scheme beneficiaries in each of the six (6) states in the North East States of Nigeria totaling three hundred and eighty-four (384) was sampled. The instrument used for data collection in this study was questionnaire. The data gathered was imputed in the Software Package for Social Science

(SPSS version 27). The justification behind the use of the software was to facilitate analysis using descriptive statistics such as frequencies, and percentages.

Result and Discussion

Out of the 384 copies of questionnaire distributed to the respondents, a total of 367 (95.6%) of them were returned duly completed and found worthy for analysis. An average benchmark of 50% response score was adopted as the minimum score for acceptance and being significant. A response score below the average benchmark of 50% is not accepted. The data collected concerning the research questions raised were analysed and discussed.

Table 1: Acquisition of Digital Literacy Skills for accessing Tradermoni Scheme Information by the Beneficiaries in the North East States

Modes Acquisition of Digital literacy skills	Tadermoni Scheme Beneficiaries Responses by State												Total Frequency and percentage	
	Adamawa JCM		Bauchi MLM		Borno MMM		Gombe GCM		Taraba JCM		Yobe GCM			
	Fq	%	Fq	%	Frq	%	Fq	%	Fq	%	Fq	%	frq	per
Through Workshops	35	9.53	20	5.44	48	13.07	22	5.99	25	6.81	13	3.54	163	44.33
Using social media platforms	52	14.16	31	8.44	5	1.36	35	9.53	27	7.35	35	9.53	180	50.37
Digital environment	34	9.26	11	2.99	7	1.91	16	4.35	22	5.99	12	3.26	102	27.76
Digital practices in work place	40	10.89	21	5.72	0	0.0	26	7.08	33	8.99	19	5.17	139	37.85
Societal issues and the Internet	44	11.98	29	7.90	7	1.91	30	8.17	31	8.44	32	8.71	173	47.17
Being familiar materials available	32	8.72	35	9.53	0	0.0	32	8.71	30	8.17	24	6.53	153	41.66
Study guide information	43	11.71	28	7.65	3	0.82	33	8.99	37	10.08	30	8.17	174	48.14
Participation in training and orientations	49	13.35	37	10.08	3	0.82	45	12.26	38	10.35	41	11.17	213	58.03

Table 1 presents the responses on the acquisition of digital literacy skills by the TMSB for accessing information about the Tradermoni Scheme. The results showed 50% minimum benchmark and above has been met on items such as; Participation in Training and Orientation, Using social media platforms 58.03% and 50.37% across the states studied. The reason for this rating could be as a result of the desire to use ICT tools in their businesses. It is therefore important that the TMSB need to be equipped with digital literacy skills as the results have shown they have strong need for learning how to use digital facilities.

On the other hand, the result of the findings from this study revealed that some items such as digital environment, study guide information, workshops, digital practices in the work place, societal issues and the Internet, being familiar materials available scored less than the 50% minimum benchmark especially on digital environment with response score of 27.76%. This could be attributed to lack of digital infrastructures around the TMSB. The implication is that, it might result to challenges in accessing TMSI and other opportunities available for TMSB. As

such, it important that the TMSB in the North East States are trained on digital literacy skills acquisition. Thus, this is an indication that the TMSB need encouragement to participate in digital learning activities such as workshops and orientations and if need be, they should be empowered with digital tools which will ease them in accessing credit and other business opportunities. This is in line with the position of Imarhiagbe, Saridaki and Mohammed (2017) who stated that the lack of training and education could be a constraint to gaining credit because financial education aids SME owners and entrepreneurs in increasing self-confidence. Similarly, Adomako, Danso and Ofori (2016) also stated that, financial literacy enhances access to finance and could foster SME growth in developing countries.

Conclusion and Recommendations

Based on the findings of the study, it is concluded that the, TMSB have realized the need for the acquisition of digital literacy skills which could be majorly through Participation in Digital literacy skills Training and Orientation, and encouragement to the use of social media platforms so as to enable them have easy access to TMSI in order to enhance their activities, be relevant and competitive among their counterparts in the business world. Arising from the findings of this study, it is recommended that: the Ministry of Humanitarian Affairs, Disaster Management and Social Development should provide means of acquisition of digital literacy skills to the TMSB through organising formal training or workshops in order to be equipped with necessary digital literacy skills to able to access the TMSI regarding the loan facilities.

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