

Isku xidhka Bulshada

Agabka Tababarka Xirfada Lacagta Telefoonka la iskugu diro

Hage loogu tala-galay in dadka lagu tababaro xirfadaha aasaasiga ah ee lacagta Telefoonka

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case.

**8**

**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

**Cutubka 8 – Lacagta Telefoonka**

# Tababar Qoto-dheer

**SOO BANDHIG TABABBARKA**

Ku soo dhawoow Tababarka Lacagta telefoonka la iskugu diro!

Waxa aan ogaanay in mararka qaarkood, ka-faa'iideystayaasha Baxnaano aysan aqoonin sida loo isticmaalo taleefanka gacanta iyo sida loo isticmaalo lacagta ku jirta taleefanadooda gacanta. Waxa aanu rabnaa in aan idinka taageerno sidii aad isticmaali lahaydeen taleefankiina gacanta una fahantaan sida ay u shaqayso lacagta taleefanka, si aad si fiican uga faa'iidaysato xaqaaga Baxnaano ee aad laguugu soo diro taleefankaaga lacag ahaan.

Cidda ugu muhiimsan ee loogu talo galay in ay hesho lacagaha Baxnaano waa haweenka caruurta leh. Tababarkana iyaga ayaa loogu talagalay, sababtoo ah Baxnaano waxay rabtaa in ay kor u qaaddo xoojinta dhaqaalaha haweenka iyo in la dhiso xirfadaha maaliyadeed ee aalada casriga ah ee haweenka. Laakiin dumarka iyo ragga cidii ka qayb-qaadanaya waa la soo dhaweynayaa. Haddii aad tahay qof da' ah, haddii aadan aqoon sida loo akhriyo xarfaha ama nambarada, waa laguu ogol yahay in aad keensato qof qoyskaaga ah oo aad ku kalsoon tahay in uu ku caawiyo inta lagu jiro tababarka.

Ujeeddadu waa in lagaa caawiyo inaad fahamto siddii aad u isticmaali lahayd lacagta telefoonka nolol maalmeedkaaga, iyo in ay kaa caawiso in aad noqoto qof aqoon badan u leh si fududna u isticmaali kara taleefanka gacanta iyo lacagta kuugu jirta telefoonkaagaba. Qof kastaa wuu ka faa'iidaysan karaa; Haddii aad hore u garanaysay sida loo isticmaalo lacagta telefoonka kuugu jirta, tababarka kaalay si aad u caawisid kuwa kale. Tani waa fursad wax lagu wada baran karo.

**MODULE 8 - MOBILE MONEY**

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| Ujeedada Tababarka   * Tababar qaatayasha waxa ay fahmi doonaan habka loo isticmaalo lacagta telefoonka la iskugu diro. * Tababar qaatayashu in ay dareemaan farxad iyo dhiirigelin ku saabsan lacagta mobilada la iskugu diro oo ay fahmaan in ay jiraan dhowr siyaabood oo la adeegsan karo si loo horumariyo noloshooda. * Tababar qaatayaashu in ay awoodaan in ay: fahmaan habka la isu diiwaangeliyo lacagta telefoonada la iskugu diro; sida lacag loogu diro saaxiib ama xubin qoyska ka mid ah iyo sida loo bixiyo biilka una fahmaan saamaynta badbaadada aasaasiga ah ee ay leedahay isticmaalka lacagta telefoonada la iskugu diraa | **Wakhtiga tababarka lagu jirayo:** 45-60 daqiiqo  45-60 |

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| **Agabka aad u baahan tahay:** | Soo bandhig lacagta telefoonada | | |
| Telfoonka gacanta |  | **sii sharaxaad**  **kooban oo ku**  **saabsan lacagta**  **telefoonada**  **la isugu diro** |
| Diagram  Description automatically generated  Sawirada lacagta telefoonada lagu diro | **U Sharax:**   * “Lacagta telefoonkaaga ku jirta waxa ay la mid tahay inaad talefankaaga boorso ku haysato. Lacagta telefoonka waxa aad ku diri kartaa oo aad lacag kaga heli kartaa dadka, kuna bixin kartaa biilasha adigoo isticmaalaya telefoonkaaga – oo aan lahayn xisaab bangi! Waxa kale oo aad samayn kartaa waxyaabo kale oo badan sida bixinta biilashaada, in aad ku kaydsato ama ku amaahato lacag.”. * “Si ka duwan lacagta caddaanka ah, inaad lacag qaadato ma ahan haddii aad rabto in aad wax iska bixiso. Tani waxay la macno tahay in ay ka badbaado badan tahay oo ay fududahay.” * “Iyada oo ku xidhan shirkada aad ka wadato talefankaaga, lacagta moobilka waxaad ku samayn kartaa waxyaabo badan sida: lacag diris iyo lacag helid qaado dadka, biil bixin.” | | |

CUTUBKA 8 – LACAGTA TELEFOONKA

**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

HORDHAC / IS-DIWAANGALIN / LACAG DIRID / BIIL BIXIN / BADBAADADA

**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

**Tababar qaatayaasha dareensii sidda ay lacagta telefoonka la isugu diraa noloshooda xidhiidh ulala leedahay**

Kala sheekayso tababar qaatayaasha sida ay lacagta telefoonada la isugu diraa ay faa’iido ugu leedahay noloshooda gaarka ah:

**Waydii:**

• “Maxaad jeclaan lahayd in aad ku isicmaasho lacagta telefoonka la isugu diro?” Tusaaleyaal bixi hadii aysan sheegi Karin.

• “What are you most interested in and excited to learn about doing with mobile money?”

Soo bandhigida Lacagta Telefoonka la isugu diro

**Ka waranka Faa’idooyinka Nolosha!**

* Uga sheekee sheekooyinkaaga ku saabsan sida lacagta telefoonku ay faa'iidooyin kuugu leedahay adiga (tababaraha), asxaabtaada iyo qoyskaba. Iyada oo ku xidhan shirkada adeega lacagta telefoonka aad ka isticmaashid, tusaalooyin ayaynu usoo qaadan karna:
* In aad lacag ugu dirtid qoyska ku nool meelo fog
* In aad ku isticmaasho lacagta telfoonka si aad wax ugaga iibsato ganacsatada suuqa maxaliga ah (taas oo aad kaga maarmayso in aad qaadato lacag caddaan ah)
* In aad si dagdag ah ugu bixiso biilasha ama qarashka dugsiga
* In aad lacag ugu dirto kana hesho dadka dalka dibadiisa jooga
* In aad alaabta kaga soo iibsato ganacsiyo kala duwan

1. Lacagta telefoonk
2. **Qr code

   Description automatically generated**Lacagta
3. Lac

**Tus sawirka “Waa maxay lacagta telefoonka la isugu diraa”**

1. Lacagta telefoonkaaga ku jirta waxa ay la mid tahay inaad talefankaaga boorso ku haysato.
2. Lacag cadaan ah ayaad u dhiibi kartaa wakiilka shirkada si uu kuugu shubo qasnada telefoonkaaga. Waxa kale oo aad lacagta cadaanka ah kala bixi kartaa isla wakiilka shirkada.
3. Waxa aad lacag ugu diri kartaa dadka kale, ku bixin kartaa biilasha, waxna ku iibsan kartaa.
4. Lambarkaaga sirta ah waa lambarka kuu gaarka ah waana halka aad ka isticmaali karto qasnadaada.

CUTUBKA 8 – LACAGTA TELEFOONKA

MODULE 8 – MOBILE MONEY

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Registration

**Explain:** “In order t



**Diwaan-galin**

**U sharax:** “Si aad u isticmaasho lacagta telfoonada laga diro waxa aad u baahan tahay in aad akoon ku leedahay shirkada telefoonada. Qof kasta oo qaangaadh ah oo wata Simkaadh waa uu isku diwaan galin karaa isticmaalka akoonka lacagta telefoonada laga diro.   
waxa ay la mid tahay sida aad akoon uga furatay si aad u isticmaasho wicitaanka iyo dirista fariimaha gaagaaban. Si aad u diwaangashato akoonka lacagta telefoonada laga diro waxa aadu baahan tahay in aad tagto xarunta wakiilka shirkada.”

**U sharax:** “Wakiilka shirkada lacagta telefoonada la isugu diraa waa muhiim. Waxa ay kaa caawinayaan in ay akoonkaaga lacag kuugu shubaan/dhigaal, sidoo kalena lacagta kaaga saaraan marka aad u baahato. Mararka qaarkood waxa aad kaga shuban kartaa ku hadalka telefoonka iyo khadka internetka lakiin waxa aad sidoo kale ka dhex isticmaali kartaa akoonkaaga lacagta telefoonka la iskugu diro. Waxa ay sidoo kale kaa caawin karaan haddii aad wax suaal ah qabtid.”

**Tus Sawirka “Diwaan-galinta Akoonka lacagta telefoonada la iskugu diro”**

* + 1. **Qr code

       Description automatically generated**Haddi aanad hore u lahayn akoon, waxa aad u baahan tahay in aad shirkada ka haysatid simkaadh, marka aad heshid Simkaadhka, wakiilka lacagta telefoonada la iskugu diro ayaa kaa caawinaya in aad isku diwaangaliso lacagaha telefoonka la isugu diro. Waxa lagaaga baahan doonaa in aad buuxiso foom aad ku qortid xogtaada gaarka ah.
    2. Magacaada sedaxan iyo number kale oo wakiil kaa noqdaa
    3. Si aad u isticmaashao adeega lacagaha telefoonka la iskugu diro waxa aad u baahan tahay in aad akoonkaaga lacag uguga so shubato wakiilka lacagaha telefoonka ee shirkada (ama meelo gaar ah – iyada oo ay ku xidhan tahay halka aad joogto). Mar kasta oo aad u baahato in aad akoonkaaga lacag ku shubato ama kala baxdo waa in aad tagtaa xarunta wakiilka shirkada.
    4. Marka aad talaabooyinka dhamaystirto waxa aad haysataa akoonka lacagaha telefoonka la iskugu diro waanad isticmaali kartaa adeega lacag isu dirida!

CUTUBKA 8 – LACAGTA TELEFOONKA

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**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

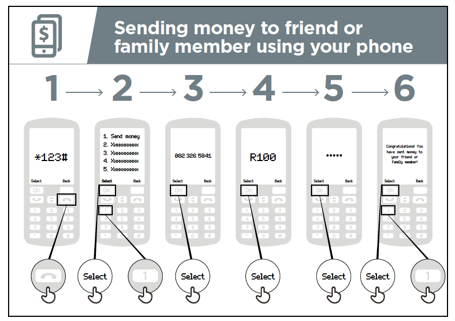
Activity: Sending a trans

Hawlqabad: Dirista ama xawilaada lacagta adiga oo isticmaalaya adeega lacagta telefoonada la isku diro

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|  | * **Tababare** Wajiga hore ee tababarka ogow inta ka-soo- qayb-gale ee uu u furan yahay adeega lacagaha telefoonada la iskugu diro, haddii ay jiraan ka soo qayb-galayaal aanuu u furnayn adeega lacag isku diridu u bilow habka isdiwaangalinta. * **U sharax:** “Hadda waxa aynu rabnaa in aynu barano sidda lacag loogu diri karo asxaabta iyo qoyska adiga oo isticmaalaya adeega lacagta telefoonka la iskugu diro!” * **Waydii:** “Haddi aad rabto in aynu si dhab ah lacag uga dirno akoontkaaga waa aynu samayn karnaa! Haddii se aysan lacag ku jirin akoontkaaga ama aanad rabin in lacag laga diro, waxa aan idin tusii doonaa sida loo diro lacagta si aad idinkuna hadhaw u isticmaali kartaan.” |

**Hagid:** Haddii tababar qaatuhu uusan rabin in uu wax lacag ah diro, waxa aad tustaa sida loo diro lacagta adiga oo aan wax lacag ah diraynin.

**Tus tababar qaatayaasha sida lacag loogu diro asxaabta iyo qoyska adiga oo isticmaalaya talaabooyinka ka muuqda sawirka**

**Tus Sawirka “Habka telefoonkaaga lacag loogaga diro asxaabta iyo qoyska”**

**U sharax:** “Hadda waxa aynu eegi doonaa sida telefoonkaaga lacag loogaga diro asxaabta iyo qoyska”:

1. Shirkada aad isticmaalaysaa waxa ay leedahay lambar gaaban oo ay ku isticmaasho adeega lacagaha telefoonka la iskaga diro. Waxa uu noqonayaa sidan oo kale \*712\* 61…….\* lacagta#. Ku qor telefoonkaaga ka dibna taabo badhanka wicitaanka.
2. Ku qor lambarkaaga SIRTA ah. Lambarkani waa kii aad doortay oo adiga kuu gaar ah. Waa si loo ilaaliyo akoonkaaga. Dooro lambar SIR ah oo aa an la malayn/qiyaasi karin! Taabo ‘Ok’.
3. Waxa kuu soo bixi doonaa fariin ku tuseysa lambarkii aad u direysey taas oo larabo in aad mar labaad hubsatid lambarka si aad u qaldin, ka dibna taabo ‘Ok’.

CUTUBKA 8 – LACAGTA TELEFOONKA

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**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

• Now type in the amount of money you want to

1. Kadib waxaa ku so dhici doontaa fariin mujineysa in aad lacag u dirtey lambarka asxaabta ama qoyska ee aad rabto in aad lacagta u dirto, kadibna wad hubsaneysaa

**U sharax:** “Haddii ay kuu soo baxdo in aad lacagtii u dirtay qof kale, shirkada aad adeegsanayo ayaa kaa caawin karta! Wac lambarka 141 adeega macaamiisha sida ugu dhakhso badan ama caawimaad ka dalbo wakiilka lacagaha telefoonada la isugu diro.”

Haggis: Xusuusnow in lambarkaaga SIRTA ahi uu adiga kuu gaar yahay. Waana mid aad u mihiima in aad ilaashato maadaama uu yahay halka aad ka galayso akoontaaga.

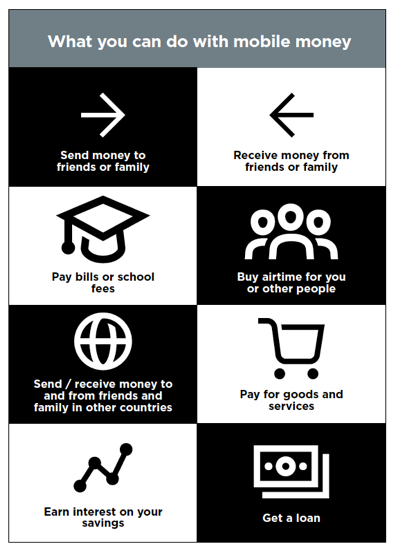
Ka digtoonow in aad cid la wadaagto lambarkan fariin ahaan, shaqsi ahaan ama internetkaba, xataa hadii ay noqoto wakiilka ama kooxda adeega macaamiisha ee shirkada!

Hawl-qabad: Bixinta biilka

**U Sharax:** “adeegisa lacagta telefoonada la iskugu diro way ka macno balaadhan tahay in aad lacag ugu dirto dadka kale! Tusaale ahaan, dadka kale ayaa lacag kuugu soo diri kara, waxa ad ku bixin kartaa biilasha, ama waxa aad ku kaydsan kartaa lacagta.”

**U Sharax:** “Wakiilka shirkada lacagta telefoonada la isugu diraa waa muhiim. Mararka qaarkood waxa aad kaga shuban kartaa ku hadalka telefoonka iyo khadka internetka lakiin waxa aad sidoo kale ka dhex isticmaali kartaa akoonkaaga lacagta telefoonka la iskugu diro. Waxa ay kaa caawiyaan in ay akoonkaaga lacag kuugu shubaan/dhigaal, sidoo kalena lacagta kaaga saaraan marka aad u baahato. Waxa ay sidoo kale kaa caawin karaan haddii aad wax su’aal ah qabtid.”

CUTUBKA 8 – LACAGTA TELEFOONKA

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**Show the “What you can do with mobil**

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**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

**Tus sawirka “Maxaad ku qabsataa lacagta telefoonka la iskugu diro”**

1. in lacag looga diro asxaabta ama qoyksa

2. in lacag ka timid asxaabta ama qoyska lagu helo

3. in lagu bixiyo biilka waxbarashada

4. in ku hadal loogu shubo telefonkaaga ama dadka kaleba

5. in lacag lagu diro/helo asxaabta ama qoyka jooga qurbaha

6. in alaab lagu iibsado

**U sharax:** “marka aad barato sida lacagta telefoonkaaga ku jirta loogu diro qof kale waxa kale oo aad baranaysa waxyaabo kale oo la xidhiidha! Tusaale ahaan, waxa ad ku bixin kartaa biilka.”

**Soo bandhig:** sida ay tababar qaatayaashu lacag ugu diri karaan asxaabtooda iyo qoyskooda iyaga oo isticmaalaya talaabooyinka ku xusan sawirka.

**A picture containing text, electronics, screenshot

Description automatically generated**  
**Tus Sawirka “ku bixi biilka adiga oo isticmaalaya lacagta telefoonkaaga”**

1. Shirkada aad isticmaalaysaa waxa ay leedahay lambar gaaban oo ay ku isticmaasho adeega lacagaha telefoonka la iskaga diro. Waxa uu noqonayaa sidan oo kale \*770#. Ku qor telefoonkaaga ka dibna taabo badhanka wicitaanka.
2. Ku qor lambarkaaga SIRTA ah. Lambarkani waa kii aad doortay oo adiga uu ku gaar ah. Waa si loo ilaaliyo akoonkaaga. Dooro lambar SIR oo aa all malayn/qiyaasi karin! Taabo ‘Ok’.
3. Waxa kuu soo bixi doonaa liis dheer oo aad kala dooranayso (tusaale. 2,3,4,5…). Waxa aad rabtaa inad biil bixiso oo ah lambar 4. Taabo 4 ka dibna taabo ‘Ok’’.

1. Waxa aad u baahan tahay in aad ogaato nooca biilka aad bixinayso ka dibna dooro oo ku qor lambarka ganacsadaha. ka dibna taabo ‘Ok’’
2. Ku qor lambarka ganacsadaha. ka dibna taabo ‘Ok’’.
3. Hadda ku qor xadiga/cadadka lacagta aad rabto in aad bixiso (tusaale, 100). ka dib taabo ‘Ok’.
4. Ugu danbayn, waxa aad taabataa 1 si aad u ‘xaqiijiso’ in aad rabto in aad lacagtan dirto. taabo ‘Ok’. Hambalyo! Waad ku guulaysatay in aad bixiso biilkaagii!

CUTUBKA 8 – LACAGTA TELEFOONKA

HORDHAC / IS-DIWAANGALIN / LACAG DIRID / BIIL BIXIN / BADBAADADA

**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

**Ask:** “Now that have paid a bill using mobil

**Waydii:** “imika waxa aad biilkii ku bixisay adiga oo isiticmaalaya lacagta telfoonka laga diro, maxay kale baad jeclaan lahayd in aad samayso?”

**Tababare:** U ogolow tabar qaatayaasha inay dul maraan qaybha kale ee adeega lacagta talefoonka si ay u ogaadaan qaybaha kale ee adeega (Tusaale. Ku hadal in lagu shubto). U sharax in qaybaha kale ay u shaqaynayaan isla sidii biilka loo baxshay oo kale ama qofka loogu diray lacagta. Haddii ay wax taageero ah uga baahdaan istimaalka qaybaha kale, ka caawi.

Badbaado

**U sharax:** “isticmaalka lacagta telfoonka ayaa ka badbaado badan in aad lacag cadaan ah qaadato, lakiin waxa aad ogaato in ay kasii muhiimsan tahay in aad adigu badqabto”

**Waydii** ka soo qayb-galayaasha tababarka in ay sawirtaan iyaga oo jooga meel fagaare ah, tusaale ahaan suuqa, waydii in ay ka doodaan waxa ay samayn lahaayeen si ay lacagtoodu goobtan ugu badbaado.

Haddii loo baahdo, usoo bandhiga su’aalahan iyo jawaabaha soo socda:

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| **Waydii** | **Jawaabta la fili karo** |
| Maxaad samayn lahayd hadii qof aanad garanaynin uu lacag kugu wareeriyo? | Waa aad iskaga fogaan ama is dhaafin. Xasuusnow in dadku aanay wada ahayn cida ay kuu sheeganayaan. |
| Maxaad samayn lahayd haddii aad fahmi waydo wax uu qof kale ku wadiinayo? | Waxa dhacay u sheeg qof aad taqaano oo aad ku kalsoon tahay kana qaado talada ay ku siinayaan |
| Maxaad samayn lahayd haddi uu qof aanad garanayn uu ku waydiisto xogtaada gaarka ah isaga oo kusoo dhex marinaya fariimaha gaagaaban ama WhatsApp)? | Xogtaada gaarka ah ha iska siin qof aanad aqoon ama aanad ku kalsoonayn maxaa yeelay waxa laga yaabaa in ay si qaldan u isticmaalaan |



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**U sharax:** “Waxaad ku ilaalin kartaa lacagtaada moobilka adiga oo u dhaqmaya sida marka aad meel   
fagaare ah iska joogto oo kale, Haddii qof uu Khadka internatka kaaga soo diro fariin oo ku weydiinaya lacag ama lambarkaaga SIRTA ah, waxaa laga yaabaa in aanay ahayn cidda ay sheegaan inay yihiin.”

**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

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| **Graphical user interface, application, icon  Description automatically generated** | **Tus sawirka “Badqabka isticmaalka telefoonka”**  **1.** **Fariin:** Haddii qof uu Khadka internatka kaaga soo diro fariin oo ku weydiinaya lacag ama lambarkaaga SIRTA ah, waxaa laga yaabaa in aanay ahayn cidda ay sheegaan inay yihiin.  **2.** **SIRTA:** Lambarkaaga ‘SIRTA’ waa lambarka adiga kuu gaarka ah! waxa loo baahan yahay in aad ilaaliso oo aad ka taxadarto in aad la wadaagto lambarkan qof kale, xataa wakiilada shirkada ama shaqaalaha daryeelka macaamiisha. Waxa fiican inaad qariso shaashaddaada telefoonkaaga oo aad farahaaga ku dabooshid marka aad gelinayso lambarka SIRTA. Hadii aad u malayso in qof kale helay lambarkaaga SIRTA, la xidhiidh wakiilka shirkada si aad u barato sida loo beddelo..  **3. Telefoonkaaga:** Haddii uu kaa lumo taleefankaagu taasi macnaheedu maaha in dadku ay lacag ka xadi karaan akoonkaaga lacagta taleefankaaga. Haddii tuugadu aany garanayn lambarkaaga SIRTA Awood uma laha in ay isticmaalaan lacagtaada. Haddii telefoonkaaga la xado, booqo wakiilka shirkada kuugu dhaw.  **4. Wakiil:** Ogsoonow in aad lacagta caddaan ah kala bixi kartid kagana shuban kartid akoonkaaga lacagta moobilka ee wakiilada shirkada oo kaliya iyo meelo gaar ah iska hubi inaad ogaato in qof ka aad kala hadlayso arimaha ku saabsan akoonkaaga lacagta moobilku uu yahay waa wakil shirkada ah  . |

**U sharax:** “Aad bay muhiim u tahay in aad xasuusnaato 'lambarkaaga SIRTA ah'. Haddii aad ilowdo, hawlwadeenka shirkada ayaa kaa caawin doona. Waydii wakiilka shirkada sida loo samaysto lambar SIR cusub laakiin Xasuusnow in aad qarsato! Haddii aad geliso lambar SIR khaldan dhowr jeer waxa laga yaabaa xisaabtaada in la xayiro. Booqo wakiilka shirkada si aad u hesho SIR cusub oo aad ku furto akoonkaaga.”

**Kala sheekayso** kasoo qaybgalayaasha macnaha talooyinkan ay ugu fadhiyaan marka ay lacagta ka isticmaalayaan telefoonka. Soo qaado tusaalayaal hore u dhacay adiga oo isticmaalaya tusaalayaal noloshaada khuseeya kuwaas oo la jaan qaadayaa ka so qayb-galayaasha tababarka



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**CUTUBKA 8 – LACAGTA TELEFOONKA LA ISKUGU DIRO**

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|  | **Tus Sawirka “5 shay oo aad u baahan tahay in aad ka ogaato Lambarkaaga”**   1. **Is-diwaangelinta adeega Hormuud** Si aad u isticmaasho **EVC** waxaad ubaahan tahay inaad xarun iska diwaangaliso si laguugu furo adeega **EVC**. Si adeegaa laguugu furo waxa lagaaga baahan yahay in aad lambar damiin ah aad la imaatid 2. **Qasnada Lacagta Telefoonkaaga:** **EVC**daada **Hormuud**-kaagu waa qasnaddaada lacageed. **EVC** daada lacag waad ka diri kartaa waa laguugu diri karaa, waxna waad ku iibsan kartaa, kharashna ku bixin kartaa adoon wax Bangi ah aan isticmaalayn. 3. **Mobile money agent:** Marka aad lacag dhiganayso ama aad la baxayso lacag waa in aad tagtaa xarun. Sida oo kale haddii ay wax cillad ah ku haysato isla goobtaas baa laguugu xallinayaa. 4. **Telefoonkaaga:** Nambarka Telefoonkaaga waa ka aad u isticmaasho si aad fariin uga dirto ama uga wacdo dadka- waa u muhiim si aad lacagta ugu dhex isticmaasho. Marka aad rabto in aad qof kale lacag u dirto waxa aad isticmaashaa nambarka taleefanka ay wataan. Sidaas si la mid ah ayey dadka kalana u isticmaalaan nambarkaaga marka ay lacag kusoo dirayaaan. 5. **Furaha Qasnadaada:** Kani waa sirta kuu gararka ah taas oo kuu suuragalinaysa inaad ilaashato akoonkaaga **EVCda**. Waxaad ubaahan tahay kaliya markaad lacagtaada isticmaalaysoo. Ilaasho cidna hala wadaagin! |



MODULE 8 – MOBILE MONEY

**Sawiro, Tusaaleyaal iyo Xaashiyaha Xogta**



### Diagram Description automatically generatedDiagram Description automatically generatedU dir lacag asxaabtaada

### iyo ehelkaagaba adoo isticmaalaya mobilkaaga

**Taabo**

1

2

Mu hubtaa inaad $1000 u wareejisid 614220321)?

1. Haa

2. Maya

**Taabo**

Fadlan Geli lacagta

Tusaale

$100

[-EVC SERVICES-]

Fadlan Geli PIN-kaaga (Enter Your PIN).

Fadlan Geli Mobile-ka

**Tusaale**

0614220321

1.Hadhaagaga

2.**lacag dirid**

3.lacag la bixid

**Taabo**

**Taabo**

**Taabo**

**\*770#**

### Diagram Description automatically generatedDiagram Description automatically generatedKu bixi biilka adiga oo

### Isticmaalaya Telefoonkaaga

**Taabo**

4

Ma hubtaa in aad $10000 u dirto ganacsade: CITY GATE STORE (422422),

1. Haa

2. Maya

Fadlan Geli lacagta

Tusaale

10000

Fadlan Geli aqoonsiga ganacsiga

Tusaale

400000

**Taabo**

**Taabo**

**Taabo**

1.Hadhaagaga

2.lacag dirid

3.lacag la bixid

4.**ku Iibso**

**\*789#**

Dooro

Dooro

**A picture containing application

Description automatically generated**

**Waa Maxay Adeega EVC?**

**Lacag waad udiri kartaa Asxaabtaada, ehelkaaga kuna bixin kartaa biilashaada waxna ku iibsan kartaa.**

**Lacagta cadaanka ah waad dhigan kartaa waanad la bixi kartaa adoo isticmaalaya adeega EVC.**

**Lambarkaaga SIRTU waa furaha khasnadaada.**

**EVC daadu waa khasanaddii lacagtaada.**

**Application, qr code

Description automatically generated**

**Si laguu diwaangaliyo adeega EVC waxaad ubaahan tahay Damiin.**

**Marka tallaabooyinkan la dhammeeyo, waxa aad bilaabi kartaa isticmaalka adeega EVC.**

**Goor gasta ood ubaahato inaad lacag la baxdo ama aad lacag dhigato tag xarunta kuugu dhaw.**

**Waxa aad ubaahan tahay Simcard si laguugu diwaangaliyo adeega EVC.**

**Diwaan-galinta adeega EVC**

**Logo, company name

Description automatically generated**

**Maxaad ku qabsan kartaa lacagta Telefoonkaaga ku jirta**

**/N**

**Ku shubo ama ugu shub qof kale ku hadal iyo internet.**

**Ku iibso adeeg ama alaab.**

**Udir ama ka hel lacag ehelkaaga ama asxaabtada dalka dibaddiisa joogta.**

**Ku bixi biilasha iyo kharashka Dugsiyada.**

**Ka hel lacag ehelkaaga iyo asxaabtaada.**

**Udir lacag ehelkaaga iyo Asxaabtaada.**

**Graphical user interface, application

Description automatically generated**

**Badbaadada adiga oo isticmaalaya Telefoonkaaga**

**wakiil**

**Telefoon**

**Lambar sireed**

**Farriin**

**Graphical user interface, application

Description automatically generated**

**5 shay oo aad ubaahan tahay inaad ka ogaato lambar kaaga**

**Furaha khasnadaada**

**Talefoonkaaga**

**Wakiilka lacagta**

**Akoonkaaga**

**EVC**

**Diwaangalin Lambar**

### Diagram Description automatically generatedTimeline Description automatically generated with medium confidence5 shay oo aad ubaahan Tahay in aad ka ogaato lambarkaaga

**Isdiiwaangalinta adeega EVC**

Si aad u isticmaasho EVC waxaad ubaahan tahay inaad xarun iska diwaangaliso si laguugu furo adeega EVC. Si adeegaa laguugu furo waxa lagaaga baahan yahay qof damiin ka noqdaa ama lambar damiin ah

Kani waa sirta kuu gararka ah taas oo kuu suuragalinaysa inaad ilaashato akoonkaaga EVC. Waxaad ubaahan tahay kaliya markaad lacagtaada isticmaalaysoo. Ilaasho cidna hala wadaagin!

**Furaha khasnadaada**

Marka aad lacag dhiganayso ama aad la baxayso lacag waa in aad tagtaa xarun. Sida oo kale haddii ay wax cillad ah ku haysato isla goobtaas baa laguugu xallinayaa.

EVC-daadu waa qasnaddaada lacageed. EVCdada lacag waad ka diri kartaa waa laguugu diri karaa, waxna waad ku iibsan kartaa, kharashna ku bixin kartaa adoon wax Bangi ah aan isticmaalayn.

**Adeega EVC**

**Wakiilka lacagta**

Nambarka Telefoonkaaga waa ka aad u isticmaasho si aad fariin uga dirto ama uga wacdo dadka- waa u muhiim si aad lacagta ugu dhex isticmaasho. Marka aad rabto in aad qof kale lacag u dirto waxa aad isticmaashaa nambarka taleefanka ay wataan. Sidaas si la mid ah ayey dadka kalana u isticmaalaan nambarkaaga marka ay lacag kusoo dirayaaan.

**Telefoonkaaga**



**SHAHAADO**

In uu/ay dhamaystay Tababarka

**XIRFADAHA AASAASIGA AH EE LACAGAHA TELEFOONADA LA ISKUGU DIRO**

Tariikhda Saxiixa



**SHAHAADO**

In uu/ay dhamaystay Tababarka

**XIRFADAHA AASAASIGA AH EE LACAGAHA TELEFOONADA LA ISKUGU DIRO**

Saxiixa