

Influencing the Quality of Social Education and Integrating Financial and Entrepreneurial Education in the National Education System of Cameroon

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1. CONTEXT OF SOCIAL, FINANCIAL AND ENTREPRENEURIAL EDUCATION IN THE CAMEROONIAN EDUCATION SYSTEM

Interpersonal skills and financial literacy are regarded as core skills needed for effectively participating in the modern-day world¹. Financial Education is defined as a process used by policy makers to improve levels of financial literacy. OECD states that “financial literacy is a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial well-being” (Atkinson and Messy, 2012). National surveys show that adolescents have amongst the lowest levels of financial literacy, which is reflected by their general inability to choose the right financial products and often a lack of interest in undertaking sound financial planning.

According to Klapper, et al. (2015), 38% of Cameroonian adults are financially literate. The FinScope Cameroon 2017 study highlights the issue of low financial literacy in Cameroon. One of the results yield that about 51% of adults indicated a need for financial education, mainly seeking information on how to save and advantages of financial products. Therefore, FinScope emphasizes the “need for a National Financial Literacy strategy and programme to address issues related to financial knowledge and encourage good financial behavior and practices”.

Cameroon has a young population with an average age of 22². According to the demographic data of the Ministry of Youth and Civic Education (MoYEC) of Cameroon, the country has more than 10 million children (42% of the population) aged 0 to 14, and about 9 million young people (37% of the population) aged 15 to 35 in 2020. MoYEC experts state, “The current fertility and mortality patterns indicate that the number of young people will increase by doubling every 28 years”. Having such a young population can become an asset to the country if young people acquire the necessary skills to thrive on the job market and in society.

The MoYEC of Cameroon describes the challenge of a large young population in terms of, and among others social integration difficulties, unemployment and underemployment, precarious health, poor access to quality education and enabling training, and lack of promotion of rights and marginalization in the management of public affairs (Youth Plan, MoYCE, 2015).

In addition, Cameroon is an ethnic and linguistic mosaic with other divergent factors such as religion, politics, corporation. The management of this diversity has often been a source of conflicts and “despite the progress made so far, the consolidation of achievements in the areas of national integration, peace, justice, social cohesion and democratization continue to be a challenge” (Ministry of Economy, Planning and Regional development of Cameroon, 2009).

Furthermore, Cameroon entered an economic crisis in 1986. The drop in overall income that followed forced the country’s government to engage in structural adjustment programs³ with assistance from the international community. These programs impacted the living conditions of Cameroonians, resulting in a large part of the population (39.9% of which 55% of women)⁴ living below the poverty line, in widespread underemployment and significant disparities with regard to access to quality social

¹OECD (2012). Financial Education in Schools.

²3rd RGPH, *Presentation of the population of Cameroon in 2010*, p. 4.

³Structural adjustment programs consist of loans provided to countries experiencing economic crises by IMF and the World Bank, under certain conditions: privatization, liberalization of trade and foreign investment, and balancing government deficit.

⁴Cameroon Vision 2035, Ministry of Economy, Planning and Regional development

services, especially to the detriment of the rural areas, youth, women and the other vulnerable⁵ segments of the population. The generated budgetary resources from these programs were mostly used in decreasing the country's foreign debt.

In order to respond to the abovementioned challenges IMF's Strategy document for Poverty Reduction in Cameroon (2003) highlights "the importance of improving the capacities of populations to generate economic activities in order to become self-sufficient, and to facilitate the integration of young and poor people in the economic circuit." This led to the creation of a Ministry of Youth and Civic Education, and series of reforms were launched in the education sector, including curriculum reforms.

The reform process of the education sector in Cameroon started with the General Forum on Education in 1995. The recommendation by this Forum was to link the education system to the domestic job market, which led to the adoption of a bill on the orientation of education in which for the first time a reference to entrepreneurial education is found: "the development of creativity, of the sense of initiative and entrepreneurship spirit".⁶ Following the outcome of the National Education Forum the Cameroonian Education sector was looking for means to improve the quality of education and had adopted for that reason the competency-based approach, which is a learner centered approach.

It is in this context of demographic, sociologic and economic challenges and search for solutions that SNAES, a prominent Secondary Education Teacher Union in Cameroon and partner of Aflatoun International started in 2010 the lobby with government officials for strengthening the quality of Social, Financial and Entrepreneurial Education (SFEE) in Cameroon. In 2015, a formal agreement between the Ministry of Secondary Education (MoSE) and Aflatoun International was signed to implement SFEE in teacher training colleges and secondary schools in Cameroon.

While, some elements of Social Education were already embedded in the national Cameroonian education curricula, Financial Education (FE) and Entrepreneurial Education (EE) were barely visible. To what extent SFEE is included in the secondary education curricula will be explained in section 3. Section 4 presents the actors involved in the process to strengthen SFEE in the national education system. The influencing factors that led to the achievements are described in section 5 by differentiating between enablers and challenges faced during the process. Section 6 concludes and suggests next steps to achieve national implementation of SFEE.

2. OBJECTIVES OF THIS CASE STUDY

2.1. RELEVANCE OF THE CASE STUDY

This case study seeks to understand the process of influencing the quality of SFEE in the Cameroonian education system. The analysis shines light on the breadth and depth of SFEE in the national education system, the different phases in strengthening the quality of SFEE, the actors involved, their role, and the influencing factors that led to the results achieved so far. In 2016, a first process assessment was conducted, of which the present case study is an updated version that goes deeper in understanding

⁵According to national terminology, vulnerability refers to the poor living conditions of an individual, group, family or community: (i) inability to meet personal basic needs or those of dependents; (ii) victim of exclusion or of a negative and/or demeaning perception; (iii) living under conditions on the fringe of laid down or recognized standards. In Cameroon, these are children in difficult condition, social misfits, people with disabilities, the seriously sick, disadvantaged segments of the population including pygmies, bororos.

⁶ Bill N°98/004 of 14 April 1998 on the orientation of education in Cameroon

on the developments since 2016. The findings of this study are meant to inform actors involved in the process, transfer the lessons learned and the next steps to achieve national implementation of SFEE in Cameroon. This case study serves also as an example for other countries in the region who are interested in introducing and/or strengthening SFEE in their national education system.

2.2. RESEARCH QUESTIONS

The questions that guide this case study are:

1. What is the context of SFEE in the Cameroonian education system?
2. What is the breadth and depth of SFEE in the Cameroonian education system?
3. What is the process used in strengthening SFEE in the Cameroonian Education System?
4. Who are the actors involved and what is their role?
5. What are the next steps in the process to implement SFEE nationally?

2.3. METHODOLOGY

This case study used desk review and semi-structured interviews to collect data for the assessment on SFEE in the national education system of Cameroon. Part of the desk review are analysis of key documents including the formal agreement between with the MoSE, the precedent process assessment from 2016, the white paper on national integration by Njengere and Shephard (2015), reports and tools produced by various stakeholders, and available literature on curriculum integration and on best practices in influencing governments.

In addition, 19 semi-structured interviews were conducted with key actors who were or are involved in influencing SFEE at any given phase in the process in Cameroon and who accepted to be part of this study. Key actors include national and regional representatives of the MoSE, the Secretary General of the national teacher union SNAES, the Programme Manager of Zenü Network, school principals, and SFEE club coordinators. An overview of those who were interviewed is presented in Annexes B and C.

Two interview guidelines were developed in preparation of conducting the interviews. One for the representatives of the MoSE, SNAES, and Zenü Network, and one for the school principals and club coordinators. The semi-structured interview method was chosen to give a certain degree of freedom to the interviewer to ask additional questions in order to get a holistic understanding of SFEE in the Cameroonian education system, the enablers and challenges, and the strategies to reach national implementation of SFEE.

2.4. DATA COLLECTION

Data collection was carried out between 14 and 24 January 2020 in two geographic locations. National government representatives and the Secretary General of SNAES were interviewed in the capital city Yaoundé, while the regional government representatives, the Programme Manager of Zenü Network, the school principals, and SFEE club coordinators were interviewed in Bafoussam, in the region West. Once the qualitative data was collected, all interviews were transcribed. Subsequently similar themes of the different interviews were grouped and data was analyzed to answer the research questions.

3. BREADTH, DEPTH AND PROCESS OF INFLUENCING THE QUALITY OF SOCIAL, FINANCIAL AND ENTREPRENEURIAL EDUCATION IN THE CAMEROONIAN EDUCATION SYSTEM

3.1. BREADTH AND DEPTH OF SOCIAL, FINANCIAL, AND ENTREPRENEURIAL EDUCATION IN THE CAMEROONIAN EDUCATION SYSTEM

What was already included in the curricular and extracurricular activities?

In the aftermath of the national independence in 1960, public authorities had made education the vehicle of the citizen's contribution to national development. This has not changed over time. It is noted in a legal document from 1998 that education is seen as a prerequisite for individual and societal development in the guidance laws of primary and secondary education.⁷

To this end, Social, Financial and Entrepreneurial Education (SFEE) is not an innovation in Cameroon. In fact, it has existed and still exists in school curricula, and in particular in the following six curricular subjects⁸:

- Introduction to Rural Development (IRD);
- Education to Social and Family Economics (ESFE);
- Family and Social Economics (FSE);
- Education to Life and Love (ELL)
- Civic Education (CE);
- Civic and Moral Education (CME)⁹.

Each of the six subjects include aspects of Social, Financial and Entrepreneurial Education. For example, *ESFE*, *FSE* and *ELL* focus on how to live together, while *CE* and *CME* focus on knowledge of patriotic values, individual rights and responsibilities and citizenship. Hence, these subjects can be perceived as Social Education. Secondly, *Family Savings* taught in *FSE*, although it is just one aspect of the program of grade 3 in comprehensive secondary schools, could be perceived as Financial Education. Thirdly, *Manual Labour*, which is an extracurricular activity meets one learning goal, which is the preservation and transformation of nature. However, its demeaning perception is in contrast to a future job prospect in the Public Service, which makes this just a useful extracurricular activity to improve school grades and therefore is likely to contribute little to the expected outcomes of Entrepreneurial Education (Obame, 2008; Ela, 1990).

In addition, some aspects of SFEE were planned as part of extracurricular activities¹⁰. In establishing a school cooperative, for instance, the State envisaged it as a platform for discussion and acquisition of *life skills*, which are not transmitted through formal curricula. The extracurricular activities aim at awakening and developing a sense of collaboration in achieving joint tasks. It is for this reason that the prerogatives of the school cooperative focus on: moral, civic and intellectual education of the student;

⁷ Laws n°98/004 of 14 April 1998 and 2001/005 of 16 April 2005

⁸ All six subjects are currently part of the national curricula of Cameroon and are provided at different levels and grades

⁹ CME is taught at all levels from basic to higher education

¹⁰ See decree No 42/L1729/MINEDUC/MJS of 25 October 1979

mutual aid and solidarity; the learning of a sense of responsibility; the development of collaborative spirit and influence of the school (Alima, 2008).

Based on the above it can be concluded that Social Education concepts are covered in numerous subjects, while Financial and Entrepreneurial Education are barely included in the national curricula of Cameroon. Therefore, Financial and Entrepreneurial Education were unlikely to contribute to the achievement of one the most important objectives set for the education system, “the development of creativity, sense of initiative and entrepreneurship spirit”¹¹.

What is new in the curricular and extra-curricular activities?

Outcomes from the Social Education subjects and minimal Financial and Entrepreneurial Education in the curricula of Cameroon were not satisfactory over the years. In a Strategic Document for Poverty Reduction of Cameroon (2003), the government described the consequences of this shortcoming as follow:

“(i) Insufficient resources to meet basic needs; (ii) the unavailability of infrastructure services or great difficulty in accessing them, mainly water, roads, electric power, and social services, notably health and education. The populations also perceive the condition of poverty as a consequence of a social dysfunction, in particular the depravity of manners, the loss of self-respect, family solidarity, prejudices and discriminatory attitudes against certain ethnic or social groups. Finally, they associate the condition of poverty with insecurity, lack of protection against abuse, lack of rights and inaccessibility to legal services.”

Like other ministries in charge of Education, the MoSE struggled in finding solutions and therefore welcomed the opportunity to sign a partnership with Aflatoun International in 2015 with the aim to “implement Social, Financial and Entrepreneurial Education in teacher training institutes and in secondary schools in Cameroon”.¹² The objectives set out in this partnership are:

1. Develop educational programs for SFEE for secondary schools and teacher training institutes
2. Design training modules for the different links in the educational chain involved in the implementation of SFEE
3. Train all actors in the pedagogical supervision chain and teachers
4. Produce the teaching tools appropriate to teaching SFEE
5. Seek the necessary funding for the implementation of SFEE

Upon signing of the partnership agreement, Aflatoun shared its standardized SFEE curricula targeting primary and secondary education students consisting of active learning sessions structured along five core elements: (1) Personal Understanding and Exploration, (2) Rights and Responsibilities, (3) Savings and Spending, (4) Planning and Budgeting, (5) Social and Financial Youth Enterprise. In addition, Aflatoun shared its training manual with the MoSE on how to train teachers on SFEE.

Curricular activities

In light of this new collaboration, and to avoid overloading the curriculum by creating a standalone SFEE subject, the MoSE decided to infuse parts of the Aflatoun curriculum in existing subjects. To do

¹¹ Bill N°98/004 of 14 April 1998

¹² Partnership agreement between MoSE and Aflatoun International signed in September 2015

so, an **integration matrix** indicating the 3 disciplines and 11 subjects in which Aflatoun's SFEE content could be infused was developed (see table 1 for an overview of the disciplines and subjects). Following Njengere and Shephard (2015), infused integration is the process of breaking down a theme into learning objectives and placing them within the existing subject that better suits them.

In Cameroon, for example, the Aflatoun theme "My community" is infused in the secondary education subjects: Civic and Moral Education, Philosophy, History and Geography, and "Budgeting" is infused in: Civic and Moral Education and Economics.

Table 1. *Disciplines and subjects in which SFEE content should be strengthened*

Discipline	Subjects
Sciences	<ol style="list-style-type: none"> 1. Mathematics 2. Physics Chemistry and Technology 3. Life and Earth Sciences
Social Sciences	<ol style="list-style-type: none"> 4. History 5. Geography 6. Civic and Moral Education 7. Economics 8. Philosophy
Languages, Art and Literature	<ol style="list-style-type: none"> 9. French 10. English 11. Modern Languages

After the integration matrix was created, teacher **pedagogical guides** were developed, one for each discipline. The guides are meant for pedagogic inspectors, teachers, both of secondary education and teacher training institutes to support them in inserting SFEE in their classes. The main objective teacher pedagogical guides is to equip teachers in the implementation of SFE education. In this perspective, it aims to:

1. Contribute to the development of skills required by teachers, to implement an active pedagogy, particularly in the field of social and financial education,
2. Revisit the methodological approaches in force within the framework of teaching-learning activities in the classroom, with a view to reinforcing certain skills and certain content among students.

The guide for each discipline includes the SFEE themes, objectives and sub-objectives per subject and per grade in which SFEE content should be inserted totally¹³, partially¹⁴ or by adjunction of content¹⁵. For each objective or competency, the guide defines the class module, the scientific/intellectual resources, and the teaching and learning activities. Some examples on how to include SFEE content in curricular activities are provided and different active learning methods are described to effectively teach SFEE (see Annex D for an example of the teacher pedagogical guides).

¹³ SFEE and subject objectives are identical

¹⁴ Part of SFEE objective is similar to subject objective

¹⁵ SFEE objective is somewhat close to the subject objective and is therefore used to enrich the latter

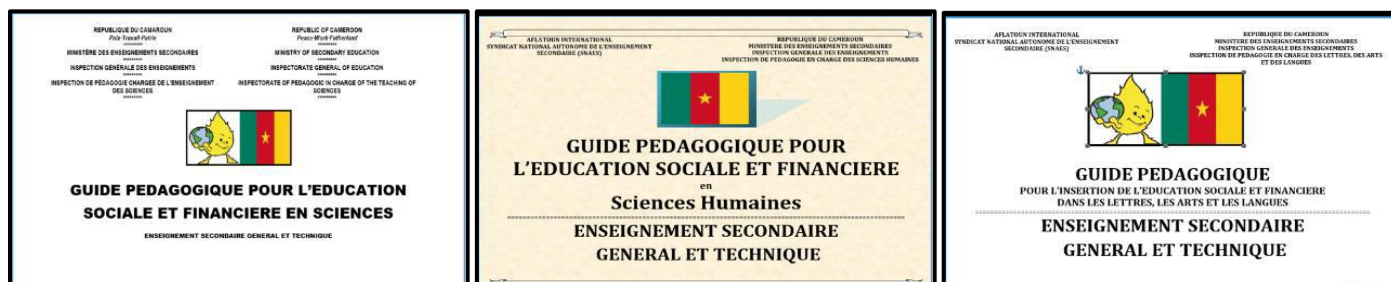


Figure 1. Teacher guides for Sciences, Social Sciences, and Language, Art and Literature

Up to 2000 copies per pedagogical guide (so 6000 in total) are printed and the guides are gradually put at the disposal of national and regional pedagogic inspectors, followed by teachers who have received training on SFEE. More than 4000 copies are circulating in the field as of February 2020.

In addition, **standalone lesson plans** consisting of 20 lesson plans and 4 active learning methods are developed for five subjects: English, French, Civic and Moral Education, Life and Earth Science, Mathematics ranging from grade 1 to 4 of Secondary Education. About 1000 copies were printed by December 2019 and are currently being distributed to teachers who received training on SFEE.

Furthermore, so far SFEE content is not included in children textbooks. However, to ensure that SFEE becomes a priority it might be helpful to include content in textbooks. It is important to know that (1) through textbooks students can be exposed to curricula content inside but also outside the classroom; (2) most teachers use students' textbooks to prepare their classes more often than pedagogical guides; (3) parents can look into and understand students' textbooks but not pedagogical guides. Therefore, SFEE content is now being integrated in textbook material for the subject French for grade 1 to 4 of Secondary Education to eventually send to publishers. In Cameroon, the law leaves the design and production of textbooks to publishers who can submit them for approval by the selection commission. Working with publishers should therefore be envisaged seriously as a strategy to implement SFEE nationally.

At the time of writing 225 teachers had been trained who are implementing SFEE in curricular activities using pedagogical guides and lesson plans in 38 schools, of which 2 are Training Teacher Institutes. Based on average enrolment data we estimate that between 38 000 and 57 000 children receive SFEE in classrooms as of February 2020. The previous assumes that the teachers have confidently learned the content, and are implementing it at the appropriate point, and children are present in school.

Extra-curricular activities

SFEE is also being implemented in extra-curricular activities through clubs. Clubs in the education system of Cameroon are organized under the Directorate of Orientation, Assistance and School Life. A non-exhaustive list of authorized clubs is issued each year by the ministry, based on which schools make their own selection depending on the available resources and the personal motivation of teachers to coordinate the clubs. Club coordinators are also classroom teachers who voluntarily engage in leading clubs, for which they do not receive any extra pay.

As a result of an increase in violence in schools and society due to the use of drugs, discrimination towards tribalism and corruption, the education authorities made one club mandatory for all schools: the Education to Citizenship and National Integration (CECIN) club. The implementation of other clubs remains optional.

Club activities are organized every Wednesday afternoon, a no class period dedicated to extracurricular activities, which students can attend voluntarily. Usually, it is up to the club coordinator and the club members to design a program for the club.

It should be noted that the SFEE material used in clubs is different from the material used in classrooms. In fact, while classroom teachers use the pedagogical guides and lesson plans to teach SFEE to students, club coordinators use the contextualized **Aflateen+ manual** for adolescents. The contextualized Aflateen+ manual is a combination of *Aflateen* and *Aflateen+* and consists of the following modules: (1) Personal Understanding and Exploration, (2) My rights and my responsibilities, (3) My body, my choices (4) Saving and Spending (5) Your enterprise (6) Examples of social and financial enterprises. The manual consists of 48 active learning sessions with a duration of one to two hours per session.

At the time of writing, 468 club coordinators had been trained and implement SFEE in extra-curricular activities using the *Aflateen+* manual in 324 schools. Based on monitoring data 17 478 children have received SFEE lessons as of February 2020. An overview of SFEE implementation in curricular and extra-curricular activities by region is presented in table 2.

Table 2. Statistics of SFEE implementation in Cameroon as of February 2020

Region	Implementation of SFEE in curricular activities (classrooms)		Implementation of SFEE in extracurricular activities (clubs)		
	Number of schools	Number of students impacted	Number of schools	Number of clubs	Number of students impacted
Adamawa	8	8000– 12000	73	73	3492
Centre	-	-	2	2	54
East	-	-	50	50	2050
Littoral	-	-	3	3	238
West	30	30000 – 45000	174	174	7134
North	-	-	66	66	4510
Total	38	38000 – 57000	324	324	17478

NB: On average, a school has an enrolment of 1000 to 1500 students counting all grades from secondary education

3.2. THE PROCESS OF STRENGTHENING SFEE IN THE CAMEROONIAN EDUCATION SYSTEM

The process of influencing the quality of SFEE in national education systems usually follows a nonlinear process. However, Njengere and Shephard (2015) did an attempt illustrating a process by defining seven elements: (1) needs assessment, (2) policy formulation, (3) curriculum development, (4) development of instructional materials, (5) capacity building of curriculum implementers, (6) piloting, and (7) national implementation. Although the presentation of these elements seems linear, they often occur in parallel or in iterations.

In Cameroon, we identified five elements in the process: (1) policy dialogue and advocacy, (2) development of instructional material, (3) capacity building of SFEE champions, (4) piloting, (5) scaled up implementation of SFEE in schools. An overview of the different phases and corresponding timelines is provided in table 3.

Comparing the description of the seven elements by Njengere and Shephard with the five phases followed in Cameroon, we assessed that elements (1) needs assessment, (2) policy formulation, (3) curriculum development, (4) development of instructional materials, (5) capacity building of curriculum implementers and (7) national implementation are partly completed. Element (6) piloting is entirely completed.

Element 1: needs assessment – was partly completed, as a focused research had not been conducted to analyze needs, concerns, contexts, and available resources. However, proposals on SFEE objectives/outcomes, integration approach and assessment have been developed and implemented in the context of various projects (e.g. the project funded by Sint Antonius Stichting Projecten in 2019).

Element 2: policy formulation – is not yet completed as it depends on high-level authoritative people within the government. While strategic governmental documents have already set the appropriate objectives needed to implement SFEE in the education system¹⁶, SFEE is not explicitly mentioned in any formal policy document. The National Forum on Education has proposed SFEE in its draft documents as a new competency to be taught in schools¹⁷, which seems promising as the mandate of the National Forum on Education is to reshape the education system for the next 25-50 years. If SFEE would be formally adopted by this forum, it will become a formal education policy.

Element 3: curriculum development – in Cameroon the learning objectives/outcomes and competency indicators have been developed, and the host disciplines and subjects in which to place the SFEE learning objectives and competency indicators have been identified. However, the results of the previous are not included in the Cameroonian curricula reforms as these were already in an advanced stage when the agreement between the MoSE and Aflatoun International was signed and the integration matrix was developed.

Element 4: development of instructional materials – pedagogical guides for inspectors and teachers and lesson plans for teachers are developed. Children's textbook material is being developed.

¹⁶ Strategy document for Poverty Reduction, Republic of Cameroon (2003); Government of Cameroon – Growth and Employment Strategy Paper (GESP) – 2010/2020

¹⁷ National Education Forum, Review, analysis and proposals for solutions pertaining to concerns raised by members of the educational community, February 2018, book IV and V, special issues to sub-systems

However, in-class evaluation criteria and national assessment material have not been developed so far.

Element 5: capacity building of curriculum implementers – as of February 2020, 7 National inspectors, 78 regional inspectors, 33 extra-curricular officials, 225 teachers, and 468 club coordinators have been trained on SFEE. To achieve national implementation, more pedagogic inspectors of all regions except West should be trained, who in turn will need to train teachers.

Element 6: piloting – several pilot implementations have been completed in 2010, 2015 and 2019, with an impact evaluation conducted by an independent research institute in the last pilot.

Element 7: national implementation – is an ongoing process that is highly demanding in terms of human, material and financial resources. Financial resources seem to be the main obstacle in implementing SFEE at a national level. The main cost drivers are training of regional pedagogic inspectors and printing of instructional material.

Table 3. *Phases in integrating and influencing the quality of SFEE in the Cameroonian national education system*

Phase	Result	Timeline
Phase 1: Policy dialogue and advocacy		
1. First sharing with ministry: Meeting in Ethiopia during a CYFI Africa regional event co-organized with Aflatoun International	- Beginning of formal discussions with MoSE - Orientation workshops organized in Yaoundé	2014 Jan 2015
2. Meeting and discussion with Ministry officials including the Secretary of State then the Minister of Secondary Education	- Signed partnership agreement between MoSE and Aflatoun International on strengthening SFEE in the secondary education system	Sept 2015
3. Cameroon MoSE attends Aflatoun International Meeting in The Hague and speaks on a panel. Back in Cameroon he reports to the Prime Minister	- Instruction by PM to establish Aflatoun clubs in all secondary education schools	2016
Phase 2: Development of instructional material		
1. Integration matrix indicating in which disciplines and subjects SFEE contents could be strengthened	- 3 disciplines and 11 subjects were identified (see table 1) - 3 pedagogical guides developed, 1 per	16-17 Feb 2016 10-11 Dec 2018 ¹⁸

¹⁸ In 2017, already established clubs were implementing SFEE. No new activities were started in 2017 due to missing financial resources

Phase	Result	Timeline
2. Pedagogical guides to support education inspectors in their training of teachers and teachers in integrating SFEE in their classes 3. A document for savings in clubs 4. Lesson plans to support teachers in preparing their classes	discipline - A savings booklet produced for clubs - A document with 20 lesson plans	2018 Dec 2019
Phase 3: Capacity building of SFEE champions (7 National inspectors, 78 regional inspectors, 33 extra-curricular officials, 225 teachers, 468 club coordinators)		
1. Training of the first batch of club coordinators in Dschang, West region	- 18 clubs coordinators trained	24-25 Nov 2015
2. Training of teachers in Yaoundé	- 48 teachers trained in Yaoundé	8-17 April 2015
3. Training session for regional administrative staff in charge of extracurricular activities	- 33 regional extracurricular administrative staff trained	13-15 Feb 2018 24-28 Jan 2019
4. First Training of national and regional pedagogic inspectors of Science, Social Science and LAL on the use of the Pedagogic guides in Yaoundé	- 7 national inspectors, 30 regional inspectors from regions West, Centre, North and Adamawa trained	14 Jan-6 Feb 2019
5. Training of club coordinators to scale up SFE implementation in clubs in the region West	- 250 club coordinators trained	
6. Training of teachers to integrate SFEE in classroom activities	-149 teachers trained in Bafoussam and 28 teachers trained in Tignere and Adamawa	9-14 Sept 2019
7. Training of club coordinators in the Adamawa and North regions	- 150 coordinators trained in Tibati, Ngaoundéré and Garoua	17-26 Oct 2019
8. Training of club coordinators in the region East	- 50 clubs coordinators trained	11-13 Dec 2019

Phase	Result	Timeline
9. Training of regional inspectors on evaluating teachers on SFEE	- 48 regional inspectors trained	20-21 Jan 2020
Phase 4: Piloting of SFE in schools		
1. Implementation of SFEE in clubs	- 6 primary schools in Lagdo, 10000 children reached	2010
	- 18 secondary schools in the regions West, North West, Centre and Littoral	2015
2. Implementation of SFEE in classrooms and clubs	- 38 secondary schools in regions Adamawa and West	2019
3. Evidence generation on the impact of SFEE on participants	- Impact assessment carried out by independent research company Technopolis Group	Feb 2019-Jan 2020
Phase 5: Scaled up implementation of SFEE in schools		
1. Ongoing implementation in clubs	- 6 regions out of 10 are implementing SFEE in clubs	2019
2. Implementation in classrooms depends now on the training of regional pedagogic inspectors	- Before Covid-19 this condition was already fulfilled in region West	

4. ACTORS INVOLVED

Actors who play or have played a role in influencing the quality of SFEE in the national education system of Cameroon include the Ministry of Secondary Education (MoSE), the NGOs Syndicat National Autonome de l'Enseignement Secondaire (SNAES), Peace Corps, Zenü Network, Aflatoun International, and the donors Crédit du Sahel and Sint Antonius Stichting Projecten. The following sections provide an introduction of each actor followed by a brief description of their role in the process.

4.1. MINISTRY OF SECONDARY EDUCATION (MOSE)

In Cameroon, the management of Education is shared between four main ministries¹⁹ depending on the level or the type of education. Secondary education is under the responsibility of the Ministry of Secondary Education. Secondary Education comprises comprehensive secondary education, technical secondary education and teacher training education.

Various directorates are involved in influencing the quality of SFEE in Cameroon. The Directorate of Teacher Training Education, which is in charge of teacher training education and the management of teacher training institutes and the Directorate of Cooperation that is in charge of the public and private partnerships within the ministry were among the first to enter in discussions with SNAES acting on behalf of Aflatoun International. Then two new actors of the MoSE got involved: General Inspectorate of Education²⁰, which is in charge of curricula design, in-service training of teachers, pedagogic inspections and the Directorate of Orientation, Assistance and School Life that is in charge of extracurricular activities. Then the Secretary of State in charge of Teacher training involved personally in discussions too.

Local education authorities representing the Ministry of Basic Education facilitated the launch of the first SFEE pilot in Lagdo in the region North of Cameroon by permitting teachers to take part in the first SFEE training of primary school teachers in the country.

The education authorities also co-organized national events on SFEE with Aflatoun, for which the MoSE facilitated the attendance of participants by issuing invitations, providing the workshop hall and personnel for reporting. The Secretary of State even presided over one of the workshops. In addition to this, high-ranking ministry officials attended Aflatoun's regional and international events. The Director of teacher training attended the CYFI-Aflatoun meeting in Addis-Ababa in 2014, and the Minister of Secondary Education was on a panel discussion during the fifth Aflatoun international conference.

With the mediation and support of SNAES, the MoSE of Cameroon signed an agreement with Aflatoun International in 2015 to work towards integrating SFEE in the national secondary education system. In addition, the Prime Ministry's Office issued an instruction to establish Aflatoun Clubs in all secondary schools in Cameroon.

The MoSE has also provided technical expertise during the workshops on integration of SFEE in the national secondary education system. National pedagogic inspectors developed the integration matrix

¹⁹ Ministry of Basic Education, Ministry of Secondary Education, Ministry of Higher Education and Ministry of Employment and Vocational Training.

²⁰ See in Annex A for the organigram of the MoSE

indicating in which disciplines and subjects SFEE content should be integrated. Furthermore, a committee of national inspectors was created to develop the pedagogical guides for regional inspectors and teachers.

As of February 2020, 7 national pedagogic inspectors, 78 regional pedagogic inspectors, and 33 extra-curricular officials participated in trainings on how to train and evaluate teachers and club-coordinators on their use of SFEE in curricular and extra-curricular activities of secondary education.

4.2. SYNDICAT NATIONAL AUTONOME DE L'ENSEIGNEMENT SECONDAIRE (SNAES)

SNAES – the National Autonomous Union of Secondary School Teachers was founded in 1991. SNAES represents secondary education teachers and aim to improve the education staff conditions and contribute to the improvement of the quality of education. SNAES is a member of the Federation of Education and Research Unions (FESER), affiliated to Education International.

SNAES and Aflatoun International established their partnership in 2010 after which SNAES started with SFEE advocacy activities in Cameroon. SNAES supported the implementation of the first SFEE pilot in the region North of Cameroon and provided all the necessary orientations and training to implement the program.

Moreover, SNAES is the lead organization in liaising with the Ministry of Education in Cameroon and invited on behalf of Aflatoun International government officials to the regional, national and international meetings of Aflatoun. In addition, SNAES initiated and facilitated a partnership agreement between the MoSE and Aflatoun International. SNAES also organized workshops on how to integrate SFEE in the secondary education system of Cameroon, which resulted in the production of the integration matrix.

In terms of instructional material, SNAES edited the pedagogical guides and developed the lesson plans and distributed them to regional pedagogic inspectors and teachers who were trained on SFEE. In addition, the SG of SNAES together with a team of selected teachers, developed content for French textbooks to be shared with publishers. It should be noted that the previous is a personal activity, beyond the activities of SNAES. It took the team three and a half years to achieve the work.

Finally, SNAES is the organization that has been delivering all the in-country SFEE trainings resulting in 7 national pedagogic inspectors, 78 regional pedagogic inspectors, 33 extra-curricular officials, 225 teachers, 468 club coordinators trained as of February 2020.

4.3. PEACE CORPS

The Peace Corps is a volunteer program established by the government of the United States in 1961. Its official mission is to provide social and economic development abroad through technical assistance, while promoting mutual understanding between Americans and populations served. When US volunteers are recruited they are posted in the country in which they are going to serve, and receive training before they enter the communities. Peace Corps volunteers define projects in agriculture, community economic development, education, environment, health, and youth development. These are community-driven Peace Corps Partnership Program (PCPP) projects, and are supported by the Peace Corps country fund.

In 2010, a US Peace Corps volunteer initiated the implementation of a SFEE program in the community of Lagdo in the region North of Cameroon. The resources provided by the PCPP fund were modest; therefore the Peace Corps volunteer collaborated with Crédit du Sahel, a microfinance institution operating in the region (see section 4.4.).

The Peace Corps volunteer contacted Aflatoun International and was connected to SNAES. He made all the administrative and logistic arrangements and the first training workshop was organized in Lagdo from 15 to 17 September 2010. The Peace Corps volunteer managed the project for a duration of two years after which he stopped playing a role in the process. At the end of his two years about 10 000 children received SFEE in Lagdo.

4.4. CREDIT DU SAHEL

Crédit du Sahel is a Microfinance institution created in February 1997. The main purpose of Crédit du Sahel is to provide financial and technical support for the development of disadvantaged groups. Its primary objective is to alleviate poverty and improve the living conditions of vulnerable populations by supporting their income-generating micro-projects.

The implementation of SFEE in primary schools in 2010 in Lagdo (region North) led by a Peace Corps volunteer was in line with the main objective of Crédit du Sahel, which likely convinced Credit du Sahel to contribute to this first pilot project.

Besides financial support, Crédit du Sahel also provided technical expertise for specific sessions on savings during the training workshop. These first efforts in 2010 could have been the beginning of a long lasting partnership with Crédit du Sahel. However, the partnership did not last as the program stopped in the region North and moved to the regions South of the country. To attract new funds to support the implementation of SFEE in Cameroon it is worth to explore whether Crédit du Sahel would be interested in supporting the initiative again, now across the entire country instead of one region.

4.5. SINT ANTONIUS STICHTING PROJECTEN

Sint Antonius Stichting Projecten is a donor organization based in the Netherlands that supports organizations working in education, health care and housing for people living in poverty in Sub Saharan Africa.

In 2019, Sint Antonius financially supported Aflatoun International and its local partners through a one-year SFEE program for adolescents in public schools in Cameroon. Through the project, 17 478 children were reached in 360 schools.

4.6. ZENU NETWORK

Zenü Network is a network NGO comprising of 24 civil society organizations engaged in the social transformation and well-being of Cameroonian citizens.

Zenü Network was brought into the process with the purpose to support SNAES in the implementation of SFEE in secondary public schools in Cameroon. The Zenü Network has a strong history of collaboration with the education authorities through many initiatives focusing on civism, participation and fight against corruption. It does so by setting up clubs within public schools and offering an

implementation and monitoring approach that relies on their members who are themselves teachers within the same schools.

Zenü Network delivered SFEE in 168 schools through their already established network of Education to Citizenship and National Integration (CECIN) clubs²¹ by combining SFEE content with the CECIN content on civism and anti-corruption. Zenü Network implemented SFEE in the pilot region West. The CECIN clubs in which Zenü Network implemented SFEE were also part of a rigorous impact evaluation conducted by the independent research company Technopolis Group in 2019. Zenü Network facilitated the research by guaranteeing data collectors access to the schools.

4.7. AFLATOUN INTERNATIONAL

Aflatoun International is a non-governmental organisation based in the Netherlands offering Social and Financial Education to children and young people worldwide. Through a strong network of 300+ partners and 38 governments, the organisation reaches 8.6 million children and young people each year in more than 100 countries. Aflatoun's programmes follow an active-learning, participant-centered methodology, which combines Social and Financial education to transform the lives of their participants, educators, civil society organisations and other NGOs.

To Aflatoun International, it is crucial that adolescents understand money, resources and the markets that increasingly affect them, as they become consumers, workers and active citizens. This greatly improves their prospects for the future, as it prepares young people for a complex and turbulent job market.

Aflatoun has been active in Cameroon since 2010 through its local partner SNAES. Aflatoun provides technical assistance through its active learning SFEE training manual and curriculum. Since some of the SFEE concepts were already included in the national curricula of Cameroon, Aflatoun's primary function is not limited to introducing new concepts, but also focuses on improving the quality of national teaching and learning materials.

Aflatoun's second function is one of promoting the issue and galvanizing multiple stakeholders to take action. Together with SNAES, Aflatoun has organized national meetings and workshops that were facilitated and attended by education authorities from the MoSE of Cameroon.

Furthermore, Aflatoun has financially supported training of inspectors, teachers and club coordinators on SFEE and the development of instructional material i.e. the pedagogical guides and the lesson plans by using the funds from various projects, with the Sint Antonius Stichting Projecten as the main contributor. Using these same funds, Aflatoun has taken the lead in generating empirical evidence by contracting an independent research company, Technopolis Group, to assess the impact of SFEE on adolescents in the pilot region West of Cameroon in 2019.

²¹ CECIN clubs are the only mandatory club that schools need to establish and report on to the MoSE, while other clubs are voluntary

5. INFLUENCING FACTORS

Factors that influence the process of improving the quality of SFEE in the Cameroonian education system are divided into enablers and challenges (see table 4).

Table 4. *Enablers and challenges in the process of influencing SFEE in the Cameroonian education system*

Enablers	Challenges
<ol style="list-style-type: none"> 1. Influencing government authorities resulting in a signed partnership agreement and instruction from the Prime Minister 2. Influence and expertise of a strong national power in the Cameroonian education system 3. A high quality SFEE programme with clear learning objectives, outcomes and active learning methods 4. Strong involvement of MoSE in the integration process 5. National and regional inspectors gained essential SFEE skills and became champions of change 6. Learning from pilot implementation 7. Generation of rigorous evidence on the effectiveness of SFEE in Cameroon 	<ol style="list-style-type: none"> 1. Window of opportunity at the primary education level 2. Integration timing 3. Convincing enough authoritative figures to be supportive of change 4. Large scale funding

5.1. ENABLERS

We have identified seven key enablers that have facilitated the process of quality improvement of SFEE in the national education system of Cameroon. Each enabler is described in detail below.

1. Influencing government authorities resulting in a signed partnership agreement and instruction from the Prime Minister

In the phase of advocacy and policy dialogue SNAES took the lead in reaching out to contacts within the MoSE. The first contact was made with the Directorate of Cooperation. The person in charge of the follow-up in this directorate was appointed later on as Director of the Directorate of Orientation, Assistance and School life. Contact was also made with the Directorate of Teacher Training. These first efforts led to the participation of the Director of Teacher Training in the CYFI Africa regional meeting in Addis Ababa co-organized by Aflatoun International in 2014. According to the previous process assessment from 2016, the quality of the meeting in Addis Ababa, the richness of success stories shared by attendees from other countries, and especially the competence of trainers and presenters contributed to a successful first introduction to Aflatoun's SFEE programs.

A successful first orientation meeting in Addis Ababa attended by the MoSE led to the beginning of formal discussions with the Directorate of Teacher Training. Subsequently, SNAES organized an orientation workshop on SFEE in Yaoundé, which took place in January 2015 and was attended by some

directors and national pedagogic inspectors within the MoSE. Following the orientation workshop on SFEE, meetings and discussions with ministry officials including the Secretary of State and the Minister of Secondary Education took place. With significant support from SNAES, a partnership agreement between the MoSE and Aflatoun International outlaying the objectives was signed in September 2015.

A curriculum design workshop co-organized by SNAES and MoSE in February 2016 resulted in the development of an integration matrix indicating the 3 disciplines and 11 subjects in which SFEE contents should be integrated (see section 3.1).

In 2016, the Minister of Secondary Education participated in a panel discussion at Aflatoun's International Conference in The Hague. The Minister was accompanied by the General Coordinating Inspector in charge of teacher training who became the president of the follow-up committee of the partnership agreement. Back in Cameroon, the Minister reported to the Prime Minister (PM), which resulted in an instruction by the PM to establish SFEE clubs in all secondary education schools.

Hence, it can be concluded that the first discussions with decision-making power government officials, attendance of the Minister of Secondary Education to Aflatoun's international event, and the workshops on SFEE orientation and curriculum design attended by ministry officials led to a partnership agreement with the MoSE and an order from the PM to implement SFEE through clubs (extracurricular activities) in all secondary schools of Cameroon.

Within the government, it is known that staff transfers are frequent and can risk continuity of work. The formal agreement between the MoSE and Aflatoun International acts as a safeguard, while also clarifying the objectives and the roles and responsibilities of each party. Hence, the formal agreement and the order of the PM protects the project in the event that the Prime Minister or Minister of Secondary Education is transferred and the successor has different priorities (Gogo, 2017).

2. Involvement of a powerful teacher union

The advantages of working with a teacher trade union include a widespread membership, authoritative power, and expertise. Since those who work for SNAES are all teachers from background, they easily identified the key departments to involve within the ministry, and therefore knew immediately which key actors to contact. Hence, the lobby for SFEE was well-directed at government officials with decision making power. Indeed, SNAES succeeded in convincing the Secretary of State who became a strong advocate for SFEE who eventually opened doors within the MoSE, leading to the facilitation of organizing events, the invitation of inspectors and teachers, and finally the signing of a partnership agreement between the MoSE and Aflatoun International.

SNAES also has the right expertise that enables them to understand the integration concept, process, and design of tools such as the integration matrix, pedagogical guides, lesson plans and content for children's textbook. In addition, SNAES' approach in working with the ministry, using its knowledge of the administration system to navigate systematically through the different administrative levels is emphasised by interviewees as being effective. A pedagogic inspector described this as follow: "I think that the procedure used, to reach the students through the pedagogic inspectors, the teachers, I think it is good."

However, we have noticed that working with a teacher trade union, as key partner does not resonate well with all stakeholders. According to a regional administrator “There was reluctance from certain school principals because they did not understand where they (SNAES) were going to and the name SNAES as soon as they saw the name of a union, they also had apprehensions.” The previous process assessment conducted in 2016 concluded, “The future of the integration of Aflatoun curricula in Cameroon is threatened by the major presence of unionized teachers. For now, as it has been shown, SNAES and its members are the main promoters. Faced with the mistrust of the government and many careerist school principals, it is important to diversify partnerships so as to reduce the influence of SNAES” (Bomba, 2016).

Yet, based on interviews we learned that national administrators view the role of SNAES in the integration process more positively. A national pedagogic inspector said: “SNAES has always been the interface between our hierarchy that is to say the Ministry and us the technicians because we have the Minister, the inspectors general who define a legal framework for all the activities that are carried out, and we are the technical operators in the field. So, SNAES was always the interface between the chiefs and us during this process; that’s what I saw in a concrete way”.

On the same issue, the MoSE regional delegate of the region West expressed his trust in the teacher trade union by saying: “SNAES is the critical conscience of the Cameroonian education system, that is to say that it is a critical partner. When it is good, SNAES helps us to understand that it is good; when it is not good, SNAES tells us that it is not good. So, we are working in partnership with SNAES. SNAES keeps us awake. We have a lot of interest in their action. It allows us to ensure good management in the schools; it helps us to see how we should manage the Parents Teachers Association (PTA) funds in the schools, they give us directives on the fight against corruption, good management, etc., and the examination process. So SNAES is a partner, it is a critical conscience.”

Hence, we conclude that working with a teacher trade union as key local partner in influencing the quality of SFEE in national education systems can have major advantages, while it can also lead to mistrust from certain stakeholders. It is therefore key for a trade union who takes part in the process to communicate their objectives clearly and avoid mixing up trade union activities with SFEE related activities, something in which SNAES has been successful according to most stakeholders.

3. High quality SFEE teaching and learning materials

The SFEE orientation workshops convinced education authorities in Cameroon of the high quality of Aflatoun’s SFEE teaching and learning materials, as it is goal-driven and aligned with the SDGs.²² The strategic document of Cameroon clearly states that “General and sector objectives of Cameroon’s long-term vision are built based on the characteristics of emerging countries and international commitments made by Cameroon (MDGs, NEPAD, etc.)”²³. The principle of contextualization embedded in the Aflatoun philosophy makes the teaching and learning materials flexible enough to address local concerns while remaining open to the world. The previous is exactly one of the objectives

²² www.aflatoun.org: “The concept of Social & Financial Education is a powerful tool, which has the potential to help countries fulfill the Sustainable Development Goals.”

²³ Cameroun Vision 2035, Ministry of Economy, Planning and Regional Development

of education in Cameroon: “The training of citizen rooted in their culture but open to the world and mindful of general interest and common wealth”²⁴.

Aflatoun’s SFEE teaching and learning materials appears also to be more concrete and holistic in its approach to implementing SFEE according to education experts in Cameroon. A national pedagogic inspector for French said, “With Aflatoun you have more specific examples” compared to the SFEE elements that were already included in the national curriculum of secondary education. Aflatoun appears also more concrete because it puts a lot of emphasis on extra-curricular activities through clubs.

For extra-curricular activities, it is usually up to the club coordinator and the club members to design an attractive program for the club. With Aflatoun the club activities are already structured, with support documents and material, and trained coordinators. This can explain to a certain extent the success of SFEE clubs when they were introduced in schools. A club coordinator reports on his students’ evaluation of club activities: “If you read the student reports on clubs, you will see. That the students identify what they have learned in terms of knowledge and skills. When they say that the themes are enriching, that at the club they learn, that the club enables them to adopt the behavior of a good citizen, and make friends. That in the club they learn to assert themselves, to be understanding, to show solidarity, to be tolerant, not to abandon friends in difficulty, to fight against drug addiction and violence, to dialogue with students coming from rural areas... this marks some satisfaction that they derive from club activities. If students can express this and practice it, the club has achieved much of its goals.”

For the General Inspector in charge of teacher training institutes, Aflatoun’s SFEE is more comprehensive: “Aflatoun’s social education brings adds value to what was already included in our education system, as it is more inclusive. It does not only take into account this small component of HIV/AIDS that was included in the education system before, but it brings the child to responsibility. Responsibility towards money, responsibility towards himself, responsibility towards others. All these skills which will accompany him throughout his life, is very important to us.”

Another aspect in which Aflatoun influences the quality of SFEE is its active learning methodologies. We mentioned in section 3 that curriculum reforms in Cameroon resulted in the adoption of the Competency-Based Approach (CBA). CBA is a learner-centered approach. Although CBA was new to most teachers who were trained in the traditional teaching approach, no systematic in-service training was organized after the adoption of CBA in Cameroon.

The Aflatoun training sessions that emphasize the active learning methods and tools became therefore even more popular among inspectors and teachers. A regional pedagogic inspector for Mathematics explains this: “The methods, besides the concept of social and financial training, dynamic approach to developing the lesson actually changed. Not that it is completely new, but it is expanded and of course, few things added to national concept of CBA. Application of making the classes lively, getting students attention, because with the CBA, the concentration was so much on lesson introduction and captivating students to know how to use what they are learning. But now with Aflatoun the dynamic methods of making the students active and being part of lesson, contribute in animating and getting attention. That is something that complements the CBA and adds so much to it.”

²⁴ Bill N°98/004 of 14 April 1998

4. Strong involvement of MoSE in the integration process

The MoSE has been providing extensive technical expertise in the integration process. Following the signing of the partnership agreement between MoSE and Aflatoun International in 2015, SNAES co-organised with the MoSE a workshop that consisted of a mapping exercise of all the national curricula of secondary education and those of Aflatoun to decide which of the Aflatoun activities would fit and contribute to the national curriculum objectives. The integration matrix indicating the three disciplines and subjects in which SFEE content could be integrated resulted from this workshop and was produced by national pedagogic inspectors. Subsequently, a committee of national pedagogic inspectors developed three pedagogical guides for the selected disciplines: Sciences, Social Sciences, and Language, Art and Literature. The guides explain the concepts of SFEE in detail, show how the SFEE objectives support the national curricula objectives, and explain the different active learning methods to teach SFEE in classrooms.

The strong involvement of the MoSE in the integration process has proven to be an important enabler in improving the quality of SFEE in the Cameroonian education system, as it increases ownership by the government.

5. National and regional inspectors gained essential SFEE skills and became champions for change

Increasingly more pedagogic inspectors are participating in the SFEE trainings. National inspectors participated in the training of regional inspectors (24-28 Jan 2019). Regional inspectors were the main trainers in the training of teachers on the implementation of SFEE in classrooms (9-14 Sept 2019). When national inspectors go to the field for in-service training, those who have already been trained on SFEE are adding elements to their agenda.

A national pedagogic inspector said in the interview: "We trained all three-quarters, because when we were there, it was all the inspectors that we had brought together. I found myself for example (in the training) with the inspectors of CS LV 2 in Bafoussam. Instead of being 20 (the total number of these type of inspectors), we were with 50 inspectors. That means that there were inspectors from other disciplines who attended too. All the national inspectors who went to their regions gathered everyone to talk about Aflatoun before doing their training. "

Ideally, the professional development model leads to the adoption of SFEE training by inspectors: SNAES trains national pedagogic inspectors, who in turn train regional pedagogic inspectors, who then train teachers. However, for this to materialize pedagogic inspectors who were interviewed emphasized that all inspectors, national and regional of the three disciplines, should be trained on SFEE. In addition, for SFEE to become a priority for pedagogic inspectors SFEE should become a formal education policy.

6. Learning from pilot implementation

The pilot implementation in the region West allowed regional pedagogic inspectors to observe that while active-learning methods were appropriately used in classes and highly appreciated by trained teachers, SFEE contents were often not inserted in lesson plans. The reason for this was not a lack of motivation of teachers, but rather a lack of knowledge and skill on how to insert SFEE content in their

classes. The pedagogical guides, however useful in listing the SFEE themes, objectives and sub-objectives per subject and grade, were not sufficient for teachers to deliver SFEE content in their classes. For SFEE to be implemented and taught effectively, it was therefore important to support teachers with lesson plans with SFEE content. In collaboration with education inspectors, SNAES engaged in the development and production of a document consisting of 20 lesson plans and 4 active learning methods, which are being distributed and used by teachers. Unfortunately, due to Covid-19, schools closed down when this process was just beginning, and therefore we do not have any feedback on the use of the lesson plans at the time of writing.

In clubs, where SFEE is also implemented, one of the club coordinators gave as feedback that while she received training on SFEE, it took her a lot of time to prepare the lessons. According to her, the contextualized *Aflateen+* manual is helpful, but because the lessons are new to her and require new teaching methods, she spends about 4 hours per week extra to master the lessons before she delivers them to club members. It is also worth noting that the *Aflateen+* content was added to the CECIN program, and while it was an opportunity to make use of existing clubs, the workload for club coordinators increased, as they now had to deliver both CECIN and *Aflateen+* sessions. We therefore suggest that the MoSE, Zenu Network and Aflatoun International discuss a more integrated approach of *Aflateen+* and CECIN lessons to avoid a too large burden on club coordinators.

7. Generation of rigorous evidence on the effectiveness of SFEE in Cameroon

The generation of rigorous evidence on the effectiveness of SFEE in Cameroon informs program implementers on the learning achievement of students and where they should focus on to improve the learning outcomes. In addition, a rigorous study on the impact of SFEE on student outcomes also serves as an advocacy tool, and can place SFEE higher on the education agenda.

With the funds from Stichting Sint Antonius Projecten, Aflatoun International contracted an independent research institute, Technopolis Group, to conduct an impact assessment in the pilot region West in 2019. The research study include 1757 students with 488 from intervention schools (with SFEE) and 1269 from control schools (without SFEE). Based on the collected survey data Technopolis Group concluded that students who received the SFEE programme in an extracurricular club significantly improved/increased in terms of the following social, financial and entrepreneurial outcome indicators, compared to students who did not receive the SFEE programme²⁵:

Social outcome indicators with significant differences:

- Critical thinking about gender roles
- Knowledge of human rights and responsibilities
- Gender and sexual-based violence

Financial outcome indicators with significant differences:

- Savings behaviour
- Spending behaviour
- Financial knowledge

Entrepreneurial outcome indicators with significant differences:

²⁵ See the Impact Evaluation Report *Aflateen+* in Cameroon, May 2020, for an interpretation of the results

- Entrepreneurial behaviour

Technopolis Group shared the final impact assessment report in June 2020. A next step would be to disseminate the impact results with the MoSE and MoBE to continue influencing the implementation of SFEE in Cameroon.

5.2. CHALLENGES

The main challenges faced during the process of improving the quality of SFEE in the national education system of Cameroon are fourfold and explained below.

1. Window of opportunity at the primary education level

Despite the advocacy efforts during the Policy dialogue and advocacy phase, the Ministry of Basic Education (MoBE) did not accept the SFEE program. The question why the program was not adopted at primary education was asked to the SG of SNAES. Although he does not know the formal reason, he thinks that it might have to do with inappropriate timing and not having people who support change at key functions within the MoBE. Eventually, doors opened within the MoSE where government officials with decision-making influence recognized the relevance and added value of Aflatoun's SFEE program. The achievements at secondary level however might inspire the MoBE, and therefore disseminating results at the right time while linking them to the outcomes that the MoBE seeks to achieve could potentially create a window of opportunity for primary education (Gogo, 2017).

2. Integration timing

In secondary education, the curricula reform started in 2000. The first new curricula were completed in 2013 as attested by the national pedagogic inspector of computer sciences: "To achieve this, the education authorities have undertaken curriculum reform by adopting the competency-based approach (CBA). The observation sub-cycle programs (first and second years of secondary school) are finalized and a related seminar was held on November 13, 2013. The orientation sub-cycle programs (grades 3 and 4 of secondary education) were completed in December 2014." It was almost one year later, in September 2015, that the partnership agreement between the MoSE and Aflatoun International was signed. It was difficult to introduce SFEE directly into the national curricula for secondary education, as the integration process started when the reform of curricula was already in an advanced stage. Since it was not possible to start the curricula reform process anew, options for integrating SFEE into the national school system were limited. Hence, the MoSE chose to start the integration process with the identification of the disciplines and subjects in which SFEE should be integrated, followed by the production of pedagogical guides, and training of pedagogical inspectors. However, if the National Forum on Education adopts SFEE, it will become a formal education policy, and curriculum reform to integrate SFEE will automatically follow.

3. Convincing enough authoritative figures to be supportive of the change

The advocacy efforts resulted in authoritative figures seeing the relevance and added value of infusing Aflatoun's SFEE program content in the secondary education system of Cameroon. The signed

partnership between the MoSE and Aflatoun International and the attendance of the Minister of Secondary Education at the Aflatoun International Conference resulted in the MoSE being convinced, and an order was issued from the PM to create SFEE clubs in all secondary schools. While this high-level order was expected to have significant results, we learned that not all national and regional inspectors were aware about this order, which suggests that the order did not trickle down well enough the hierarchy. According the SG of SNAES, the power of an instruction even coming from the PM is not above the law and regulations. Hence, to achieve implementation of SFEE at national scale SFEE should be adopted by the National Forum on Education, after which SFEE will become a formal education policy; element 2 of the curriculum integration process by Njengere and Shephard (2015).

4. Large scale funding

Successful examples of integrating SFEE in national education systems often include large scale funding. However, in Cameroon that is exactly what has been missing. Instead, project funding such as from Stichting Sint Antonius Projecten were used to influence the quality of SFEE in the Cameroonian secondary education system. It is a reality that the MoSE is limited in bringing in financial resources. In 2018, the share of the national budget allocated to education in Cameroon was 16.9%²⁶, which is on the lower end of internationally recommended benchmarks of 15 to 20 percent of public expenditure (Global Partnership for Education, 2019).

For SFEE to become a priority, and all national and regional pedagogic inspectors of the three disciplines to be trained, large scale funding needs to be made available. Hence, multi-year funding opportunities from international donors but also Cameroonian donors including MFIs and banks to ensure sustainability should be explored in the efforts to achieve national implementation of SFEE. Finally, for SFEE to be sustainable, project partners must prepare to hand it over to the government when the intervention is mature enough. This is when SFEE is adopted politically and the implementation has become part of the Ministry's mandate.

6. CONCLUSION

This case study seeks to understand the process of introducing new concepts of Financial and Entrepreneurial Education and influencing the quality of Social Education in the Cameroonian education system. This study started by explaining why the decision to work on quality implementation was made at the beginning of the process. Going through Cameroon's curricula, it appeared that many Social Education concepts were already included in six subjects: Introduction to Rural Development (IRD), Education in Social and Family Economics (ESFE), Social and Family Economics (SFE), Education in Life and Love (ELL), and Civic Education (CE), Civic and Moral Education (CME). At the same time, it was discovered that very little Financial and Entrepreneurial Education content was included in the national curricula. The review of the context also highlighted the fact that the Cameroon government, engaged in education reforms, was looking for means to improve the quality of education and had adopted the competency-base-approach for that reason. Therefore, Aflatoun International's primary

²⁶ World Bank Data (2018). Government expenditure on education, total (% of government expenditure)

function was not limited to introducing new concepts, but was mainly focused on improving the quality of national teaching and learning materials.

After a period of successful advocacy led by Cameroon's National Autonomous Union of Secondary School Teachers (SNAES), discussions with stakeholders resulted in the signing of a partnership agreement with the MoSE. The decision to adopt Aflatoun's SFEE program and infuse it in the national secondary education curricula followed and was made by the MoSE. A fruitful collaboration between the MoSE, SNAES and Aflatoun International resulted in the following elements of the process: designing of an integration matrix, training of inspectors and classroom teachers with emphasis on active learning methodologies, development and production of teaching material: pedagogical guides for inspectors and teachers, and standalone lesson plans for teachers. While waiting to complete the curriculum integration phase, as this depends on the adoption of SFEE in formal policy, implementation of SFEE started: 38 schools are implementing SFEE in classrooms and 324 schools in clubs reaching 17,478 students.

To arrive at the implementation of SFEE, seven actors have played a role in the process. The MoSE facilitated the process through appropriate regulation, co-organization of local events and workshops and participation to international Aflatoun events. SNAES led the advocacy activities, co-organized the in-country events, provided expertise and follow-up. Peace Corps Cameroon through one of its volunteers made the first pilot program possible in Lagdo in 2010, in the North of Cameroon. Crédit du Sahel, a local microfinance institution, contributed by offering technical expertise and financial resources for the first pilot program. Sint Antonius Stichting Projecten provided the resources for a one-year program through which 17,478 children were reached in 324 schools in 2019. Zenü Network was a key partner in the implementation of the above-mentioned project supported by Sint Antonius Stichting Projecten. Aflatoun International who has been actively present in Cameroon since 2010 through SNAES, has provided financial and technical assistance, co-organized events, and invited government officials to its international events.

In addition to the active involvement of these actors, various enablers contributed to the success of this process including the signing of the partnership agreement with the MoSE, the Prime Minister's instruction to establish SFEE clubs in all secondary education schools, the influence and expertise of a powerful teacher union, high quality SFEE teaching and learning materials, the professional development model to train teachers, the learning from pilot implementation and an impact assessment on the effectiveness of SFEE. SFEE implementation in Cameroon has now reached the stage of scaling up. To achieve this important phase, three main challenges should be overcome. Primary education has not yet expressed its interest in the program, SFEE is still to be officially adopted at the governmental strategic level in the form of a formal policy; and finally large scale funding, necessary even more at this stage, should be secured. To be able to overcome these challenges, some next steps are listed hereafter.

- Disseminate the impact assessment results with the MoSE and MoBE (Aflatoun International and SNAES)
- Advocate for SFEE in the National Forum of Education, which should result in policy formation including SFEE, and a curriculum reform (MoSE, SNAES, Aflatoun International);

- Campaign to influence the broader population to increase awareness of the importance of SFEE (MoSE, SNAES, Zenü Network, and Aflatoun International);
- Train all national and regional pedagogic inspectors on SFEE, who in turn would need to train teachers and club-coordinators (SNAES, MoSE, Aflatoun International)
- Organize orientation workshops for all school principals on SFEE and inform all parents of students who receive SFEE (SNAES);
- Improve integration of SFEE content in CECIN clubs (MoSE, Zenü Network, and Aflatoun International);
- Continue integration of SFEE content in children's textbooks and liaise with publishers (SG of SNAES and team of teachers);
- Include SFEE in inspection sheets to support pedagogic inspectors in monitoring and evaluating the delivery of SFEE by teachers and club coordinators (MoSE);
- Advocate for inclusion of SFEE in school exams (SNAES);
- Pressure major donors to fund capacity building of regional and national pedagogic inspectors, the inclusion of SFEE in children's textbooks, and the printing of instructional material (MoSE, SNAES, Zenü Network, and Aflatoun International).

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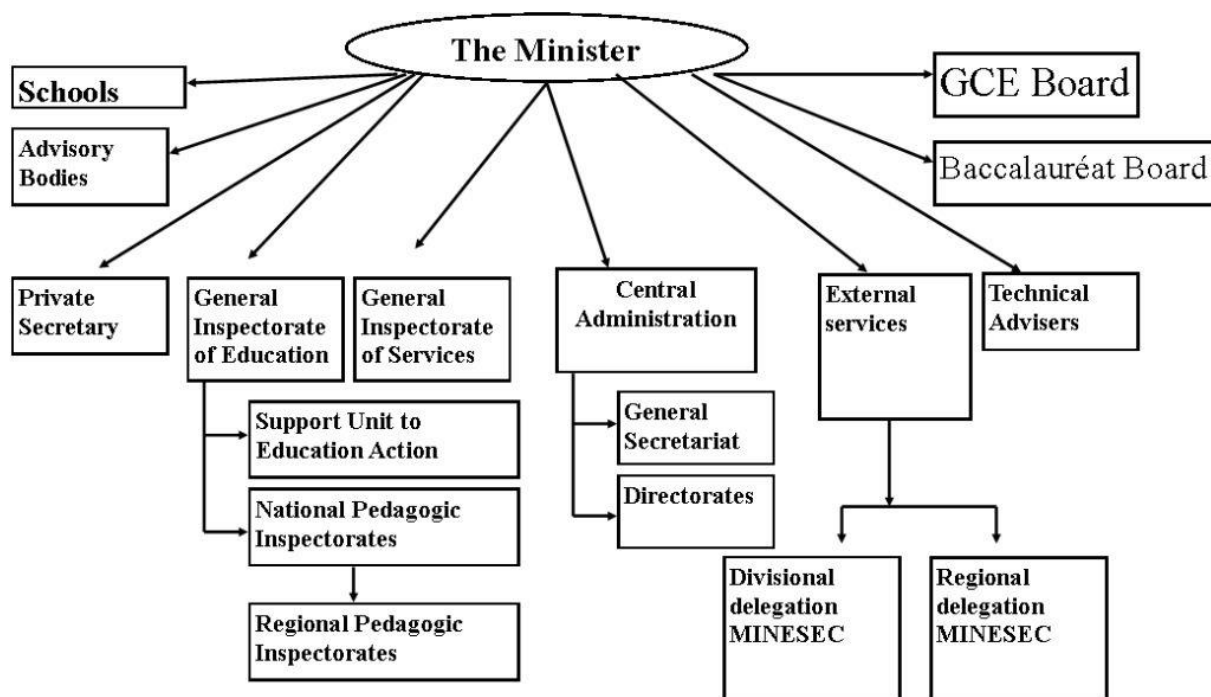
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ANNEXES

A. ORGANIGRAM MINISTRY OF SECONDARY EDUCATION



B. LIST OF INTERVIEWEES AT NATIONAL LEVEL

N°	interviewee	Title	Service
1	NKENG ESSOMBO Gilbert	NPI Maths	GIE Sciences
2	PIMAGHA André	NPI Physics, Chemistry and Technology	GIE Sciences
3	MAKANI Jacques Emile	NPI History Geography and Civics	GIE Social Sciences
4	ONANA Paul Bienvenu	NPI Philosophy	GIE Social Sciences
5	OTTOU OMGBA	NPI Français	GIE LAL
6	METSING	NPI LV2	GIE LAL
7	Mme MBIAH Bernadette Epse SANZI	Director of Orientation	Directorate of Orientation and extracurricular activities
8	Mme MANI Marie Paule Epse AYONG	Head of Service Extracurricular activities	Directorate of Orientation and extracurricular activities
9	NDISSARA Philémon	Inspector Coordinator in chief	GIE Teacher Training Institutes

*NPI : National Pedagogic Inspector ; GIE : General Inspectorate of Education

C. LIST OF INTERVIEWEES AT REGIONAL LEVEL

N°	interviewee	Title	Service
1	Dr François NGAPNYA	Regional Delegate	Regional Delegation West region
2	Robert Marie JOHLIO	Regional Coordinator Inspector LAL	Regional Delegation West region
3	Mme KENNE Rachel	Regional Coordinator Inspector Sciences	Regional Delegation West region
4	TABOD Robert	RPI Maths	Regional Delegation West region
5	ALI NFOR	RPI English	Regional Delegation West region
6	TCHINDA David	Principal	GBHS Bafoussam Rural
7	Mme MAKEMTE Gihane Hermione	Teacher/ Coordinator club CECIN-Aflateen	GBHS Bafoussam Rural
8	FOGUIN Henri	Principal	GHS Batoukop
9	AHMADOU AHMADOU	Teacher/ Coordinator club CECIN-Aflateen	GHS Batoukop
10	NZUPIAP Blaise	Deputy Coordinator	Zenü Network

*RPI : Regional Pedagogic Inspector ; GBHS : Government Bilingual High School; GHS: Government High School

D. EXAMPLE OF TEACHER PEDAGOGICAL GUIDE FOR SOCIAL SCIENCES

N°	MODULES/ SECTIONS	OBJECTIFS DE SECTION	SESSIONS	OBJECTIFS DE SESSION	NIVEAUX D'INSERTION (Classes concernées)	UNITES D'ENSEIGNEMENT	TYPE D'INSERTION
2	DROITS ET RESPONSABILITES	1. Exercer son esprit critique en comprenant les caractéristiques multiculturelles de notre société, comment est-ce que les jeunes s'y confrontent, quels sont les problèmes qui surviennent et de quelle manière peut-on les gérer. 2. Exercer son esprit critique en déconstruisant les concepts sociaux en réfléchissant à certains comportements	CONNAITRE MES DROITS	1. Identifier les différents droits et responsabilités qui leur sont associés. 2. Identifier les individus et les institutions qui doivent s'assurer que les droits sont bien respectés. 3. Etablir des manières qui s'assurent que les jeunes puissent prendre part activement à la promotion de leurs droits.	6 ^{ème}	L4 : Les droits et les devoirs des membres d'une famille L5 : Institutions et mesures de protection de la famille L10 : La procédure de la succession L13 : Droits de la personne humaine TD4 : Les instruments de protection des droits de l'homme L14 : Les formes d'exploitation et d'abus sur enfants	Partielle Partielle Partielle Totale Partielle Par adjonction
					4 ^{ème}	L12 : Les discriminations à l'égard des femmes L13 : Le tribalisme	Partielle Partielle
					3 ^{ème}	L5 : Les partis politiques	Par adjonction

N°	MODULES/ SECTIONS	OBJECTIFS DE SECTION	SESSIONS	OBJECTIFS DE SESSION	NIVEAUX D'INSERTION (Classes concernées)	UNITES D'ENSEIGNEMENT	TYPE D'INSERTION
		et croyances de la société. 3. Comprendre les droits pour ce qu'ils sont et pour ce qu'ils représentent pour certains en développant des idées d'entreprises sociales et financières				L6 : Les syndicats	Par adjonction
					1 ^{ère}	L1 : Les libertés fondamentales	Partielle
			UNITE DANS LA DIVERSITE	1. Identifier les différences et les similarités dans les systèmes de cultures et de croyances. 2. Questionner leurs perceptions subjectives des différences dans la société et le système de croyances sous-jacents qui les influencent. 3. Identifier les possibilités dont ils disposent pour affronter la diversité et promouvoir l'harmonie.	5 ^{ème}	L1 : Manifestations de l'intégration nationale au Cameroun L2 : Entraves à l'intégration nationale TD1 : A la découverte des tribus du Cameroun	Partielle Partielle Partielle
					4 ^{ème}	L13 : Le tribalisme	Partielle