



IMPACT OF THE AFLATEEN+ LIFE SKILLS AND FINANCIAL EDUCATION PROGRAMME ON ADOLESCENT GIRLS AND BOYS IN CAMEROON

AFLATOUN
INTERNATIONAL

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This factsheet provides a summarised overview of the impact evaluation report of Aflatoun's Life Skills and Financial Education programme Aflateen+ on adolescents in Cameroon. Answering the main question: Has the Aflateen+ programme been effective in enhancing social, financial and entrepreneurial life skills, knowledge and attitudes of adolescent girls and boys in Cameroon?

i ABOUT THE AFLATEEN+ PROGRAMME

Aflateen+ is an educational programme developed by Aflatoun International to transform the lives of girls and boys aged 12-19 through life skills, financial education, and entrepreneurship with a gender lens, provided through student centred learning methods.

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. Through Aflateen+ class and club activities adolescents explore social concepts as identity, community norms, socio-economic status and religion, but also build financial capabilities to make sound choices and decision-making. Throughout the lessons, the connection between gender equality and economic prosperity is emphasized.

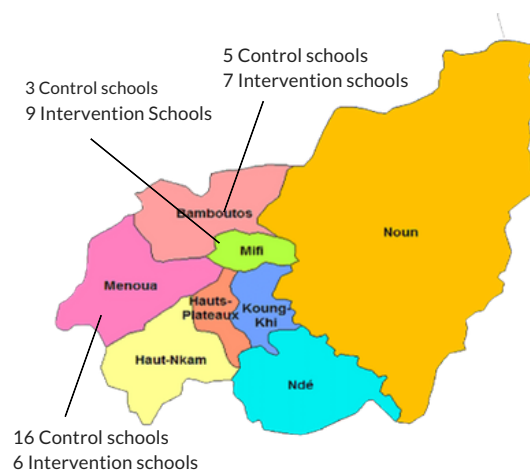
In Cameroon, Aflatoun International cooperates with the National Autonomous Union of Secondary School Teachers (SNAES) and Zenü Network supporting Civic Education and National Integration Clubs (CENIC) for the delivery of Aflateen+. The mission of SNAES is to bring together all Secondary Education staff around a common vision and to defend their socio-professional interests. The Syndicate collaborates with government and other stakeholders to reform the Cameroonian education system through a constant improvement of contents, methods and means of teaching. Zenü Network is a network NGO comprising of 24 civil society organizations engaged in the social transformation and well-being of Cameroonian citizens. The project and research was funded by St. Antonius.

CAMEROON CONTEXT

The development of Cameroon remains marked by a considerably young population and gender gap in literacy rates. Up to 62% of the Cameroonian population is below the age of 25 (1), with a median age of 18.5 years (2). The literacy rates for males is 83% whilst the rate for females is 72% (3). In addition, 37% of all lower secondary school age youth (40% of adolescent girls and 33% of adolescent boys) was out of school in 2016 (4).

The Cameroonian government has a vision of becoming an emerging economy by 2035. The education sector in Cameroon became therefore one of the main sectors which the government lays special attention on in order to develop the human capacities necessary to support this vision. The relevance of education and entrepreneurship for the Cameroonian youth is therefore key.

For that purpose the Ministry of Secondary Education and Aflatoun signed a MoU to integrate financial literacy and entrepreneurship modules into the education system. Part of this initiative is research to explore effective models of integration. The Aflateen+ programme aims to empower students with resource management and entrepreneurship knowledge, attitudes and skills, which contribute to the achievement of one the most important objectives set for the Cameroonian education system, "the development of creativity, sense of initiative and entrepreneurship spirit" (5).



[1]. <https://www.indexmundi.com/cameroon/population.html>;

[2]. [https://www.indexmundi.com/cameroon/median_age.html#:~:text=Median%20age%3A,18.6%20years%20\(2018%20est.\);](https://www.indexmundi.com/cameroon/median_age.html#:~:text=Median%20age%3A,18.6%20years%20(2018%20est.);)

[3]. <http://uis.unesco.org/en/country/cm>;

[4]. <https://data.worldbank.org/indicator/SE.SEC.UNER.LO.FE.ZS?locations=CM>;

[5]. Bill N°98/004 of 14 April 1998.



PROGRAMME & EVALUATION DESIGN

MODE OF DELIVERY

- Voluntary participation of adolescents in Aflateen+ clubs in public secondary schools.

TIMELINE

- 48 sessions of 1 to 2 hours each, spread over 12 months;
- Baseline survey: February 2019;
- Endline survey: February 2020.

SAMPLE POPULATION

- 1784 students – 45 public secondary schools;
- 1296 students – 23 control schools;
- 488 students – 22 treatment schools.

LOCATION

3 regions of Cameroon:

- Bambourtous;
- Menoua;
- Mifi.

GENDER

- Female (64%);
- Male (36%).

EVALUATION METHOD

Random Control Trial;

- Quantitative assessment: Student survey;
- Qualitative assessment: Focus group discussions.



AFLATEEN+ CORE ELEMENTS & OUTCOME INDICATORS

The core elements of the Aflateen+ programme and the corresponding outcome areas are:

SOCIAL

Personal understanding and exploration:

- Self efficacy.

Rights and responsibilities

- Critical thinking about gender roles;
- Knowledge of human rights and responsibilities;
- Attitudes towards gender and sexual based violence.

My body, my choices

- Sexual and reproductive health knowledge;
- Healthy decision making in personal relations.

FINANCIAL

Saving and spending

- Savings behaviour;
- Spending behaviour;
- Financial knowledge.

ENTREPRENEURIAL

My enterprise:

- Entrepreneurial attitudes;
- Entrepreneurial behaviour.

 **FINDINGS**

The key findings from the impact assessment have been reported across various key areas namely; (1) personal understanding and exploration; (2) rights and responsibilities; (3) body and choices; (4) saving and spending; (5) entrepreneurship.

Overall, the impact assessment found evidence that the Aflateen+ programme has had a positive effect on seven indicators including knowledge of rights and responsibilities, critical thinking about gender roles, gender and sexual based violence, financial knowledge, saving and spending behaviour and entrepreneurial behaviour. The assessment shows no observable effect (yet) on four indicators within the areas of personal understanding and exploration, body and choices and my enterprise.

SOCIAL OUTCOMES



Aflateen+ has improved participants':

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

Aflateen+ did not have an observable impact yet on:

- Self-efficacy;
- Healthy decision making in personal relationships;
- Sexual and reproductive health knowledge.

FINANCIAL OUTCOMES



Aflateen+ has improved participants':

- Financial knowledge;
- Saving behaviour;
- Spending behavior.

The Aflateen+ programme proved to be successful in Cameroon improving the overall financial knowledge and behavior of its participants.

ENTREPRENEURIAL OUTCOMES



Aflateen+ has improved participants':

- Entrepreneurial behaviour.

Aflateen+ did not have an observable impact yet on:

- Entrepreneurial attitude.

GENDER



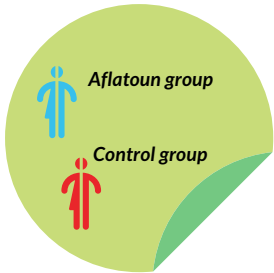
We found weaker results for girls compared to boys in regards to:*

- Human rights;
- Gender and sexual based violence;
- Savings behaviour;
- Spending behaviour;
- Entrepreneurial behaviour.

*In all these cases, the general values of means among control and treatment groups are similar to the aggregate. It is likely therefor that the lower number of significant impacts is due to lower power arising from the more limited sub-sample size.

IMPACT ON STUDENTS

Key figures of student impact of the Aflateen+ and control group are provided below. All figures are statistically significant.



SOCIAL OUTCOMES



Knowledge about human rights and responsibilities

% of students who agree that people should have the same rights regardless of sex and ethnicity



Knowledge about human rights and responsibilities

% of students who agree that the right of children to good education comes with the responsibility to study hard and respect teachers



Critical thinking about gender roles

% of students who agree that boys are better leaders than girls



Critical thinking about gender roles

% of students who agree that fathers should have more authority than mothers in family decisions



Gender and sexual based violence

% of students who agree that it is acceptable to force someone to have sexual intercourse if s/he had consented before



Gender and sexual based violence

% of students who agree it is acceptable to beat your partner if you suspect infidelity



Savings behaviour

% of students who save money



Savings behaviour

% of students who have a saving goal



Financial knowledge

% of students who understand what inflation is

FINANCIAL & ENTREPRENEURIAL



Spending behaviour

% of students who keep track of their expenditures



Entrepreneurial behaviour

% of students who participated in an income generating activity in the last 12 months



Entrepreneurial behaviour

% of students who participated in community activities in the last 12 months



LESSONS LEARNED AND RECOMMENDATIONS



Based on the research results the Aflateen+ *Life Skills and Financial Education* programme has a positive impact on students' skills in Cameroon. This includes: critical thinking about gender roles, student's knowledge about human rights & responsibilities, sexual based violence, financial knowledge, saving & spending behaviour and entrepreneurial behaviour.



The positive results in the skill areas suggest exploring the extension and scaling of the programme elsewhere in Cameroon.



Further research is needed in areas where the Aflateen+ programme did not have an observable impact yet. This includes self-efficacy, healthy decision making in personal relationships, sexual and reproductive health knowledge and entrepreneurial attitude.



STUDENTS' EXPERIENCES ON THE AFLATEEN+ PROGRAMME

Generally, students that were interested in joining the Aflateen+ club did so voluntarily. They believe that through the club, they can learn many other social skills, leadership skills and mature faster. Participants mentioned during the focus group discussions what they learned by attending the Aflateen+ club:



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