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An abstract graphic consisting of several concentric circles in shades of purple and magenta. Six white dots are placed at various points along these circles, creating a sense of movement or a spiral effect.

Improving financial literacy skills for young people

Scaling the Financial Education Program in Jordan

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Summary findings

For the last three decades, pressure has increased to reform and transform education to improve learning outcomes in low- and medium-income countries. Despite numerous international mandates – such as SDG-4 – to provide inclusive quality education to all children, millions continue to be out of school, lack access to quality education and fail to learn the fundamentals. COVID-19 has further exacerbated this learning crisis, and marginalized children continue to be left behind at disproportionately higher rates.

The rising expectations for better learning outcomes and the limited capacity of educational systems have increased the focus on educational innovations.^a Research has shown that many promising innovations seem to improve student learning but are limited in scope and only reach a small fraction of students. As a result, there is growing demand for more evidence and guidance on identifying, adapting, and scaling cost-effective policies and practice that lead to millions more children learning. In response, the Center for Universal Education (CUE) at Brookings has been investigating efforts to scale and sustain evidence-based initiatives leading to large-scale improvements in children's learning. CUE has been implementing a series of collaborative action research initiatives called Real-time Scaling Labs (RTSL), in partnership with local institutions in several countries. The goal of these RTSLs is to generate evidence and provide practical recommendations around the process

of scaling in global education—encouraging a stronger link between research and practice.

These summary findings and the accompanying full report¹ focuses on one of the scaling labs in Jordan – launched in 2019 in collaboration with the Central Bank of Jordan (CBJ), the Ministry of Education, and Jordanian nonprofit organization INJAZ. The FEP RTSL focused on this partnership-led process of implementing, adapting, and scaling the National Financial Education Program (FEP) in grades 7–12 across the country. While the lab has focused on the experience of FEP to date, it serves as a case study into larger questions of how an evidence-based initiative can achieve progress toward national sustainable scale, with lessons that are transferable beyond FEP and Jordan.

Section one of the full report provides a brief background on the case, including an overview of the education ecosystem, movement to promote greater financial inclusion in Jordan, and brief descriptions of key actors and initiatives engaged with FEP. Section two details the story of implementing, adapting, and expanding FEP in Jordan to date—exploring critical factors, opportunities, and challenges related to its design, delivery, financing, and enabling environment. Section three offers considerations for key stakeholders, as well as scaling takeaways drawn from the FEP experience that can inform future scaling efforts in education in Jordan and beyond.

a. Educational innovations are a departure from the usual way of educational practice in a particular context to the adoption of new and novel ways of teaching and learning to improve outcomes. For more on this see Rebecca Winthrop with Adam Barton and Eileen McGivny, *Leapfrogging inequality* (Washington D.C., Brookings Institution). <https://www.brookings.edu/opinions/we-studied-3000-new-education-ideas-heres-how-to-choose-the-best/>

FEP's Scaling Journey: An innovative partnership approach

Scaling the FEP in Jordan offers an exciting case study of significant scaling success, with a coalition of diverse stakeholders willing to support the journey from an initial idea, through continuous refinement and testing, all the way to the ultimate goal of full government ownership and delivery of the program in grade 7-12 classrooms across Jordan.

Since 2014 Jordan has made financial inclusion a priority. Rigorous research over previous decades has shown that financial inclusion can be a powerful tool for addressing economic growth, poverty reduction, and gender² and income equality.³ Yet there are also risks associated with financial services,⁴ and thus, it is important for financial inclusion to be accompanied by efforts to improve financial literacy⁵. Early exposure to financial knowledge and skills is important for helping youth manage complex financial decisions and develop healthy long-term financial behaviors⁶. In light of this Jordan has established the National Financial Education Program as a core pillar of the National Financial Inclusion strategy. The FEP offers a full curriculum dedicated to financial literacy that is designed to be interactive, engaging, and relevant to students' daily lives.^b The MoE, INJAZ, the CBJ and key partners, have been involved in designing, developing, and implementing a phased roll-out of the program since 2014. Today FEP is a compulsory class for all school students in grades 7-10, as well as an optional elective for students in grades 11 and 12.

Some of the reasons for this success include: a public-private partnership (PPP) model that broke with traditional ways of working and brought together contributions from diverse actors for funding, advocacy, and implementation; a long timeframe to continuously test and refine the approach; a global movement for financial inclusion and a strong local enabling environment that supported scaling; and flexibility among all parties to adapt plans and react to a changing context in the wake of an international pandemic.

At the same time, scaling FEP also faced some recurring challenges, including monitoring and data collection, maintaining high-quality training at scale, and maintaining buy-in at all levels—from the classroom up to the stakeholders within the Ministry of Education (MoE). To try and address some of these challenges, the RTSL identified, adapted, and tested a series of change ideas, including direct teacher training; digitizing the FEP curriculum through videos and interactive platforms; and teacher learning circles to build peer support, mentorship and buy-in among FEP teachers. By Examining both success and challenges in the FEP scaling journey and documenting decisions made and adaptations tested to address these issues, the full report aims to highlight key lessons about what it takes to collaboratively scale an education innovation to the national level.

b. The FEP course books for each grade are available here (in Arabic): <https://moe.gov.jo/ar/node/79345>.

Considerations for the next phase of FEP and for future scaling efforts

The scaling journey highlighted areas of success, challenges, and areas that could be improved. Below is an outline of suggestions drawn from this scaling journey to inform the Ministry of Education, the Central Bank of Jordan, and INJAZ as they approach the next phase of scaling the impact of FEP.

1



Ministry of Education

- Continue to expand digitization of FEP
- Continuously update and adapt the content to take new innovations and shifts in the financial literacy landscape into account
- Extend the mandate of the Financial Education Steering Committee (FESC) and Financial Education Technical Committee (FETC) to further institutionalize FEP
- Develop a robust MEL plan for the next phase
- Strengthen training, support, mentoring and peer-learning opportunities for teachers

2



Central Bank of Jordan

- Continue to engage with the MoE post-handover through the FESC and FETC
- Consider additional forms of ongoing support, such as:
 - » Connecting FEP classes with hands-on learning activities
 - » Carrying out a longitudinal study on the impacts of FEP
 - » Ongoing experimentation, research, and testing for the next phase, including through financial support

3



INJAZ

- Identify new roles to continue to support the MoE with FEP implementation, including through:
 - » Advocacy to highlight the importance of financial education
 - » External support and capacity strengthening to the MoE
 - » Research and experimentation around new content and approaches
 - » Support schools to connect FEP activities to stakeholders and institutions in their broader community
 - » Embedding a technical staff member temporarily within the MoE
 - » Linking the FEP program to higher education institutions

The FEP scaling journey through government institutionalization, an innovative multisector partnership, and a participatory and continuous learning approach to support scaling also offer transferable lessons to other contexts. The full report concludes with a few key takeaways for global education stakeholders summarized below.



Scaling strategy

- Organizations working to scale through institutionalization will be rewarded for their patience, flexibility, and clarity on timeline.
- Simplicity is important for scaling, but it is equally important to ensure an initiative is not oversimplified and a whole system approach is taken so that core components leading to impact are not excluded or deprioritized.
- It is critical to be mindful of how scaling within the existing system might inadvertently replicate social inequities and biases within that system. It is important to collect and use data to track issues related to equity and inclusion and proactively consider how tradeoffs between these issues will be addressed so that scaling does not exclude or marginalize specific groups.
- Assessing capacity and planning to build capabilities are important steps in planning for scale.



Enabling environment

- It can be beneficial to link local advocacy efforts to global movements and leverage the windows of opportunity they create, while still working to emphasize the local context.



Partnership

- Breaking the status quo and testing new models of partnership take courage and require a willingness to experiment, make mistakes, and adapt along the way.
- It can be tempting to assume that an organization such as INJAZ can fully hand over a program one day and completely cease involvement, but it is more likely that some ongoing role will be required to support scaling and sustainability in the medium term.



Financing

- Public-private partnerships can be a powerful tool for securing sufficient, stable funding for scaling between the pilot phase and national-level implementation if incentives can be aligned around a shared goal.
- Limited resources for monitoring, evaluation, and learning (MEL) after the pilot phase can be significant barriers to data collection and data-driven adaptation in the medium- and long-term phases.



Champions and buy-in

- To mitigate the common challenges of turnover of government champions and overreliance on a single visionary leader, it is important to diversify contacts and institutionalize relationships through formal structures like the FESC and FETC.
- It cannot be presumed that an initiative or program that addresses a pressing need in the system will automatically get support from key stakeholders simply because of its inherent benefits, especially if its scaling requires significant

additional time, capacity, resources, and/or attitude and behavior change on the part of those stakeholders. Deliberate and resourced efforts are required to foster understanding, engagement, and buy-in for a solution at all levels—from national policymakers to communities and schools.

Teachers

- Participation in training or even demonstration that participants in teacher training have learned new material does not guarantee that teachers will implement this new knowledge in the classroom, will retain the information, or that training will ultimately contribute to improving student learning. In Jordan, teachers faced many barriers to high-quality implementation of the FEP curricula and interactive pedagogy. While not all of these barriers could have been addressed through training and support, FEP teachers would have benefited from higher quality training opportunities that included not just theoretical instruction, but also modeling, hands-on practice, and the provision of ongoing support to reinforce the implementation of new skills. Further, it would have been valuable to assess not just teacher retention of the curriculum at the end of training or teacher satisfaction with training, but also implementation of the new information and practices and the impact of these changes on student learning.
- Beyond the specifics of recruitment, training, supervision, and support within an initiative or program, teacher and classroom conditions more broadly also influence implementation, scaling, and

sustainability. Though many of these realities are beyond the implementers' direct control, these conditions must still be assessed, and plans must be made to adapt the program and/or undertake advocacy efforts to mitigate or address them within a scaling process. Pilot testing in real environments—not ideal conditions—can help support this process.



Data, adaptation, and learning

- Incorporating iterative cycles of testing, feedback, data analysis, and adaptation into a scaling process is easier when they are included as a key step in an implementation plan.
- Significant shifts in the enabling environment, such as the COVID-19 pandemic, can serve both as an accelerator and a barrier to adaptation during the scaling process. Implementers must be ready to assess the impact of these types of events and adjust their innovation for greater impact.
- Scaling requires a tailored and rigorous MEL plan that collects and uses relevant, timely data and assesses progress along multiple dimensions of the process. This includes examining how a program is being adapted to different contexts and how that impacts quality, equity, and costs; the process of institutionalization; support and opposition; factors in the environment that affect scaling; and institutional and organizational constraints and capacity limits.
- There are benefits to a participatory, continuous learning process supporting scaling, such as the RTSL.

Conclusion

Now at the stage of full implementation by the Ministry of Education, FEP's scaling story is instructive in many ways. It highlights how actors within and outside education sector can come together to address a common problem and in doing so contribute to transforming education across Jordan.

And yet the case of FEP also underscores that scaling impact in education remains a challenging and long-term endeavor that does not end just with expanded reach. While FEP is now being taught in grades 7-12 across

Jordan and has now been fully transitioned to the Ministry of Education, the journey is not over. The next phase will require continued learning, adaptation, innovation, and support to ensure the hard-won gains of the past eight years are sustained far into the future. Regardless of what the future holds, the Jordanian governments efforts to scale and sustain FEP—in partnership with the CBJ, INJAZ, and many other actors, will continue to provide rich insights into scaling and education transformation for Jordan and many countries around the world.

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End Notes

- 1 Molly Curtiss Wyss, Jenny Perlman Robinson, Maya Elliott and Omar Qargha, *Improving financial literacy skills for young people: Scaling the Financial Education Program in Jordan* (Washington D.C.: Center for Universal Education at Brookings, 2021).
- 2 Ambreena Manji, "Eliminating Poverty? 'Financial Inclusion', Access to Land, and Gender Equality in International Development," *The Modern Law Review* 73, no. 6 (2010): 985–1004;
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