

**KNOWLEDGE SHARING IN NON-GOVERNMENTAL OR-
GANISATIONS: SOCIAL AND FINANCIAL EDUCATION
IN TUNISIA**

Aliisa Laiti
Master's Thesis
Master's Degree Programme in
Development, Education and In-
ternational Cooperation
Department of Social Sciences
and Philosophy
University of Jyväskylä
Autumn 2024

UNIVERSITY OF JYVÄSKYLÄ

Faculty Humanities and Social Sciences	Department Social Sciences and Philosophy
Author Aliisa Laiti	
Title Knowledge Sharing in Non-Governmental Organisations: Social and Financial Education in Tunisia	
Subject International Development studies	Degree submitted for: Development, Education and International Cooperation (DEICO)
Month and year September 2024	Number of pages Text 59 pages, 5 appendices
Supervisor Tiina Kontinen	
Abstract <p>In the context of non-governmental organisations (NGOs), knowledge sharing (KS) is crucial for collaboration and achieving outcomes and impact. NGOs have recognised that the knowledge they create is among their most valuable resources, and effective knowledge sharing is essential for maintaining sustainable development within multidisciplinary settings. Financial education aims to increase students' skills, knowledge and behaviour on financial concepts. Although the importance of knowledge sharing methods in NGOs have been recognised, there is still very limited research about the specific methods and mechanisms used in financial education. The thesis aimed to fill a research gap by exploring the knowledge sharing practices and the factors that influenced the implementation process within the financial education network in Tunisia. The study adopts a qualitative research approach, using semi-structured interviews with financial education practitioners' perspectives of teachers, government officials, and NGO employees. Based on the interviews, narratives were constructed on the knowledge sharing methods in identified groups and organised by using content analysis to identify the enabling and hindering factors in the implementation of the programmes. The social and financial education programs had introduced modern teaching approaches to teachers and schools in Tunisia. The results of this study indicated the importance of community projects and applying local knowledge to support the successful implementation of social and financial education in the process. Moreover, shared goals and values in active collaboration within the financial education network supported the overall development of the education sector. The factors that hindered the implementation were lack of engagement, resources, rewards, and lack of ICT platforms. The study contributes to a broader understanding of knowledge sharing in development sector networks collaborating in the education sector. It suggests applying diverse knowledge sharing methods at the local level in social franchising networks.</p>	
Keywords Knowledge Sharing, Financial Education, Non-Governmental Organisations, Tunisia	
Depository University of Jyväskylä	
Additional information	

JYVÄSKYLÄN YLIOPISTO

Tiedekunta Humanistis-yhteiskuntatieteellinen tiedekunta	Laitos Yhteiskuntatieteiden ja filosofian laitos
Tekijä Aliisa Laiti	
Otsikko Knowledge Sharing in Non-Governmental Organisations: Social and Financial Education in Tunisia	
Oppiaine International Development studies	Työn laji Pro-gradu tutkielma
Kuukausi ja vuosi Syyskuu 2024	Sivumäärä 59 sivua, liitteet 5 sivua
Ohjaaja Tiina Kontinen	
Abstract <p>Tiedon jakamisen avulla (Knowledge sharing) voidaan edistää yhteistyötä kansalaisjärjestöissä sekä lisätä tuloksia ja työn vaikuttavuutta. Kansalaisjärjestöissä tuotettu tieto on yksi niiden tärkeimmistä resursseista, ja tehokas tiedon jakaminen tukee kestäväää kehitystä monialaisissa konteksteissa. Tässä tutkimuksessa talouskasvatuksella tarkoitetaan taloudellisen osaamisen, talouslukutaidon ja taloudellisen käyttäytymisen kehittämistä. Tiedon jakamisesta on kuitenkin vain vähän alakohtaista tutkimustietoa talouskasvatukseen keskittyvissä projekteissa ja niiden verkostoissa. Tutkimuksen tavoitteena oli selvittää tiedon jakamista edistäviä käytänteitä ja menetelmiä kouluajan ulkopuolisessa opetuksessa tunisialaisissa kouluissa sekä niiden toimintaa edistäviä ja haastavia tekijöitä. Tutkimuksessa haastateltiin opettajia, opetusalan virkamiehiä ja kansalaisjärjestön työntekijöitä, jotka työskentelivät talouskasvatuksen projektien parissa. Tiedon jakamisen käytänteitä ja menetelmiä tarkasteltiin narratiivien avulla, ja talousosaamiseen keskittyvien projektien edistäviä ja haastavia tekijöitä sisällönanalyysin keinoin. Tutkimuksen mukaan yhteisölliset projektit ja paikallisen tiedon hyödyntäminen tukivat opetuksen järjestämistä kouluissa, sekä opetuksen myötä opettajat olivat omaksuneet uusia opetusmenetelmiä. Yhteiset tavoitteet, jaetut arvot ja aktiivinen yhteistyö toimijoiden välillä tukivat tiedon jakamista. Talousopetuksen toteuttamista haastavia tekijöitä olivat opettajien työhön kiinnittyminen, rajalliset resurssit, palkintojen puuttellisuus ja digitaalisten työkalujen hyödyntämisen vähäisyys. Tutkimus vahvistaa käsitystä tiedon jakamisen käytänteistä franchisingtapaa hyödyntävissä kansalaisjärjestöissä.</p>	
Avainsanat Tiedon jakaminen, talouskasvatus, talousosaaminen, kansalaisjärjestö, Tunisia	
Säilytyspaikka Jyväskylän yliopisto	
Lisätietoja	

TABLES

TABLE 1	Stakeholder group core activities and knowledge sharing methods matrix.....	53
---------	---	----

TABLE OF CONTENTS

1	INTRODUCTION.....	1
1.1	Research objectives and questions.....	3
1.2	Structure of the Thesis.....	4
2	CONCEPTUAL FRAME OF REFERENCE OF THE STUDY.....	5
2.1	Knowledge Sharing.....	5
2.2	Enablers and Barriers to Knowledge Sharing.....	8
2.2.1	Individual factors in Knowledge sharing.....	8
2.2.2	Organisational factors in Knowledge sharing.....	9
2.2.3	Information technology in Knowledge sharing.....	10
2.3	Knowledge Sharing in Development Organisations.....	11
2.3.1	Knowledge sharing in Social Franchising.....	14
2.4	Financial Education.....	15
3	CONTEXTUALISING THE STUDY.....	21
3.1	Aflatoun International.....	21
3.2	Enda Inter-Arabe.....	22
3.3	Tunisian education context.....	23
4	METHODOLOGY OF THE STUDY.....	25
4.1	Methodological Approach.....	25
4.2	Methods of Data collection.....	26
4.3	Sampling Method.....	27
4.4	Methods of Data Analysis.....	27
4.5	Ethical Considerations.....	29
4.6	Positionality.....	29
4.7	Limitations of the research.....	30
5	FINDINGS.....	32
5.1	Knowledge sharing narratives of teachers, educational officials and NGO employees.....	32
5.2	Knowledge sharing methods and mechanisms.....	34
5.2.1	NGO narrative: collaborative approach advancing local knowledge.....	34
5.2.2	Teachers' narrative: Teachers as community builders.....	38

5.2.3	Governmental officials' narrative: Recognising successes and envisioning the future	41
5.3	Factors that enable successful implementation of social and financial education	43
5.3.1	Social, cultural and pedagogical approach.....	43
5.3.2	Supporting the children at risk of dropping out of school.....	44
5.3.3	Positive experiences and motivation from children and parents....	44
5.3.4	Training.....	45
5.3.5	Teacher's motivation and quality	45
5.4	Factors that hinder successful implementation of social and financial education	46
5.4.1	Lack of engagement from teachers and parents	46
5.4.2	Not all children could join the club	47
5.4.3	Lack of rewarding system for the students	47
5.4.4	Content and time constraints.....	47
5.4.5	Lack of opportunities for teachers and students to connect internationally with others in the program	48
6	DISCUSSION.....	49
6.1	Knowledge sharing methods and mechanisms.....	49
6.2	Factors that enable or hinder the knowledge sharing for the successful implementation of financial education curriculum in the network	51
6.3	Practical implications for enhancing knowledge sharing methods in networks	54
7	CONCLUSIONS	57
7.1	Limitations of this study	58

APPENDICES

APPENDIX 1: Interview questions to the employees of Enda Inter-Arabe

APPENDIX 2: Interview questions to teachers

APPENDIX 3: Interview questions to government officials

APPENDIX 4: Research notice and consent form

1 INTRODUCTION

‘Knowledge management is needed to ensure continuous and sustainable development in national, organisational and global settings’ (Russ, 2022). Non-governmental organisations (NGOs) have become aware that the knowledge they create is one of their most valuable organisational resources and that NGOs can facilitate information between different groups (Jakimow, 2012). Previous studies have recognised knowledge sharing through individual knowledge exchanges and formal networks as a critical success feature in NGOs (Langmann et al., 2021; Ferguson et al., 2010; King & McGrath, 2004). Knowledge exists in our context between individuals; it gets shared and exchanged by people in communities and networks, even across borders and cultures. NGOs typically create different methods for sharing knowledge within and between organisations, and more methods have been adopted in local contexts. Therefore, further research is necessary to determine the knowledge relevant to develop competencies and skills tailored for specific clients, markets, and economies (Yeboah, 2023).

The Organisation for Economic Cooperation and Development (OECD, 2010) has recommended knowledge sharing between organisations, emphasising the importance of interactive knowledge sharing and learning within organisations and in collaboration with new partners. While increasingly more organisations recognise the value of knowledge sharing, the Sustainable Development Goals (SDGs) (United Nations, n.d.) have been criticised for not paying much attention to knowledge sharing (Barrantes-Briceño & Santos, 2019; Cumming et al., 2017). Sharing knowledge fosters greater cooperation and can eventually lead to significant benefits. Effective knowledge sharing can foster employees’ exchange of ideas and experiences and help mainstream the best practices in the development sector. In addition, it can ensure more quality and efficiency and maximise the impact of development operations while meeting the specific needs of the communities (Aldashev & Navarra, 2018; Jakimow, 2012).

While the staff use some knowledge sharing practices in organisations, they do not always translate effectively into standard practices within the organisation's culture. Understanding how NGOs adopt new methods and bring together different organisations and practitioners to share knowledge, experience and best practices across organisations, partners and community members is essential. Knowledge gained from development solutions is at risk of getting misplaced or forgotten (Janus, 2016). Important information can disappear without describing the processes during implementation when the processes are not adequately captured. For knowledge in the development sector, the knowledge description sometimes includes only the starting point and the final result, not the phases in between or how it developed on the way. This requires attention to capturing the current methods and developing strategies that consider the global challenges in sharing knowledge, including language barriers, cultural differences, and geographic distances (Anantatmula, 2020), to improve collaboration between actors and entities. Knowledge sharing research often focuses on the enablers and neglects the barriers. Therefore, more studies should focus on factors that hinder knowledge sharing in relation to the individual, organisational and ICT factors (Yeboah, 2023).

NGO networks can support individual NGOs' ability to develop or obtain timely and context-relevant knowledge (Lettieri et al., 2004; Qureshi et al., 2018; Suharko, 2007). Knowledge sharing methods are unique to each organisation, sector or system Bhatt (2000), and therefore, studies should analyse knowledge sharing practices in a particular industry systematically to facilitate further development. In recent years, many countries have adopted multi-sectoral strategies for financial education, aiming to increase financial inclusion, support sustainable economic development, inclusive growth and lower income inequality (Yoshino et al., 2016; Kabakova & Plaksenkov, 2018; Tanggamani et al., 2022). To learn about the knowledge sharing mechanisms during the implementation of financial education programs in local schools, various stakeholders including teachers, education officials and programme specialists are interviewed. While some studies in Tunisia have covered financial inclusion and financial literacy (Amaira, 2023; Amari & Anis, 2021, 2017), financial education for primary school students has not been covered in earlier research. Local NGOs have adopted a social franchising model to provide social and financial education. Therefore, understanding the practices that support knowledge sharing in non-governmental and organisational contexts is vital. Knowledge sharing practices have been previously studied in NGOs, education ministries and schools (Opletova, 2015; Albogami & Alsareehi, 2019). However, no studies have looked at the KS between these organisations in implementing financial education programs.

1.1 Research objectives and questions

This thesis aims to address the gap in research and provide information about knowledge sharing methods in a financial education network. Given the importance of knowledge sharing in non-governmental organisations, this thesis investigates knowledge sharing methods used by the partners involved in implementing social and financial education in Tunisia. The thesis provides information about collaboration between stakeholders within the network, linking experts from three different sectors: non-governmental, education and government.

The first objective is to identify the current knowledge sharing methods adopted by teachers, NGO employees, and government officials. The second objective is to identify the outcomes and successes of financial education programs in Tunisia.

The current study answers the following questions:

- 1) What are the current knowledge sharing methods and mechanisms in the NGO network focused on financial education?
- 2) What factors enable or hinder knowledge sharing for the successful implementation of the financial education curriculum in the network?

The study focuses on Tunisian schools implementing financial education extra-curricular clubs. This thesis will adopt a qualitative research approach to answer the research questions. To better understand the organisational practices on knowledge sharing, a narrative analysis will be used to identify the adopted methods and factors arising from the narratives of teachers, educational officials and NGO employees involved in implementing the Aflatoun curriculum. This is followed by content analysis to identify the enabling and hindering factors in the network for knowledge sharing.

The findings of this study will contribute to understanding the knowledge sharing practices in financial education networks and the collaboration between the partners of non-governmental organisations. Additionally, it will provide practical insights for NGOs, policymakers and practitioners in knowledge sharing methods in financial education and on the cooperation between the organisations. This thesis aims to contribute to understanding knowledge sharing in financial education network organisations, with potential implications for similar organisations across different sectors.

1.2 Structure of the Thesis

The thesis will continue presenting the main conceptual frames of reference for the study, including knowledge sharing and financial education. The following chapter, contextualising the study, will provide background information on the partnering organisations, Aflatoun and Enda Inter-Arabe and the education context in Tunisia. Chapter 4 will outline the methodology, including semi-structured interviews used in the study. This will be followed by the findings from the study, including knowledge sharing narratives and the enabling and hindering factors presented by teachers, educational officials and NGO employees. This chapter presents the factors that enable and hinder the implementation of the financial education curriculum supported by interview narratives. This will be followed by a discussion where the findings are interpreted and connected to knowledge sharing factors and methods in development, social franchising, and education sectors as discussed in the conceptual frame of reference, continuing with practical applications. Finally, in the conclusions chapter, I will summarise the study's main findings, including recommendations for future research in knowledge sharing in financial education and limitations of the study.

2 CONCEPTUAL FRAME OF REFERENCE OF THE STUDY

In this chapter, I will present the study's main conceptual frames of reference, drawing on the main literature on knowledge management and knowledge sharing. I will also explore existing literature on knowledge sharing methods and mechanisms between organisations and social franchising organisations. Finally, I will discuss financial education as a context for the study.

2.1 Knowledge Sharing

'Knowledge sharing (KS) refers to the process of making knowledge available to other people or within and between the organisations' (Ipe, 2003, p. 341). This process can occur through written documents, verbal communication, or digital platforms, enabling employees to share information and insights effectively (Nonaka & Takeuchi, 1995). The knowledge sharing activities includes interactions among individuals as well as between and within organisations. KS contributes to the nature of knowledge, motivation and opportunities to share knowledge, and organisational culture (Ipe, 2003). Implementing knowledge sharing practices has many benefits for individuals and organisations. KS is part of the knowledge management process.

The KS process often begins with identifying relevant information. The process then continues with the knowledge being organised and captured in written or verbal form. Successful knowledge sharing requires converting personal, context-specific information, which is often difficult to formalise, into knowledge that can be documented and communicated (Polanyi, 1966; Nonaka & Takeuchi, 1995). Knowledge, as defined by Davenport and Prusak (1998), is a 'mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and

incorporating new experiences and information'. Essentially, knowledge involves understanding when, why and which information is needed. Knowledge also requires understanding how information could be obtained and to be processed, and where the relevant information can be found to achieve desired objectives.

Knowledge can be classified into different types, including explicit, tacit and implicit knowledge (Polanyi, 1966; Nonaka & Takeuchi, 1995; Yao Lartey et al., 2022; Nickols, 2000). Tacit knowledge is based more on experiences, whereas explicit knowledge is documented and universally accepted information (Polanyi, 1966; Nonaka & Takeuchi, 1995). Implicit knowledge refers to KS practices that support how individuals use and recreate knowledge at the individual and organisational level (Nickols, 2000). This can include documentation, technologies, IT, intranet or training materials. Knowledge is considered as differing from, but related to, data and information (Earl, 2001).

KS is a concept part of knowledge management, which involves the systematic handling of knowledge resources. 'Knowledge management (KM) is an organisation's systematic approach to create, share, and apply knowledge' (Davenport & Prusak., 1998; Argote et al., 2003). KM provides structure and tools to manage knowledge and information in organisations. It plays a crucial role in fostering organisational learning and problem-solving so that the organisation can operate faster and implement best practices. 'The function of KM is to preserve, maintain and develop the knowledge possessed by each individual, making it shareable within the organisation' (Akmaliah et al., 2017). In addition to knowledge sharing, KM consists of concepts such as knowledge sharing, knowledge creation, knowledge capture, knowledge synthesis, knowledge reuse, knowledge seeking, and knowledge finding. Pawlowski & Bick (2012) have extended the concept of KM to Global Knowledge Management (GKM), in which managing knowledge occurs in global setting across different organisations, sectors, and geographic locations. It emphasises the importance of collaboration, openness, building networks, partnerships, and communities of practice that transcend organisational and geographical boundaries. KM consists of KS, through which information is shared between people. Where KM focuses on the mechanisms bringing the structure and tools in the organisation at the management level, KS ensures that information flows across the organisational levels, maximising its value and impact.

Knowledge sharing outcomes can be seen as financial or as non-financial outcomes, in which the innovation capability and innovation performance increase (Yeboah, 2023). Effective KS provides benefits to organisations, including effectiveness and efficiency, cost reduction and equipping staff with knowledge and guidance. Sharing knowledge-based resources within and across organisational boundaries can help organisations improve their competitive positions, achieve synergistic benefits, bring new ideas and identify opportunities and threats (Cabrera et al., 2002; King &

McGrath, 2004). Implementing KS methods can improve operational effectiveness, increase sustainability of the service delivery, and facilitate the replication and scaling-up of what works (Janus, 2016). Additionally, KS helps employees to engage, reduce unnecessary work, support decision-making, prevent losing valuable knowledge in the organisation, foster innovation and improve client relationships (Janus, 2016).

KS practices are flexible, allowing them to adapt to various organisational needs and contexts. As mentioned by Corfield et al. (2013), KS practices can change and evolve as they spread to different environments. The goals and methods of KS practice may be modified or transformed for adoption as a recipe for achieving those purposes. While knowledge practices serve as a tool for enhancing organisational effectiveness, it depends on how it is interpreted and implemented (Corfield et al., 2013). KS practices are not uniform across different contexts, and KS practices need to be tailored to fit each environment's specific needs and circumstances (Hansen et al., 1999; Zack, 1999). KS practices have spread to various sectors, and the following sections will discuss these practices in the contexts of development, education and social franchising.

KS can take place at multiple levels within an organisation: individual, group and organisational levels. At the individual level, KS involves sharing expertise and personal experiences, while at the group level, it involves collaboration and effective communication. Organisational level knowledge sharing involves processes, practices and systems that support exchanging skills and expertise. Internal KS includes the existing structures for knowledge management, the kind of KS activities used in the organisation, and existing culture, traditions and organisational structures. When KS occurs externally, it includes disseminating outputs and outcomes, influencing policymaking, providing infrastructural and institutional support, supporting national research in partner countries, and involving partners in knowledge-sharing initiatives (Ackerman et al., 2003). KS between organisations involves retrieving and disseminating knowledge. Knowledge sharing networks can be defined by the type of information being shared or whether the information is shared between or within organisations. Knowledge networks can be categorised as intra-organisational (within departments) or inter-organisational (between organisations) (Vuori, 2019). Although numerous networks are dedicated to increasing knowledge sharing, Vuori notes a lack of inter-organisational knowledge sharing in practice. The success of KS initiatives depends on various factors, including leadership support, cultural awareness, and effective communication strategies (Alvesson & Kärreman, 2001).

2.2 Enablers and Barriers to Knowledge Sharing

In previous studies, the enablers and barriers to knowledge sharing have been observed under individual, organisational and information technology factors (Riege, 2005; Yeboah, 2023). Understanding the knowledge flows in an organisation requires a multi-level design in which the individual, organisation and country-level factors are being considered (Gooderham, 2022). In the following subchapters, the organisational factors, individual factors and information technology factors in KS will be discussed.

2.2.1 Individual factors in Knowledge sharing

KS primarily stems from individual interactions and behaviours within organisations. KS between individuals focuses on exchanging personal knowledge and generating new knowledge by combining existing individual, shared, or organisational knowledge. The factors influencing an individual's willingness to share knowledge are crucial and can be categorised into motivational, trust, and behavioural factors, as well as barriers and enablers. A core approach to individual knowledge sharing is adopted from human resource management, called the AMO framework (also known as the MOA model), which looks at the (A) abilities, (M) motivation and (O) opportunities of KS. The individuals' ability to share knowledge has a significant role in knowledge sharing, including personal skills, competence, self-efficacy, education and training (Gooderham, 2022). The opportunities to share knowledge within the organisation, for example, through face-to-face opportunities, information channels and networks for sharing knowledge are similarly relevant to individuals (Gooderham, 2022).

The concept of motivation to share knowledge includes intrinsic and extrinsic motivation (Deci et al., 2000). Intrinsic motivation refers to individuals being motivated by a sense of purpose, belonging and personal growth (Zamiri, 2024). Extrinsic motivators, such as rewards, career advancements or other benefits, can also influence individuals' KS behaviours and outcomes. Understanding an individual's motivational factors is essential for increasing the willingness to share knowledge in organisations (Azizi et al., 2023). There can be some differences in what motivates people to share knowledge in their specific fields. A study by Le et al. (2023) discovered that intrinsic motivational factors, such as values, availability and helping others, were associated with KS for employees in the non-profit sector, while external motivational factors were not promoting KS.

Riege (2005) has identified a set of individual-level barriers, which include motivational, cognitive, and behavioural factors. These barriers to individual KS can include lack of time to share knowledge, low awareness of the value of knowledge, motivation, poor written and verbal communication and trust. These common barriers to KS are similar to the ones identified in development sector. Gatiti (2021) has studied the enabling and hindering factors with 311 practitioners in development. In the study, the individual factors that affected the KS of the practitioners were lack of time, low-awareness of the lack of time to share knowledge, low awareness of the value of knowledge and cultural differences. Previously Serenko and Bontis (2016) have studied knowledge behaviour, specifically individuals' unwillingness to share knowledge. As a result of their study, they increasingly highlight the need to address barriers such as individual attitudes and motivations to foster a culture of open sharing.

2.2.2 Organisational factors in Knowledge sharing

Organisational factors can enable knowledge sharing within organisations. Knowledge is also bound to cultural structures and belongs to local communities of practice. Culture, leadership, support, and organisational structure are critical organisational factors in KS. Organisation culture has been defined by Schein (1985, p. 9) as "the basic assumptions and beliefs shared by organisational members". The organisation's culture shapes the employees' attitudes towards knowledge and knowledge sharing (Vuori & Okkonen, 2012; Curado et al., 2021). The organisation culture encompasses both visible and invisible aspects of culture, including values, norms, technology and digitalisation, and other factors such as reward structure, openness, transparency, communication, and coordination (Razmerita et al., 2016; Gooderham et al., 2022). Creating a culture of knowledge sharing and a learning culture has been found to be factors which can support innovation in organisations (Le et al., 2023). Open communication, reward and feedback systems and promoting continuous learning through training programs and workshops can help build a learning culture. This involves creating an environment where employees feel comfortable sharing their knowledge and experiences.

Cultural sensitivity is important, and it is especially relevant to pay attention to the organisational culture, when knowledge is shared across borders. National and organisational culture can affect how individuals share knowledge and need to be considered in planning knowledge sharing (Vuori & Okkonen, 2012; Gooderham et al., 2022). Navigating national cultural differences can impact knowledge sharing, for example, in cultures that are individualistic or collaborative cultures.

Leadership styles can also affect KS. Previously Sumiynana et al. (2022) have studied leadership styles in NGOs and Indonesian local governments and found that collaborative leadership style, in which there is regular communication, mutual trust

and consensus in decision-making support KS in these partnerships. Trust in organisations can occur at different levels, such as individual, organisational, or social levels, and it brings confidence that shared information will be taken seriously. Factors such as management support and organisational structure can support knowledge sharing within organisations (Galeazzo & Furlan, 2019; Miković et al., 2020). Wellbeing and social capital are also factors discovered affecting KS. This was studied by Chung et al. (2016), who examined factors affecting employees' KS behaviour in NGOs and discovered that social capital was more relevant than cultural factors. Albogami and Al-sareehi (2019) studied knowledge sharing in the Education Ministry in Saudi Arabia and discovered that the preferred methods for KS covered employees using databases and traditional approaches to document knowledge.

While KS barriers can vary between organisations, several factors that appear in KS generally have been identified. These factors for include operational styles (conflicting values, goals, and philosophies), lack of reward systems and recognition organisational structures, and lack of management support (Chua et al., 2023). In development organisations, there has been identified lack of time for most common organisational barrier to KS (Gatiti, 2021). Other organisational factors hindering knowledge sharing include language, conflict avoidance, bureaucracy and distance, low awareness of the value of sharing knowledge, and differences in culture. (Hong et al., 2011; Gatiti, 2021).

2.2.3 Information technology in Knowledge sharing

The use of data has been a common feature in knowledge sharing in organisations. Information technology (IT) is widely recognised as a factor facilitating knowledge sharing within organisations because it is found to increase coordination and communication. Digital systems and technological platforms that support communication and collaboration can enable organisations to share knowledge in organisations and contribute to improving organisational performance (Deng et al., 2022; Ngoc, 2017; Rusilowati et al., 2023). This can include community-driven uses such as social media, videoconferencing blogs or online collaboration tools (Zamiri et al., 2024). These platforms can also support the development of virtual teams, which collaborate and work together despite being located in different geographic locations (Hertel et al., 2005). Sundaesan and Zhang (2016) recommend integrating IT with reward systems and aligning them with individual and organisational goals to support knowledge sharing.

Some barriers that have been identified in IT in KS. These include, for example, the lack of these systems or not knowing how to use them (Riege, 2005). In development organisations, lack of integration of ICTs, technical support and mismatch between needs and systems have been identified as the key IT barriers to KS (Gatiti,

2021). While IT assists knowledge sharing by providing the platforms for communication and collaboration, it does not necessarily motivate individuals to share knowledge. Also, not all types of knowledge can be effectively shared through IT, and it is not sufficient on its own to ensure effective knowledge sharing. The effectiveness of IT in knowledge sharing depends on the cultural, individual and organisational factors, such as organisational culture, trust, incentives and management support (Al-Gharibeh, 2011; Hejase, 2014).

2.3 Knowledge Sharing in Development Organisations

Development organisations cover non-profit organisations that are doing something good for the community. NGOs often operate by a specific approach to tackle the purpose and goals. Some NGOs focus on participatory ideals, whereas others act as service providers carrying out the actions requested by donors (Vivian & Maseko, 1994). Sometimes, the NGOs work on voluntary basis. KM is a key element to strengthen NGOs programme technical capacity and organisational Improvement. To achieve effective KM for programmatic results, it is important to consolidate existing good practices while addressing critical gaps in knowledge management. Knowledge management practices in the development sector have evolved gradually since the 1980s, initially drawing concepts from the corporate sector (Ceptureanu & Ceptureanu, 2024). Over time, KM practices were implemented in the UN system and the World Bank and eventually spread to NGOs. This can be identified in project strategies, functional coverage, and organisational structures. In the development sector, the adoption of innovations tends to be slow because of political context and institutional pressures.

Knowledge benefits development organisations and the broader development community by improving the project design, effectiveness and efficiency of development projects and interventions. Knowledge for development encourages innovation by fostering a culture of learning, experimentation, and continuous improvement. Knowledge sharing practices can increase the effectiveness of service delivery, improve service delivery's sustainability and replication, and scale up what works (Janus, 2016). It can also help engage employees, reduce re-work, help with decision-making, avoid losing knowledge, increase innovation and improve client relationships (Janus, 2016). KS practices can strengthen NGOs' technical capacity and organisational improvement. It enables organisations to adapt interventions to evolving challenges, apply local knowledge and context-specific factors as well as respond to dynamic development contexts. One benefit is that knowledge sharing practices promote collaboration and partnerships among diverse stakeholders, including governments, civil society, academia and communities to leverage expertise through collaborative efforts to

address complex development issues. Awareness of knowledge can empower individuals, communities, and institutions by equipping them with the necessary information, skills and tools to participate in development processes.

The types of knowledge shared affect the KS in NGO networks. NGOs tend to generate tacit knowledge, which plays a unique role in the context of NGOs (Mustari et al., 2022). Tacit knowledge is context-specific and time-specific, and it is more challenging to share but more valuable in operations (Oliveira et al., 2022). By contrast, explicit knowledge can be shared more easily, but it may overlook local information or relevant details of it. Strong relationships within and across NGO networks enable trust-building, which is essential for sharing tacit knowledge. As Davenport and Prusak (1998) argue, trust and familiarity support the building of tacit knowledge. Incorporating local knowledge is crucial for building sustainable communities. However, knowledge generated by NGOs and their beneficiaries can overlook and exclude context-specific knowledge (Ferguson et al., 2010). While Oluikpe et al. (2011) argue that evidence on direct impact on development outcomes is limited, other studies show significant improvements when local knowledge is shared effectively within NGO networks. Ferguson et al. (2010) have pointed out that knowledge within NGO networks can be used to maintain existing economic, social and political relationships, which could lead to a situation where KS benefits the powerful while marginalising those without access. NGOs should develop more inclusive KS practices and prioritise local voices in the implementation and decision-making processes.

Development sector organisations are increasingly focused on improving the effectiveness of their programmes by engaging systematically with various stakeholders such as academic communities, private sector, donors, civil society and the general public. One key strategy for achieving this is the establishment of knowledge networks and learning communities, which allow organisations to share knowledge across groups to maximise the societal impact (Ferguson et al., 2010; Oliveira et al., 2022). Knowledge networks are crucial in bridging organisational and sectoral boundaries. These networks consist of individuals and organisations with shared values and a commitment to achieving specific development outcomes. Organisational networks can take various forms, such as domestic and international partnerships, research and educational institutions collaborations, and both horizontal (peer-based) or vertical (hierarchical) networks. In development sectors, horizontal networks allow NGOs to exchange best practices, and to promote cross-organisational learning. Vertical networks, on the other hand, can help align local knowledge with national or global policy frameworks (King & McGrath, 2004). This type of collaboration can support scaling up innovations to broader policy impacts.

Development organisations typically aim to build capacity within their communities. Learning communities are collaborative spaces where individuals with com-

mon interests can share knowledge (Zamiri, 2024). Some examples of learning communities can include professional learning communities, communities of practice, discussion groups, online forums, project-based collaborative teams (Zamiri, 2024). One example of this is Communities of Practice (CoP). 'CoPs are groups of people who share a common interest or area of expertise and engage in interactions to share knowledge and best practices' (Wenger, McDermott, & Snyder, 2002). CoPs can be formed within or across multiple organisations, which can support knowledge sharing and collaboration across geographic and cultural boundaries (Wenger, McDermott, & Snyder, 2002). CoPs include knowledge hubs, virtual communities, social channels, knowledge fairs/cafes, workshops and conferences. Learning events and knowledge exchange platforms can support exchanging knowledge. Knowledge sharing can occur at a particular moment, such as joint research projects, conferences, workshops, and seminars. Development organisations can organise learning events, such as conferences, seminars, webinars, and workshops, where practitioners, researchers, and policymakers gather to share knowledge, for example to present research findings, and engage in discussions. Formulating these learning communities and having training is especially important for knowledge sharing in development sector organisations, where there are many voluntary employees and for reaching the expected outcomes with the partners and people involved.

Monitoring and evaluation are essential for development organisations. According to Janus (2016), monitoring and evaluation are processes of collecting information primarily for program management, focusing on activities and outcomes to illustrate the organisation's impact on service delivery. Today, KS and KM in NGOs encompasses various activities, including research, monitoring and evaluation, communication mechanisms and discovering the lessons learned in program implementation (Ceptureanu & Ceptureanu, 2024). Ovcina and Arslanagic-Kalajdzic (2024) studied the role of monitoring and evaluation for non-profit projects in developing countries and found that monitoring and evaluation can increase project performance. Monitoring and evaluation can support sustaining a culture of knowledge sharing by regularly evaluating development to meet the project goals and targets.

Some specific barriers hinder knowledge sharing in development organisations. Despite the benefits of knowledge sharing, there is evidence that KS can be challenging even for well-established NGOs (Langmann et al., 2021). Some of the key challenges in knowledge sharing for international development and non-profit organisations have been previously studied by Miković et al. (2020), who found that knowledge and lack of social connections are often the biggest barriers for NGOs. NGOs typically rely more on voluntary workforces than other organisations and have more fluid organisational structures (Langmann et al., 2021). The reliance on a voluntary workforce and a high level of volunteers exiting the sector limit the possibilities

of transferring and sharing knowledge that has been acquired (Hong et al., 2011). Misalignment of goals and interests between NGOs in a particular area can potentially undermine knowledge. Ondari-Okemwa and Smith (2009) studied collaboration with the Kenyan government agencies, and within the study, they found out that sharing of knowledge was disrupted due to corruption. These structural characteristics of NGOs appear to limit inter-organisational KS as certain potential relationships might not be considered in the knowledge domain of an NGO.

There have been found some differences how NGOs advance KS practices on local, national and international levels. In a study by Zbucha et al. (2020) they compared KS local and international NGOs. In the study it was found that NGOs which operated on international level were advancing more knowledge sharing practices than in local-level NGOs. Local-level NGOs face specific KS barriers based on their characteristics. Local-level NGOs often struggle to remain self-sufficient (Suharko, 2007), and they have a limited capacity to develop new knowledge through internal development or purchase it from the provider. Local-level NGOs appear to be mainly reliant on local-level networks and the context-specific and time-specific knowledge residing within volunteers in these networks that may help them to improve their position. The local level tends to have limited skills at networking and often appears to have more limited resources for gathering information.

2.3.1 Knowledge sharing in Social Franchising

Social franchising is a type of a contractual relationship in which organisations aim to replicate successful social enterprise models to different locations or context, adapt them to local contexts, and maintain quality standards to achieve social impact at scale (Gorovaia et al., 2023). In social franchising, an independent coordinating organisation, such as a non-governmental organisation, governmental body, or a private company, grants individual operators to join a franchise network for the purpose of providing specific services. Unlike typical for-profit organisations, social franchising organisations aim to solve a social problem through achieving competitive advantage (Giudici et al., 2020; Gorovaia et al., 2023). Social franchising has become a way to fill some gaps in national education by providing forms of educational services.

In social franchising, the franchisor has created a plan for providing services for independent operators. In a traditional franchising system, the franchisor provides franchisees with the knowledge, skills, and support to effectively deliver social impact in their local context. KS in social franchising begins with documenting the successful social enterprise model and standardising processes, procedures, and operational guidelines and continues with producing manuals, training materials and monitoring and evaluation systems (Paswan et al., 2014). A network franchise system, in contrast

to the traditional social franchising, embraces a horizontal flow of knowledge. This way, the organisations can benefit from the collective expertise and experience of the social franchising network (Cumberland and Githens, 2012). Social franchising networks, learning networks and events are tools for creating an organisational culture in social franchising (Gorovaia et al., 2023; Khan, 2016). While the role of the franchisor has been covered in research, there have been less studies from the perspective of franchisees. In the education sector, Sanny et al. (2017) studied education franchising in Indonesia. The study highlighted that franchisees must have the courage to develop new ideas and ways of working and obtaining an entrepreneurial orientation, and potentially improve franchisees' performance. Previously, the challenges experienced in social franchising from the perspective of franchisees were studied by van Schalkwyk and Surujlal (2017) which involved interviews with educators of tutoring groups. In this study, the educators expressed motivation of the teachers, students and parents, and sustainability of the programmes as the main challenges for their implementation.

Knowledge sharing can be challenging in social franchising. According to Cumberland and Githens (2012) there are five common barriers to KS systems in franchising: trust, maturation, communication, competition and culture. The challenges in social franchising are that social context is not always understood, which is not sustainable. Also, globally dispersed teams and geographic and cultural isolation can have a significant impact on KS (Ambos et al., 2016). Iddy et al (2022) studied social franchises operating in Uganda, Rwanda, Kenya, Zambia and Burundi, where training strategies were adapted to scale up social impact across different institutional frameworks. In these franchising organisations the institutional environment influenced the KS methods (Iddy et al., 2022). The role of franchisees and customers as operant resources in the value co-creation process highlights the importance of viewing these actors as active participants in knowledge exchange (Paswan et al., 2014). For fostering knowledge sharing Paswan and Wittmann (2009) recommend that franchisors evolve from a traditional franchise approach to a network franchise system to build higher level of trust. A similar pattern of knowledge sharing can create more informal knowledge transfer (Paswan et al., 2014). In social franchising, the partnering organisations have a big role in collaborating locally with the relevant partners.

2.4 Financial Education

'Financial education is a process by which consumers improve their financial knowledge, understanding, skills, and confidence to become more financially aware and to take active actions to improve their financial well-being.' (OECD, 2020). Many

countries are focusing on implementing financial education programs to increase financial literacy, which benefits individuals, communities and society. On the individual level, financial education improves skills related to financial awareness, access to finance and capacity building. Specific skills that benefit from financial education include saving, investment, planning, and debt reduction. By enhancing these skills, individuals can make more informed financial decisions. At the community level, financial education can reduce social mobility, foster economic growth and support local businesses and enterprises (OECD, 2010). When community members are more financially literate, they are better equipped to contribute to the local economy, create businesses, and support each other financially. On a broader social scale, financial education can drive inclusive growth, reduce inequality, alleviate poverty, and reduce social exclusion. It can also improve the allotment of economic resources, encourage greater gender diversity within financial institutions and promote sustainable consumption practices (OECD, 2020). Financially literate societies are more resilient and better able to adapt to economic changes.

Financial education focuses on increasing at least one of the following areas:

1) financial literacy,

defined as “the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being.” (Chung et al., 2014).

2) financial behaviours,

Financial behaviour includes various forms of money management actions such as borrowing, saving, budgeting, planning, insurance and remittances. (Lusardi et al., 2017).

3) Financial well-being:

understood as “a state of being wherein a person can fully meet current and ongoing financial obligations, feel secure in their financial future, and make choices that allow them to enjoy life.” (Consumer Financial Protection Bureau, 2017).

Financial literacy is a core skill focused on financial education programs, and also one of the key skills for participating in modern society. According to Remund (2010), financial literacy can be broken down into five main components:

- 1) Knowledge of financial concepts,
- 2) Ability to communicate about financial concepts,
- 3) Aptitude in managing personal finances,

- 4) Skill in making appropriate financial decisions and,
- 5) Confidence in planning effectively for future financial needs.

Research shows that financial education effectively increases financial literacy, improves financial behaviours and enhances overall financial well-being among the study participants (Kaiser et al., 2020; Huston, 2010). According to Klapper and Lusardi (2020), financial education can be provided through various educational interventions to improve knowledge and behaviour. They also argue that financial education can have the strongest effect when applied to cross-curriculum as part of other subjects (Goyal and Kumar, 2021).

Fast-growing financialisation is setting up demands on increasing financial education projects, especially in developing and emerging economies. Many countries are trying to improve financial inclusion while facing financial exclusion, where people do not have access to services or do not have enough knowledge to use them (World Bank, 2013). Most financial education projects are performed in low-income countries to increase social capital, financial awareness and to promote financial wellbeing (Klapper & Lusardi, 2020; Klapper, Lusardi & Oudheusden, 2015). In these low-income contexts, individuals' motivation for saving, borrowing and employment financial products influence financial inclusion (Holzmann, 2010; Affandi and Malik., 2020). Financial exclusion often results from low levels of financial literacy regarding financial products and financial services (Cole et al., 2014; Atkinson & Messy, 2013). The concept of financial inclusion is based on equal availability and usage of financial products and services, and it can be seen as a multidimensional problem linked to social structures, policies, and demographic issues (Klapper & Lusardi, 2020). Park and Mercado (2015) measured financial inclusion in 37 developing Asian economies and found that financial inclusion is significantly affected by factors such as laws, income level and the populations' demographic characteristics. Many policy recommendations include starting financial literacy programs at a young age, tailoring programs for the specific needs of communities or countries and providing financial education on a particular financial topic or decision process (Batsaikhan et al, 2018; AFI Global, 2024). Most of the time, financial education projects which are implemented in schools are done in close collaboration with the local government to improve financial literacy.

A common problem in low-income countries relating to financial inclusion is that public policies fail to enhance financial inclusion, especially for women (Allen et al. 2016). Institutions may lack the knowledge, resources, or understanding of needs which can hinder the effectiveness of financial education programs (AFI Global, 2021). In Tunisia, research by Amaira (2023) has found a positive relationship between financial inclusion and economic growth.

Financial education can be delivered both formal and informal channels, including traditional in-school education and separate financial education programs. These

programs are typically tailored to meet the specific needs of different target groups, ensuring that everyone's financial literacy needs are addressed. Interventions can range from providing an informational brochure to offering in-classroom studies, and they be provided by private providers, public institutions or NGOs (Guerini et al., 2024).

Types of financial education providers:

1. Private for-profit organisations: These include banks, insurance companies, and other financial service providers that offer financial education as part of their services
2. Non-financial organisations for profit: Companies that are not primarily financial institutions but provide financial education for profit
3. Public authorities and state organisations: Schools, government agencies and other public entities that incorporate financial education
4. Non-governmental organisations (NGOs): Both national and international NGOs that focus on financial education as part of their mission

Financial education can be tailored for children, youth or adults, and early financial education can enhance financial literacy (Kuzma et al., 2022; Sari et al., 2017). Globally, financial literacy skills remain low, particularly among young students and they tend to increase with years of education and the quality of education (Karakurum-Ozdemi et al., 2019; Deme and Mahmoud, 2020). Financial education programs often determine which behaviours are targeted, using various curricula and teaching methods to improve financial literacy among students. In previous studies, it has been suggested to integrate financial education already in elementary level education. Early financial education can shape children's understanding of financial literacy and support developing skills in managing money (Susanti & Kemala, 2023). In schools, financial education is often not its own subject, but because of its interdisciplinary character it is often included in other subjects for example in mathematics or citizenship education classes, as project-based learning or as separate extra-curricular classes (Opletalová, 2015).

There are many approaches that have been adopted in financial education. AFI Global (2021) recommended adopting approaches to financial education such as project-based approach, competency-focused, teamwork and collaboration, differentiated to meet the needs, informed by assessment, and driven by action and interaction. Opletalová (2017) compared traditional teaching methods and activity teaching methods such as educational games, discussions and different materials through experiments and interviews in financial education in Czech schools. It was found that activ-

ity teaching methods were preferred by teachers while there were very minimal differences in transferring skills and knowledge to students (Opletalová, 2017). Relevant teaching materials that support the development of financial literacy skills have been highlighted by Sel (2022) and Rachmadyanti (2023). For efficient financial education, it is also necessary to improve the financial literacy skills of the teachers and involve parents in learning experiences. Attention to refining the curriculum has been made in applying social and financial education. Wahyuni et al. (2023) and Kuzma et al. (2022) have suggested that social and financial education can support changing children's financial behavior and managing simple financial activities. In social financial education often emphasises the cultural factors, community building in consideration. Some NGOs have adopted social and financial education curriculums, such as Afla-toun (Supanantarok et al., 2017).

There have been some challenges identified in financial education, such as measuring the effectiveness of the programs, biased information, ensuring the quality of the education and considering target groups (Goyal & Kumar, 2021). Financial education has received criticism because it can preserve the false impression that men and women experience economic participation, decisions, and outcomes similarly (Pinto, 2012). Demographically, the results from previous research found women have lower levels of financial literacy across the countries (Xu et al., 2012). Financial education should draw more attention to gender justice issues and contribute to greater equity. Previous studies have noted that women and the poor are less likely to be financially excluded, whereas the educated are more likely to be financially included (Fadi, 2018). Knowledge has been identified as one of the key risks in implementing financial education in institutions (Global AFI, 2020) and there is limited research on knowledge sharing in financial education. In the context of financial education, the OECD (2015) has recommended expanding KS strategies to the network level. Collaboration through partnerships benefits intermediaries by facilitating information sharing and identifying strategies for specific target groups (OECD, 2016).

Based on the conceptual frame of reference, the two main concepts used in this study are knowledge sharing and financial education. In summary, financial education in primary schools is organised through innovative teaching methods that aim to increase financial literacy from an early age. KS has been studied in specific fields of expertise through qualitative and quantitative research methods, including interviews, experiments, and the development of teaching modules. These definitions will guide the analysis and allow a detailed examination of the factors supporting knowledge sharing practices in social and financial education projects. Previously, the field-specific enabling and hindering factors in knowledge sharing in financial education have not been studied. This study will explore the knowledge sharing methods used by three expert groups of professionals in Tunisia at different stages of implementation.

This study examines knowledge sharing broadly, considering interactions across individuals, organisations, communities and sectors in financial education. The methods and mechanisms will be compared to the existing research on knowledge sharing methods in development, education and social franchising. In the discussion, the knowledge sharing factors adopted by teachers, NGO employees and government officials will be reflected in individual, organisational and technological factors.

3 CONTEXTUALISING THE STUDY

In previous studies (Gooderham, 2022), it has been recognised that understanding knowledge flows in organisations requires a multi-level design, in which the individual, organisation and country-level factors are being considered. In this chapter, the organisations, and country-level contexts from the perspective of education are discussed. I will first describe the social and financial education franchising model from Aflatoun International. Secondly, I will discuss the NGO involved in the study, Enda Inter-Arabe, and the education context in Tunisia.

3.1 Aflatoun International

‘Aflatoun International is a non-profit organisation which offers social, financial & entrepreneurship education to children and young and people.’ (Aflatoun, n.d.). Aflatoun, a non-profit organisation based in the Netherlands. Aflatoun is an independent organisation adapting the social franchising model and provides individual NGOs with social and financial education services to achieve social impact at scale. With the standardised materials and support, the franchisees aim to reach the capacity to create an efficient learning ecosystem by replicating the models. Over 300 partner organisations in 101 countries have implemented the curriculum by Aflatoun (Aflatoun, n.d.).

For NGOs Aflatoun provides (Aflatoun, n.d) :

- Curriculum
- Training of teachers
- Partnership & Support

- Regional and international meetings
- Board representation
- Aflatoun Partner platform and resource database
- Technical support by Aflatoun
- Advocacy & communication
- Development and contextualisation
- Monitoring and evaluation
- Digital learning

The features provided by Aflatoun include a curriculum which is contextualised and adapted to local needs, suitable for vulnerable contexts, and provides quality standards for franchisees for implementation. The core themes in the Aflatoun curriculum for primary school students include themes like children’s rights, saving, and entrepreneurship (Aflatoun, n.d.). Aflatoun offers financial education for children and youth from 3 to 24 years old. In extra-curricular clubs in primary education, the students collaborate, manage savings, and undertake small business and community projects (Aflatoun, n.d.). The programmes follow an active-learning, participant-centred methodology.

“Aflatoun International works with a strong network of NGOs and governments to deliver social and financial education to every child and young person in the most effective way possible.” (Aflatoun, n.d.) Aflatoun has established partnerships and collaborations with engaging educators, government institutions and civil society organisations, with 39 active partners. The organisation works through an inter-continental network. In the Middle East and Africa region (MENA), Aflatoun has built a strong network of active partners, and the program has been implemented in 17 countries. In the MENA region, Aflatoun has been signing four agreements with governmental organisations.

3.2 Enda Inter-Arabe

Enda Inter-Arabe, a development NGO founded in 1990 in Tunisia, has spent over 30 years creating positive impact on financial, economic, and social inclusion. The organisation’s mission is to support the economic and social integration of vulnerable populations, particularly women and youth, by promoting entrepreneurship and civic education. With a focus on financial literacy as a driver for inclusive growth, Enda Inter-Arabe targets women, youth, children, and rural communities. The organisation has been promoting financial education in Tunisia and has been implementing the Aflatoun curriculum in extracurricular clubs. For youth and adults, Enda Inter-Arabe has

been organising entrepreneurship training, courses, and supporting access to micro-loans. 2022, Enda Inter-Arabe operated 80 Aflatoun extra-curricular clubs in local schools across Tunisia.

3.3 Tunisian education context

Tunisian education system is an example of a middle-income country that has placed great attention to financing education. Tunisia is a middle-income country that allocates one of the highest portions of its budget in the world to education (6.2% of its GDP in 2015) (World Bank, 2021). The education system has been building since gaining independence from France in 1956. After the revolution, the focus of education reformers has been to reformulate the curriculum (Clark, 2006). In 2000, a competence-based approach was introduced in the school curriculum. Over the last years, the Tunisian education system has witnessed a decrease in its quality (Yahia et al., 2018). Currently, there is a new national education reform underway to enhance the quality of education.

‘Tunisian education authorities have been working to develop an education system that is responsive to the needs of a rapidly developing country while also emphasising the need to develop a distinct national and regional identity’ (Clark, 2006). The Ministry of Education in Tunisia is responsible, within the framework of the state’s policy, for defining national choices in the areas of education, school teaching and vocational training, for developing the related plans and programmes, and for the implementation and evaluating the results (Ministry of Education, n.d.). As one of the examples of the responsibilities of the Ministry of Education is “to manage the public education system and the institutions and structures that fall under it at the central, regional and local levels, and to ensure their monitoring and development according to quality standards and the principle of equity.”

The Ministry of Education's work with partners the importance of collaboration with various stakeholders, including industry and community partners, is recognised as beneficial for addressing educational challenges. Within the framework of the international relations of the Tunisian Republic, the Ministry of Education:

- develops international cooperation projects in the fields of education and training and implements their results.
- ensures the application of conventions and agreements ratified by the Tunisian State which fall within its area of competence.
- develops partnership relations at the bilateral and multilateral level, within a regional and international framework.

- participate in the design of programs and policies of international organizations and institutions working in the areas of its competence. (Ministry of Education, n.d.)

The education system has problems, as school dropouts are alarming with persistent disparities between regions. In a study on school dropout levels by Yahia et al., (2018) school infrastructure and educational resources were found to have strong influence in education where financial constraints seem to have effect on dropout levels. The families come from very diverse backgrounds and socioeconomic backgrounds, and the education must reflect the needs of the families. A study by Ochi et al. (2022) showed growing inequalities in Tunisia where the area, father's education and gender are the variables contributing to inequality. Inequalities were especially in more remote regions (Saidi et al., 2021) This shift is indicative of a broader international trend where inspectors are increasingly seen as change agents and advisors rather than just enforcers of compliance. Tunisia is divided into 24 governorates, which is the highest administrative division. Inspectors are expected to play a crucial role in this transition. The role of education inspectors has emerged from being mainly regulatory to becoming more mentor-like, supporting the implementation of educational policies and curricula (Hall, 2016). In summary, the Tunisian education system is at a crossroads, with a clear imperative to focus on quality over quantity.

This chapter introduced the contextual background of the thesis, which includes franchisor organisation Aflatoun, franchisee organisation Enda Inter-Arabe and the education context in Tunisia. Enda Inter-Arabe The education context in Tunisia is currently facing changes with education reforms making it a compelling context for study, particularly in looking how the organisations have shared knowledge during the implementation process.

4 METHODOLOGY OF THE STUDY

In this chapter, I will discuss methods for data collection and analysis. This study gathered information through fieldwork, during which interviews were conducted and the organisations were visited. This study applies qualitative methods, and the data will include interviews with the practitioners.

4.1 Methodological Approach

This study follows qualitative research methodology to investigate the knowledge sharing functions connected in financial education organisations. The qualitative data is collected through interviews with practitioners working closely to implement financial education programmes as extra-curricular clubs for elementary school students. This study will follow semi-structured open- and closed-ended interview questions to discover the participants' knowledge sharing experiences.

This study adopted a qualitative approach, considered appropriate for the research questions and objectives. Qualitative research allows exploring complex and nuanced experiences and perspectives related to a particular phenomenon (Creswell, 2014). Qualitative research is an approach that seeks to understand complex social phenomena by exploring the perspectives, experiences, and meanings of individuals within their social context (Cohen, 2018). Qualitative research also provides a flexible and iterative approach to data collection and analysis, allowing for the emergence of themes and patterns from the data (Charmaz, 2014). In this case, the focus was on knowledge sharing in the financial education network. This approach allowed for a detailed exploration of the experiences and perspectives of the participants and provided a deeper understanding of the knowledge shared within and between the or-

organisations. Using a qualitative research approach also allowed the including of contextual factors that may have influenced knowledge sharing in the network in the local education context in Tunisia.

4.2 Methods of Data collection

The data collection includes interviews collected during field visits at the organisations with partners implementing social and financial education. To gain firsthand insights into the implementation of financial education, I visited the organisations and local schools in the regions of Kassarine and Tunis. The interviews took place during the field visits in autumn 2022, during which four local schools were visited, the regional education department and the Enda Inter-Arabe organisation for collecting the data. The data collection consists of interviews with 12 participants closely involved in implementing financial education programs with or within Enda Inter-Arabe. The purpose of the interviews was to gather information on the persons' and events that have taken place during the implementation to serve the research objectives. The subjects were directly involved in implementing financial education in their respective roles in Tunisian schools and the education sector. The interviews were conducted with the participant's consent, and an information sheet was provided before the interviews. The interviews were conducted in three languages: English, French and Arabic, with a translator present in all interviews. The interviewees could use their preferred language to answer the questions and use language or phrases according to communicative preference.

The study followed a semi-structured approach to learn about the participant's experiences with using knowledge sharing methods in their community. Semi-structured interviews were selected as the primary method of data collection. Semi-structured interview questions allowed the participants to describe the implementation in their roles while ensuring that specific research questions were addressed similarly in each participant group. For ensuring the similarity of themes in all participant groups, the interview questions were designed to cover organisational, technical, individual and cultural perspectives on knowledge sharing. This division was adopted on Yeboah (2023) recommendation that the barriers and enablers must be looked at in relation to the individual, organisational and ICT factors. The questions were different for each group and formatted to each group's professional areas and roles where individuals functioned. The study participants were allowed to describe the used methods in their own words. Interviews were conducted with one participant and in groups based on the participants' preferences. The interviews lasted, on average, from 30 to 75 minutes and were recorded and transcribed.

4.3 Sampling Method

The sampling method used in this study was purposive sampling, which consisted of several steps. Purposive sampling allows the selection of the participants based on specific criteria related to the research questions. (Cohen, 2018, p224). The researcher contacted the social franchising organisation to participate in the study as a case study. The researcher made the criteria for the final selection of the country based on a context where the social and financial education program was well received and had positive experiences from collaboration and knowledge sharing between the government. The NGO was first reached to participate in the study. The interview participants from the NGO were selected based on their involvement in the planning and implementation operations and activities of the Aflatoun social and financial education programmes in the NGO. The NGO assisted in identifying the people with relevant expertise for the sample regarding the participants.

In qualitative studies, rather than focusing on the persons, the focus is on the contexts that the individuals represent, where they work, and the community are part of (Flick, 2018). The criteria for choosing the participants were based on relevant experience and function in implementing financial education in Tunisia in the local schools. The interest was in the knowledge sharing practices in the organisations in Tunisia; for this reason, the social franchising organisation did not take part in the interviews.

A total of 12 participants were chosen for the study based on relevant experience in taking part in the implementation process and having expert knowledge about the implementation of social and financial education in schools. Three groups were constructed from the sample based on the participants' professional expertise in organisations. The sample included five teachers, three governmental officials and four NGO employees. These participants were grouped in the analysis based on their narratives. The sample size was considered appropriate for this study because the focus was on in-depth exploration of the participants' narratives and experiences.

4.4 Methods of Data Analysis

First in this thesis, narratives are built based on all the interviews with certain category of participants. After this, I will proceed to discuss diverse knowledge sharing mechanisms articulated in the interviews by using content analysis.

In this study, narrative analysis is used to analyse how the participants construct their experiences in knowledge sharing through narratives as actors in the financial education network. Narrative analysis, as in Cohen et al. (2018, p. 694), allows the researcher to use data from events and happenings to create a structure. The method was chosen as appropriate for this thesis because it enables the analysis of the knowledge sharing methods from the narratives by making them more visible. In knowledge sharing narratives organisational members construct, amend and alter their organisational reality through narratives (Geiger & Schreyögg, 2012). This research method can give an enlightening insight into knowledge sharing methods within organisations functioning in financial education. The data was organised by groups of people presented as narratives. The advantage of organising the groups by people was that it enabled themes and patterns to be seen from the data and allows to summarise the responses (Cohen, 2018, p.661). Once the researcher had identified the contextual units of the narratives, the critical events were gathered in a timeframe to focus on the key actions and events taken place. The participants described the development and course of events during the implementation of the social and financial education programs. In describing processes adopted in organisations, the events are often put in chronological order. The sequence of events toward goal-directed processes in financial education was possible. These events have also most likely taken place as overlapping processes, and are connected to each other (Kaasila et al., 2008). Part of the analysis was to identify the methods and the factors that hindered the process. The data was analysed using narrative analysis to reveal the key patterns, themes and challenges.

The second part of the analysis focused on identifying the factors that either enable or hinder knowledge sharing. I used content analysis, a method that is used to interpret the underlying patterns, themes and meanings in qualitative studies (Berg and Lune, 2014, p. 182), to analyse the responses from the interviews. During the interviews, respondents discussed similar views and concepts. Through content analysis, I focused on the recurring words and expressions to identify different data segments on the knowledge sharing methods. After collecting the narratives, getting familiarised with the data and listing the knowledge sharing methods from each group, the narratives were first categorised into two categories: hindering or enabling. This was followed by discussion in which the factors are categorised in relation to individual, organisational and information technology factors. The division has been previously proposed in existing research by Yeboah (2023) for a deeper understanding of enabling and hindering factors in knowledge sharing.

4.5 Ethical Considerations

Qualitative research involves human subjects, and researchers must adhere to ethical guidelines and acknowledge ethical considerations. One of these considerations is the pursuit of truth and the need for accountability. The ethical principles of research of human participants by the Finnish Board for Research Integrity (TENK, 2019), were considered in this study. According to File et al. (2017), the decisions made for the research before the data is collected can be more objective in nature. The participants gave consent to attend the study, and their consent was ensured with a research notification and consent form (Appendix 4 and 5) with the template from University of Jyväskylä. The purpose for collecting the data was outlined in the documents provided for the research participants. Transparency in the study and semi-structured interviews allowed the participants to focus on their points of emphasis and what they were comfortable sharing. Presenting research findings should consider the interests of all parties involved.

In qualitative methodology, defining the researcher's responsibilities and addressing any potential power imbalances are critical to consider during the design and execution of the study. There was a strong emphasis for the participants that the organisations were not involved in conducting the study to ensure that the shared information would not cause any harm to their professions or positions. In cross-cultural research, understanding and respecting the community is crucial for the researcher in transferring information about the community. The participants were working with vulnerable groups, and it was crucial the study would not affect the individuals or groups

For language translation, I relied on the expertise of translator, who translated the interviews from Tunisian Arabic and French into English during the interviews and supported the communication. It is recognised in this study that not understanding the local language nor being part of the cultural community may have influenced the emphasis of the study. The study findings aim to provide an outsider perspective on the methods and bring information for developing future knowledge sharing in the community. The University of Jyväskylä provided research funding for a field study, during which in-person interviews were conducted. No funds were received from organisations or stakeholders involved in the study.

4.6 Positionality

Concerning qualitative methodology, it is always important to distinguish the researcher's role in the field, which becomes especially important when conducting a

study in another country. Qualitative research relies on the researcher's interpretation of the data. Multiple interpretations are possible in qualitative analysis or misrepresenting participant's perspectives. The subjective nature of qualitative research can introduce bias in the reporting or analysis. The personal position of a researcher can influence the research, and complete objectivity or value-free neutrality cannot be reached (File et al., 2017). Regarding this study, the researcher has not been part of the organisations involved and I viewed knowledge sharing in financial education as an outsider to these organisations and communities. The researcher's and participants' personal biases, perspectives, and experiences can influence the interpretation of data. I was reflecting my personal position and identity during the study. To strive towards objectivity, many research decisions were made before the data collection began.

The researchers' assumptions about how the organisations interact and relate can affect the analysis of the interviews. Before the field visit, I was unfamiliar with the activities in the organisations, and this relation might have impacted the assumptions of my research agenda. I arrived in Tunisia, new to the socio-cultural context, having studied and lived in Finland. A grant was received from the JYU-Africa coalition to conduct fieldwork research in person in Tunisia. The study did not receive funding from the partnering organisations, nor had I any political motive in any of the factions. While collecting the data during the field visits, I pursued neutrality and aimed to engage the communities involved respectfully.

4.7 Limitations of the research

It is important to acknowledge the limitations of the study. Qualitative research often focuses on exploring participants' perspectives and experiences, and the number of participants can potentially limit the comprehensiveness of the findings. Qualitative research relies on the researcher's interpretation of the data. As discussed earlier, the researcher's and participants' personal biases, perspectives, and experiences can influence the interpretation of data. The subjective nature of qualitative research can introduce bias in the form of selective reporting or subjective analysis. One issue recognised was that since the interview data was collected by non-native speakers, and translator was supporting the data collection process. The risk of misinterpreting or misrepresenting participants' perspectives is inherent in qualitative analysis.

Narrative analysis as a method can have some weaknesses. Narrative analysis as a research method may oversimplify the complexity of the phenomenon. The narratives do not represent the whole truth, and the given story can be different depending on its delivery and whether it is shared in written or verbal form. In describing the development of implementing the social and financial curriculum, the participants

share their perspectives on the events and crucial development moments. The stories represent a single point of view of individuals, and experiences may not be relevant for other individuals. Personal biases or experiences may have influenced the information shared during the interviews. These answers given in the interviews may also be retrieved from memory when asked about the implementation process, which may not provide a complete image of the phenomenon. Also, the participants might be affected by the fact that they are working in the organisation and feel the urge to enrich or leave some information to be mentioned. The participants may provide responses that they perceive as socially desirable or that align with the expectations of the researcher, leading to a biased data. For example, they may overstate the positive aspects enabling the implementation or underreport experienced hindering factors. Power dynamics between and within the organisations may impact participants' willingness to express their true opinions or provide critical feedback about the implementation of the financial education programs. This could lead to a lack of diverse perspectives or underrepresenting dissenting views. Participants may also have difficulty recalling specific details, events, or experiences accurately, particularly if the data collection occurs sometime after the implementation of the curriculum. This can affect the reliability and accuracy of the information provided.

With most of the initiatives chosen in this study being carried out by the private sector, it can be difficult to generalise the findings of this study and offers limited generalisability. The findings discussed might not be easily generalised or transferred to other contexts or settings. Qualitative studies typically involve a small sample size, which may not be representative considering other financial education organisations. This study gives information from organisations' perspectives, and it may not be relevant to the activities and concerns of other organisations in financial education. I acknowledge that it is difficult to generalise findings on purpose of the initiatives areas which are very critical for evaluation in this study.

5 FINDINGS

This chapter presents the findings of the study, which aimed to explore the knowledge sharing practices within the financial education network in Tunisia. The narrative analysis was used to answer the research questions. The current study answers the following questions: 1) What are the current knowledge sharing methods and mechanisms in the NGO network focused on financial education? 2) What factors enable or hinder knowledge sharing for the successful implementation of the financial education curriculum in the network?

In the first part of the findings, narratives are built based on all the interviews with certain category of participants, introducing the process of implementing knowledge sharing methods. The narrative analysis has resulted in three distinct narratives, including viewpoints of individuals representing NGO employees, teachers and governmental officials. Each offers a unique perspective and the action taken by the group on adopting current knowledge sharing methods in financial education in their roles. In the second part of the findings, I will proceed to discuss knowledge sharing mechanisms articulated in the narratives, which are organised into themes by using content analysis. This analysis will focus on the factors that enable and hinder the successful implementation of knowledge sharing in financial education network.

5.1 Knowledge sharing narratives of teachers, educational officials and NGO employees

The process of implementing the financial education curriculum in Tunisia involved multiple stages engaging various stakeholders, including NGOs, educators, and government officials. The participants frequently characterised the knowledge-sharing activities as a process or courses of events taking place during the implementation of

financial education in the local schools. A timeline was constructed by the researcher based on the narratives (Graph 1). The timeline includes the key activities identified through the interviews captured in chronological order of events to provide background on the study's context.



GRAPH 1 Timeline of the key activities.

Enda Inter-Arabe has collaborated with Aflatoun since 2015 by providing materials and training for extracurricular club courses focusing on financial skills in Tunisia. Enda had collaborated with several national and international partners to support the activities of the NGO. In the early stages, stakeholder collaboration was initiated, as awareness campaigns and engagements. The early partnership was reflected as a crucial success factor by the NGO participants. At the first pilot stage, there were pilot projects, testing the curriculum and collecting feedback. The teachers were actively involved in implementing the pilot projects. From 2015 to 2022, financial education

programs were expanding in Tunisian schools and Enda Inter-Arabe has collaborated in the development of National Education Reform in Tunisia:

“So for now, we're preparing the materials and like we would need for the next step. So in the next year, we're going to do a pilot where just like we did in the other program, the pilot where we would introduce this course in some private private schools. This time it's in public schools. And then we're going to, like, generate it all over Tunisia, just like we did. So this the next step concerns the 800 schools.” (NGO employee)

5.2 Knowledge sharing methods and mechanisms

5.2.1 NGO narrative: collaborative approach advancing local knowledge

In the following narrative analysis, I explore the narratives of NGO workers, teachers, and governmental officials as they implement the Aflatoun program within their educational practices. The first research question was: What are the current knowledge sharing methods and mechanisms in the NGO network focused on financial education? The NGO participants narrative typically reflected on the education landscape in Tunisia and the impact of social and financial education programmes created for the children and the community.

“I think, the most beautiful thing was the introducing of a Aflatoun with Enda. Because if you want to build something it should be done with children. That's my opinion. Sustainable. And, as I was the coordinators of Aflatoun project, I discovered that children has no limit when they are oriented on thinking. And there is always some of them to impress you, always. And when we began with Aflatoun, it was just a new thing. We will work with children that we the first thing we have done was training of trainer for Enda's personnel - the staff. The deployment of the program was too small in the beginning, but with a very big impact. I remember we have done training with a private school at Sidi Bou Said, it was a pilot.” (NGO participant)

The work that had been done in Aflatoun clubs was aligning with the work done in the NGO and equips students with the necessary tools to navigate the complexities of the modern world and become active contributors to their communities:

“In all this work that we're doing, it's aligning with our mission. With our mission, and which is the economic and social inclusion of so, we're preparing for like future generation.” (NGO)

The NGO participants highlighted the skills that financial education can bring to the students and positive experiences from applying the curriculum in local schools:

“This mission is to work with the youth so it's not disconnected from their needs how because you when you come here and try to create their projects and to engage in the entrepreneurship, put to witness of many life competences, life skills. It is a big work to do with them in their personality and development. And why? Because in our curriculum or our in

education in our socialization, in our society, in schools and university, our system of education is oriented. This is influenced by theory and what we know, what we know, how to be interaction and initiative, how to take initiative. How to be compassionate. And how to provoke opportunities, and voila. The gap between education system, it's a patriarchic society, the young people are asking for our help. That is why it is a big work to do. To change some values. So why not start working in school or in clubs." (NGO employee)

The NGO participants identified the importance of education and the curriculum in facing the current challenges in the education system. They shared about the regional and cultural factors influencing the quality of education, such as patriarchal societal values and disparities in rural and remote regions. They also explained why it is essential to acknowledge these factors. Participants frequently noted the transformative positive experiences of introducing financial education programs in schools and their positive impact on the local community areas.

5.2.1.1 Awareness campaigns and training of teachers

"It started in 2013, it started as small participating schools. It started after school when children go after school to wait their parents come. We started working not in the school but as a separate. In 2013 we run pilots in two regions, we got fund from USA. We did many raising awareness campaigns, and we selected why awareness campaigns to win them on your side to strengthen their boat. They selected a group of teachers and did trainer of trainer training. And they implemented the clubs, voila." (NGO participant)

The NGO employees shared about awareness campaigns and training of trainer campaigns as important KS methods. Before starting the programs in local schools, the NGO had launched awareness campaigns in selected schools. During these campaigns the NGO employees shared about financial education and engaged community members, including students and parents, in discussions about financial literacy. The awareness campaigns were crucial in setting the groundwork for future school activities and extracurricular clubs. Participants shared that these campaigns were vital in fostering community involvement and support for the financial education programs.

"We started with 42 teachers in 2019-2021. In 2021 the school year we worked with a group with 42 teachers and then on the year we train 50 teachers in all national levels. And now we have Aflatoun and in every regional direction we have at least one club. In Tunis we have 10 or more 15 clubs. In total we have 80 clubs. We have about 2000 children who are active in clubs. And they are active in schools and outside schools. There are 10 000 schools who have heard and have taken part in Aflatoun, this year 2022 to 2023 we have teachers asking to Trainer of Trainer sessions." (NGO employee)

The NGOs implemented a "Trainer of Trainer" model, wherein selected educators were trained to become master trainers. These trainers, in turn, trained other teachers within their schools and communities.

5.2.1.2 Impact evaluation, and Monitoring, Evaluation and Learning

“I started working with the project in 2015 with the first pilot we had in the city of Kassarine, that time we discovered other regions based examining the data. There was a selection process for these - - - We were involved in gathering data from that pilot with our group, and, from that pilot and during that process we also gathered documentation of gamification methods that were used by some of the teachers. This is basically what we collected and then shared within our beneficiaries. This was part of the impact evaluation we conducted.” (NGO employee)

As knowledge sharing methods, the impact evaluation and data that had been collected from the social and financial education pilots. For the NGO employees, documentation and information sharing about the successful projects as case studies for learning. Collecting data and feedback and sharing about the case studies provided valuable information to target the programs. When gathering data from the pilot, the participants did field visits to local schools and to enhance collaboration between partners. While collecting pilot data, staff members visited the schools and other organisations and areas to learn and share knowledge.

“It is very fruitful to connect and the parents of the children also we did a focus group with them. So, then they asked us to train the teachers, the teachers became interested in the programme and to teach. More teachers wanted to learn. And then we wanted to make an agreement with the ministry. So, we're not only looking for the impact of Aflatoun on youth, but also on the teachers. Because we're addressing the pedagogic spirit and mindset, it's not just about the content. So, given that the teachers they work with them in clubs but not in class. So, they're looked for the impact of the work in these clubs on the class on itself - dynamic. Did they change after clubs or not.”(NGO employee)

The NGOs had focus groups and documented the results from the students and teachers. Reflective sessions after completing a project to discuss what went well and what could be improved, which can be a form of after-action reviews. The monitoring activities measured children's changes in behaviour and attitudes through the use of gamification methods in classrooms:

“We did some evaluation on attitude and behavior. In the context of this partnership, we evaluated the behavioral change of the children that are part of Aflatoun clubs through a financial literacy game. The game could be used as a complementary pedagogic tool, as gamification”. A pilot project was implemented in Kasserine and Ariana to test the game and track the behavioral change of children in these regions through pre- program and post-sessions. (NGO employee)

One NGO employee further explained on the second part of the evaluation of behavior, which included the survey:

“We're talking about the evaluation of Aflatoun. So, there is 2 parts. The part I told you about. Which is using the game to detect the the change in their behavior. So, they played the game before the club and after it. And the other part he's talking about is the survey. We conducted to detect the change of differently using survey.”

After collecting the data from monitoring and evaluation activities, there was reporting:

“The evaluation report. The evaluation report and also the evaluation report with the partner our partnership.” (NGO employee)

The NGOs share their findings with the education officials and other stakeholders. After the new education reform in Tunisia, the NGO employees would have a new role in monitoring the activities of teachers:

“So we're going to monitor the activity of the teachers. It's going to be official when comes to administrative and pedagogic control and monitoring so. It's going to be much more officialised.” (NGO employee)

5.2.1.3 Applying cultural knowledge in the planning

The NGO employees applied cultural knowledge in implementing the social and financial education programs in Tunisia, which had supported KS:

“We started in Kassarine because it is a favourable region. It is easier to come and visit the region. And after the pilot we have every region. And in this process by working our approach is to collaborate with the responsible ministry to gain intervention we have to coordinate and collaborate with them and send reports and invite them to some activities and keep them informed about every steps. And working with teachers and having big number of teachers involved in the programme it is necessary to cooperate with inspectors. They collaborate with the ministry and the class they collaborate, and it is a very important position in the minister they are responsible for the programme.”(NGO employee)

Many of the employees reflected on creating connections in the field which supported KS during the implementation:

“The group of people that are working in the ministry - he knows almost all of them. So, it wasn't complicated to connect with them and to share about them.” (Translated on NGO employee's answer)

5.2.1.4 Collaborative partnerships

The NGOs partnered strategically with regional and national educational authorities to share knowledge and to ensure successful program implementation. The collaboration with the regional directors, public schools and governmental officials was crucial from the start of the project to have access to local schools.:

“In 2018, we started a small experiment in Kassarine in southern west in the region and start with public school but not with teachers in the class. We recruited a group of young people and they (- -) manipulated from the program of Aflatoun and then they can't work in public school without the regional education governor of the region. It is very important to understand this structure. So, the gouverneunt has a semi-president so we started with the regional director to enter to the public school we didn't start with the Ministry we started with the Director Regional. We signed an agreement with the Regional Director.- - To be able to have

the clubs - - So we created Aflatoun clubs admitted by Aflatoun clubs in 8 schools. They had a manual of Aflatoun and it was very successful. We did some evaluation on their attitude and behaviour." (NGO participant)

This collaboration involved multiple partners from different sectors:

"We have the ministry. So, in each enterprise or so you can find, the syndicate that advocate for the rights. And the civil society. And this guaranteed the success of this program. - the actors. with UNICEF and UNESCO, I conceived the plan to improve the educational system and the practices within the Tunisian sector. It is the project. And I collaborated with some specific educational programs and specifications." (NGO participant)

An NGO participant further explained their collaborative approach and exchanging knowledge gathered from the programmes:

"And in this process by working our approach is to collaborate with the responsible ministry to gain intervention. We have to coordinate and collaborate with them and send reports and invite to some activities and keep them informed about every steps. And working with teachers and having big number of teachers involved in the program it is necessary to cooperate with the inspectors. They collaborate with the ministry, and it is a very important position in the ministry - they are responsible for the program."(NGO employee)

5.2.2 Teachers' narrative: Teachers as community builders

In the teachers' narrative, educators actively collaborated with the local community to encourage the students to be more engaged. The teacher's narrative was often placed on concrete examples of the practices adopted in the classrooms and, on the other hand, the teacher's readiness to implement the curriculum.

5.2.2.1 School projects involving the students, parents and community

The teachers from all three participating schools or teachers had successfully started school projects as a part of the social and financial education clubs:

"It started in 2019 in a project with building this school library where we are now. This was built by the children of the school here and it was constructed as a final project. They choose how they wanted the library to look like and the colours they chose themselves. The materials used were what we could find, recycled materials when created the place. We wanted to have it visual for the children. There was a need for library for children to read books, really nice place. We reached out the people for collect funds and applied for fund to build the library. This is really great to have this place where they can connect and read books." (Teacher)

Another teacher from rural school in Kassarine shared about their community project:

"In this school we have something unique. First, we wanted to have entertainment for children and we created this garden in cooperation with local community. There has been great impact to local areas and families who are also asking: how can they help. We are introducing the social and solidarity concept, but also about value chain about agriculture, plants,

how to harvest. There are so many things the students learn with this project: saving in many ways, sustainability and management or resources. Community garden to grow fruits and introduce modern methods of teaching by using participatory methods." (Teacher)

Teachers had initiated local school projects as a part of the financial education activities. The teachers were able to adopt many concepts from the financial education curriculums, such as sustainability and value chain. One group of teachers from Kasarine described a project where students were involved in building a school library:

"After the revolution they had nothing, all development according to ministries rules. We recruited a famous rapper to teach. We painted the walls, restructured, and fixed roof, fixed windows. The club started in 2020. He has a project regarding soft skills, with this project they have access to teaching children and teachers about soft skills. The clubs strengthen these skills in the clubs." (Translation of teacher's answer)

When preparing for the school projects the teachers needed to collaborate with various people in the community, and it requires problem-solving:

"How do they communicate with other schools, with families and with friends. He helped to look for opportunities in the civil society. One problem leads to another and build other connections in cultural, educational, development, maps, public government, private schools or individuals." (Teachers)

The school's projects also supported the students' learning. The teachers had noted that the newly adopted teaching practices had supported teaching skills for children:

"We have noticed that children want concrete tasks and assignments to practice the skills. They prefer practical activities to painting and mathematics. They prefer working in groups. It is important respecting given efforts. To activate children, and also willingness to activate parents. Skills that we practice are sharing skills, volunteering, self-discovery and using individual skills. Children collected money together and bought books together." (Teacher)

After the children had joined the extra-curricular clubs, the teachers had experienced improved behaviours in students:

"Now the students are connecting more with the teachers, there is engagement and better behaviors, they are involvement in the activities. The teachers strengthen students' practices. For building the library we received grants from international organisations." (Teacher)

Once the improved behaviours of children had been noted in the extracurricular clubs, the teachers started adopting interactive teaching methods in regular classes in the schools and more children wanted to join the clubs:

"During the project many more students wanted to join the club. What we noticed was different behaviour in children. We started introducing activities in normal courses. This was more interactive teaching methods and more playing with the students. More individual support to express themselves. The teachers attended training and they experienced what to do in class." (Teacher)

Teachers had collaborated with local communities on projects like community gardens and libraries, using participatory methods to introduce project-based learning approaches. The projects were practical examples of applying the knowledge gained through their educational programs. The teachers were also trying to secure funding some of the projects.

5.2.2.2 Training opportunities on teaching methods

The knowledge sharing methods for teachers included participating in training, which was organised by Enda Inter-Arabe:

“The teachers were first very motivated when they were introduced to the program. The teachers attended training, and they experienced what to do in class. Two teachers were first part of the Aflatoun from the school. They were introduced to Enda. Then they had Aflatoun day to introduce Aflatoun to school. Aflatoun is complimentary to the other courses organised in school.” (Teacher)

During the training teachers the teachers became familiar with the teaching methods in social and financial education. One teacher elaborated on the experience:

“We participated in training and interacted regularly. There was guidance regarding best practices and organising education. The trainer plans some other activities which are included in the school. Some teachers, not everyone, were taking part in monitoring & evaluation meetings online. We were given materials, teaching manuals and evaluation.” (Teacher)

In the onboarding process, the teachers participated in trainer-of-trainer training, during which peer mentoring and informal learning communities were formulated. Another teacher reflected on the affect that the changed teaching methods had in schools:

“Before the teachers were not aware of the change that adapting soft skills in teaching can make. For teachers it takes more time to adapt their teaching approach” (Teacher)

The teachers role had changed since the adoption of new teaching methods:

“The relationship with students is more closer. The teachers are more accessible for students.” (Teacher)

5.2.2.3 Online forums

“There is a group in Facebook. It has not been used much in the school. There could be more technology in this part. We would want the children to connect.” (Teacher)

One of the mentioned methods for KS among teachers was online forums. In online conversation space on Facebook, educators could share their experiences implementing social and financial extra-curricular classes in schools. On the dedicated Facebook

page, the teachers could share lesson plans, ideas and practices in their community. While the technology was reflected as a place to share and connect with others in the social and financial education community, it had not been actively used.

5.2.3 Governmental officials' narrative: Recognising successes and envisioning the future

The narrative by governmental officials reflects knowledge sharing methods used to communicate about the projects performed in the region. The officials highlight the positive outcomes of pilot programs, noting successful integration of social and financial education in schools:

“The collaboration with Aflatoun started as a pilot. After getting agreement with the Ministry they divided activities into cultural and club activities. Their success has been recognised. It started as a pilot but became a pedagogical approach. We have around 50 schools engaged, 25 are still working with implementation. - - - About how out of 50 just 25 schools have succeeded in this mission. He said that it's not just due to the Covid, but it has some other explanations he was wondering about.” (Translation of governmental official's answer)

5.2.3.1 Advancing knowledge from collected data

The Governmental officials had an interest in the collected data and further improving the evaluation of the social and financial education programs in schools:

“Evaluating the implementation is a challenge. We would need to have data to present as proof of impact. There's now a process for creating a strategy for implementing the program for teachers and wish to have more monitoring and control for teachers. Official and formal training and training for the inspectors who train the teachers. For this the material is needed from the ministry. The inspectors are searching on where and how to implement the materials in books, the process is similar for including this to material.” (Translation of governmental official's answer)

In the future, the governmental officials aim to integrate values into the national education system and expand the best practices across Tunisia as a part of the new education reform. In the new education reform, they are planning to develop the teacher training, materials and monitoring of teachers. The governmental officials emphasised the importance of having structured training and monitoring procedures as part of the KS process to ensure that the knowledge gained from the training transfers to teaching practices.

“Inspectors are going to be trained and they're going to train themselves the teachers. And he was trying to say that the training course for example and the materials are going to be posted by the ministry. So, also this is going to be officialised.” (Translation of governmental official's answer)

The request for necessary materials from the ministry shows the need for contextualising the resources, for example teaching material and training, to support the improvement of the education.

5.2.3.2 Addressing the contextual needs of the community

There are several areas in the education sector that require improvement in the Kasarine:

“What he often say: “Empty stomachs can’t think”. What he means by that is necessary to have the based requirements for learning in schools. He's telling about whether to prioritise these schools that don't have, like water, toilets or so. Financial assistance for schools in need of assistants. We have great sense, the sense of belonging to the region at we hope that the ranking of the education system rises.” (Translation of governmental official’s answer)

The governmental official’s answer shows how the cultural and contextual needs in schools need to be considered in improving the education, and that by prioritising the schools the resources could be guided to where it is most needed.

5.2.3.3 Using the knowledge to improve education

The government official suggests that there will be significant changes in the educational system with the inclusion of the course.

“After including the course, things are going to change. It's going to be so official. There is going to monitor the activity of the teachers. It's going to be official when comes to administrative and pedagogic control and monitoring. It's going to be much more officialised. Inspectors are going to be trained and they're going to train themselves the teachers. The training course for example and the materials are going to be posted by the ministry. So, also this is going to be officialised.” (Translation of governmental official’s answer)

The emphasis on being "official" indicates a stricter and more regulated approach, including more administrative control and oversight from the inspectors. Another answer from the governmental official expressed a focus on improving the pedagogical methods and including financial education in the national curriculum while, intending to reach more rural schools.

“In future, they want to include some features of the pedagogical methods. A committee including responsables, inspectors and education experts. The Inspectors responsible for school life & education, activities, culture & sport, monitoring, organising learning and special needs. To generalise the experience all over Tunisia. To include financial education and education approach in the curriculum. They are going to include the transversal values in the national curriculum while keeping the Aflatoun clubs. They are wanting to reach more rural schools.” (Translation of governmental official’s answer)

5.3 Factors that enable successful implementation of social and financial education

This chapter explores the categorised enabling factors narrated by schools, teachers, NGOs and governmental officials.

5.3.1 Social, cultural and pedagogical approach

“What was important in good implementation of financial education: To ensure the social and cultural and pedagogical approach.” (Translation of governmental official’s answer)

One of the factors enabling the successful implementation of the extra-curricular clubs was the social, cultural and pedagogical approach. The traditional pedagogical approach in Tunisian schools was seen as limiting for students, focusing too much on the grades rather than learning. This was reflected in the governmental officials answer:

“He compared our education system internationally and he went on like we're still traditional. Our education system is still limited. And he said, like, we should be paying more attention to artists in schools. We should be paying attention to those who want to paint, who want to dance and, not necessarily have good marks. So, a school is going to be more attractive and more inclusive to those who are not welcome. In this traditional education system. And we should control these efforts with some tools. The efforts of the children. As they're so dynamic and active.” (Translation of government official’s answer)

There was an intention to change the approach in schools to become more attractive to students. An NGO employee discussed on the traditional teaching approaches in schools:

“The relationship with the student and teacher it is not a participatory approach, it is not centered around the student. They have to finish the programme, they don't care about quality of the education. The teacher is only considered the only decision maker in the class. And they don't care about the capacity of the children, how to change the study continent. if you are not good they think you are stupid. Children are different and they have their own competence. Unfortunately, the system of our education does not care. It is really important to focus on what the children is known to have.” (NGO employee)

According to the responses, the current curriculum has not supported participatory or student-centred teaching responses. An NGO employee had noted changed teaching practices and improved relationship between teachers and students:

“Now we're talking about the technicity and the practice of teachers. So the pedagogy is being changed as like previously the relation between teachers and children it was vertical. We used to receive and they don't give (we just) it was so limited when it comes to interaction now it's centered around around them and they're involved and engaged.” (NGO employee)

A teacher shared about the more student-centred teaching in schools:

“Teachers have changed their approach to include soft skills to classroom. The change is now ongoing. Children are more engaged notably. Engagement to teaching and learning. Improving the life at school. Once Aflatoun came in to the school, it made concrete to reach those goals.” (Teacher)

The participants were excited about the changed teaching methods and approaches in schools, and the social and financial education programs had been a starting point for many teachers to introducing new methods to teaching.

5.3.2 Supporting the children at risk of dropping out of school

The participants highlighted that the teachers were committed to support those children who were at risk of dropout from school. The teachers wanted to engage those students in need to participate in the extracurricular clubs:

“They want to attract the children that are not staying or coming to school. That’s what counts. Many students are not able to come to school for different reasons.” (Translation of Teacher’s answer)

The extracurricular clubs were supporting the students’ school engagement and addressing the issue of school dropouts. The parents had become also more aware of the issues of school dropouts in rural areas:

“The situation is changing somehow; the parents are aware of the problems in the public schools. Especially in the rural areas and remote regions it is not the same as in here (Tunis en voila.” (NGO employee)

While there had been improvements in the students’ attendance in schools, a Governmental official highlighted the need to improve the schools:

“Their current challenge when it comes introducing this is how to make school more attractive.” (Translation of government official’s answer)

5.3.3 Positive experiences and motivation from children and parents

When asked what was most important for the introduction of social and financial education clubs, a teacher answered:

“Having fun. Those methods were so different from normal (traditional) methods with more active learning.” (Teacher)

By implementing active learning methods, the children had more fun in learning, and the teachers noted markable improvement in students’ motivation and students’ behaviour. The teachers have found joy as a critical element in the Aflatoun program and in creating a supportive environment for learning:

“There is more happiness when children are having fun. When children are happy to have fun activities which make parents happy.” (Teacher)

The parents had also shared positive experiences from the classes:

“And it was very good because the parents. And was happy, the school was happy, and the children - more happy. Voila. You know, I believe that even if we have done a great job with Aflatoun and the Ministry of Education, et cetera. But I also believe that we can use all of the rules of Aflatoun without school and the formality of school. We can. We can do that every day today because there is no limit in with children.” (NGO employee)

5.3.4 Training

“The training itself. So the teachers they take the course, but that translates into action when they’re animated. That makes a difference.” (Translation of government official’s answer)

The training from Enda Inter-Arabe had been successful during the implementation of the programs. This was embraced by the Governmental officials. The well-planned materials provided were also important in the implementation of financial education, which was reflected by the teachers particular.

5.3.5 Teacher’s motivation and quality

When discussing the factors that made the pilot successful, the NGO participants commonly mentioned the teacher’s motivation and readiness to implement financial education programs in schools.

“Talking about the motivation. We have some motivated teachers, young teachers actually from all over Tunisia, and you have the motivated technical like the committee that works on the content of the course. These are the motivation that pushed them to introduce it as a course.” (NGO employee)

When discussing the factors that made the pilot successful, the participants commonly mentioned the teachers’ readiness to implement financial education programs in schools. The teachers discussed the quality of educators and the criteria for selection, which included a willingness to contribute to the effective implementation of the Aflatoun curriculum.

5.4 Factors that hinder successful implementation of social and financial education

5.4.1 Lack of engagement from teachers and parents

Already from the early stages of involvement, it was found extremely relevant to convince students, parents and teachers to be engaged with the topic of financial education for creating a community of learning.

“How to convince people and the parents of the program.” (Teacher)

The NGO recognised the need early to engagement and communicated the importance of promoting the program's approach to all stakeholders, including the Ministry of Education. Yet still one of the primary challenges encountered was the lack of engagement from schools and teachers:

“Teachers are engaged in training itself, the teachers attend the course but it doesn't always translate to teaching.” (Translation of government official's answer)

Despite the NGO's awareness campaigns and training, not all teachers were motivated to obtain new modern teaching methods. According to governmental official, the engagement and skills of teachers could be further improved:

“I have been wondering how to mobilise and how to improve the skills of the teachers. The other thing is how to generalise this experience more. To promote this, to engage them in this project as they're not yet engaged, and to improve their skills. (Translation of government official's answer)

Ensuring sustained engagement requires continuous support and recognition for teachers who reach great success in their classes. In another instance, a government officials discussed the main challenges:

“Main challenges faced by governmental officials is administrative. During the Covid pandemic, issues were highlighted, such as teachers attending training courses that did not always translate into teaching practises. Officials are exploring ways to make schools more attractive for both teachers and students.” (Translation of government official's answer)

Many schools struggled to adapt quickly to the new requirements, resulting in a gap between the training provided and the practical application, which was reported by teachers and government officials. In contrast, the teachers reported on their concrete actions and approach to the issues. A governmental official further discussed the educational system and what kind of skills the teachers should support:

“He compared our education system internationally, and he went on like we're still traditional. Our education system is still limited. And he said, we should be paying more attention to artists in schools. We should be paying attention to those who want to paint, who want to dance and not necessarily have good marks. So, a school is going to be more attractive and more inclusive to those who are not welcome. In this traditional education system. And we should like control these efforts with some tools. The efforts of the children. As they're so dynamic and active.” (Translation of government official's answer)

5.4.2 Not all children could join the club

“The capacity, resources, not all children can attend the courses” (From teachers)

After starting the extracurricular clubs, these clubs received more interest in schools from the students. This had led to not all willing children attending the courses due to limited capacity and resources.

5.4.3 Lack of rewarding system for the students

“Medals to enjoy achievements. They (Teachers) want the best practices on how to teach -.” (From teachers)

The teachers reported that rewarding the students would be beneficial for implementing social and financial education in schools.

5.4.4 Content and time constraints

The teachers commented that some of them struggled to teach all of the content provided in the teaching materials from Aflatoun.

“Some teachers say: too much content on the classes. There is flexibility. But some still have too much content to go through.” (Teacher)

During the pilot, some teachers experienced the curriculum challenging to implement with the children.

“The tight schedule at curriculum for children. Schools and teachers are not engaged. the activities are intense and teachers change schools. Evaluation of implementation. performance at school, engagement and involvement. They communicate with ministry, it has to include promotion of the approach. The promotion on how to engage teachers commitment.” (Translation of government official's answer)

The activities were sometimes described as intense. Furthermore, tight schedules coupled with amount of pedagogical content made it difficult for teachers to manage effectively. Some teachers reported feeling overwhelmed by the volume of content they were expected to cover. Frequent changes in school assignments meant that some teachers could not follow through with the curriculum consistently. These issues affected teachers' engagement and motivation to apply the curriculum.

5.4.5 Lack of opportunities for teachers and students to connect internationally with others in the program

“Children can’t connect internationally with others in the program.” (Teacher)

The teachers mentioned the lack of opportunities to connect with other students as one of the hindering factors in implementing the curriculum. A lack of internet connection had also caused some disruptions in knowledge sharing between schools and teachers from connecting internationally with others in the program.

This was also echoed by the NGO employees:

“And exchange more with those who are implementing Aflatoun as well. That's one. To connect more and exchange knowledge.” (NGO employee)

6 DISCUSSION

This discussion chapter synthesises and contrasts the views and findings from different groups involved in implementing the Aflatoun financial education curriculum. Drawing from narrative analysis, first, the knowledge sharing practices and factors are discussed, continuing with a deeper discussion on comparing each of the participant groups' divergent viewpoints from content analysis. The knowledge sharing practices adopted in different stages of program implementation by each group are summarised in Table 1, which presents a timeline of the implementation process. The current study answers the following questions: 1) What are the current knowledge sharing practices and mechanisms in the NGO network focused on financial education? 2) What factors enable or hinder knowledge sharing for the successful implementation of the financial education curriculum in the network? The results of the study were compared with knowledge factors and the knowledge sharing methods in development, social franchising, and education sectors presented in the literature review. To discuss the enabling and hindering factors during the implementation of financial education, the knowledge sharing methods are categorised into individual, organisational and information technology factors.

6.1 Knowledge sharing methods and mechanisms

Although the groups had many commonalities, some divergent viewpoints emerged in the narratives. In this study, teachers were involved in creating learning opportunities for students and encouraging learning through improved teaching methods and community projects. The NGO employees focused on improving collaboration within the network and implementing and monitoring programs. On the other hand, educa-

tional officials focused on broader improvements and challenges in the education system as a whole. All groups emphasised the importance of working together across different levels and sectors to achieve shared goals. Social and financial education is had an important role in shaping the future of the learning culture in the studied regions. Part of the success of social and financial education programs can also be attributed to the strong demand for education reform and the advancement of modern teaching methods in classrooms.

The NGO employees used many knowledge sharing methods during implementation. These activities together supported KS and collaboration between the groups. The KS methods align with the mechanisms in previous studies conducted in development organisations by having a strong focus on project monitoring and evaluation practices and incorporating related documentation, awareness campaigns and training (Ceptureanu et al., 2024; Ovcina & Arslanagic-Kalajdzic, 2024; Aldrady, 2021). This confirms the study of Sumiyana et al. (2022) in which collaborative partnerships between NGOs and local government supported collaborative knowledge sharing. The knowledge and information gathered by NGO employees were relevant to government officials interested in examining the success of the program in the municipality's schools. The NGO employees had previous experience and were able to leverage the expertise of financial education to implement Aflatoun's social franchising program.

The KS methods for teachers included training, online forums and the teachers also initiated local school projects. Previously, AFI Global (2021) has suggested applying inquiry-and projects-based approaches to increase the interest and effectiveness of financial education programs. Project-based approaches can have the potential to address topic-related issues, questions and challenges (AFI Global, 2021). This expands information from studies on education projects, as in Rogers et al. (2022). In a study by Williams et al. (2022), a school market programme was found to support children's learning and financial literacy. Based on the data, this study confirms previous studies that local school projects can enhance the successful implementation of financial education projects. The teachers also experienced improved behaviour after implementing student-centred teaching methods. In previous studies, teaching methods were studied by Opletalová (2015), who emphasised effective teaching methods in financial education. This study confirms that effective teaching methods need to be developed for the successful implementation of financial education and proposes student-centred teaching methods in this context.

For government officials, the narratives focused on factors that support knowledge sharing on an organisational level, focusing on the contextual factors and the collected data from the programs and using the knowledge gained to improve the education sector systemically. In some other country contexts, monitoring and evalu-

ation of financial education have been divided into teacher, student and parent evaluation (AFI Global, 2024). The knowledge collected from the local schools could potentially support prioritising schools and allocating resources in the region. The governmental officials reported factors related to the use of cultural knowledge to design policies and curricula, incorporating pedagogical approaches into the formal education system. These findings from the government officials are similar to Albogami and Alsareehi (2019), who studied knowledge sharing in the Education Ministry in Saudi Arabia and discovered that the preferred methods for KS covered employees using databases and traditional approaches to document knowledge.

There were different knowledge types, implicit, explicit and tacit knowledge used in practice in the implementation. Applying cultural knowledge in the context of NGOs and government education planning is a form of tacit KS, and this aspect stood out in the narratives. This means that knowledge is deeply embedded in personal experiences and social contexts and may not be explicitly documented (Mustari et al., 2022). This tacit KS is crucial for adapting projects to local needs and ensuring community engagement and commitment. Previous studies have shown that NGOs that operate in cross-cultural environments frequently depend on the cultural knowledge of local staff or community leaders to make decisions that are culturally appropriate and effective (Oliveira et al., 2022). This study adds on the study made by Walsh and Lannon (2023) on leveraging local contextual knowledge. This form of knowledge discussed in the interviews was relying on personal relationships, trust, and social networks.

6.2 Factors that enable or hinder the knowledge sharing for the successful implementation of financial education curriculum in the network

For the enabling and hindering factors during the implementation of financial education, there can be identified individual, organisational and IT KS factors identified (Yeboah, 2023). The individual factors identified from the analysis that enabled knowledge sharing were teachers' personal skills, such as quality and readiness to implement financial education and motivation. The teachers had significant skills, competency, and readiness to apply soft skills education and adopt modern teaching methods. The motivation of teachers, students and parents was also seen as a significant contributor to social franchisees by van Schalkwyk and Surujlal (2017). These findings align with the previous findings on the individual factors by suggesting motivation, teachers' skills, competency and quality enable knowledge sharing (Mustofa et al., 2021; Hati & Wibowo, 2017). In the NGO employees' narratives, the

experience and networks of individual employees were reflected as a success factor. The individual KS factors for governmental officials were not addressed in the data.

The factors that enabled KS at the organisational level were a shared commitment to community development and shared values toward financial education and collaboration. Financial education was seen as a valuable benefit for the children, as evidenced by the engagement of students and parents in community projects towards financial education. The groups emphasised the importance of working together across different levels and sectors to achieve shared goals, demonstrating shared values and commitment to improving financial literacy and community development as enablers to successful implementation. These results on the organisational factors align with previous studies (Karlsson, 2024; McDermott et al., 2013; Nonaka, 1994; Wenger, 1998) that also pointed shared values, trust, commitment and interest as enablers for knowledge sharing in organisations. In this study, the enabling factors at the organisational level also included the materials and technical support, the curriculum's social, cultural and pedagogical approach, and training. The previous studies have also reflected the importance of teaching materials (Opletalová, 2017). This current study suggests that community projects can enable the implementation of financial education curricula in local schools.

In addition to the factors for the successful implementation of the programs, the interviews highlighted that the education programs were able to bring joy to learning and address some issues in school engagement such as school dropout and to involve parents and families. In a study by Sel (2022), the teachers of financial education activities in schools increased meaningful learning and joy in learning. In further studies it could be explored to how financial education programs could support those students who are at risk of dropping out of school. According to Ben Yahia et al. (2018) school dropouts are a complex phenomenon that should not be discussed as a separate event but as a process where a range of factors related to students, families, schools, families and community interact to influence schooling access.

The hindering factors or barriers to knowledge sharing are often less studied (Yeboah, 2023). In this study, all groups identified common factors hindering the successful implementation of KS practices while implementing the financial education curriculum. On an individual level, there was a lack of motivation from teachers and parents, and content and time constraints. In previous studies, time constraints have been mentioned as one of the main barriers of KS for teachers (Chaudhry and Sivakamasundari, 2004). On an organisational level, there was a lack of reward systems and lack of resources for all children to join the club. These factors have also been addressed by Nonaka & Takeuchi (1994) and Wenger et al. (1998), who stated that these resources are needed for successful knowledge sharing. No IT factors enabled the implementation, but it was addressed as a barrier for teachers and students to connect with others in the program. In previous research Ardichvili (2008) addressed the fact

that adequate tools are essential for knowledge sharing in communities of practice. This study adds that there the contextual factors shape the success of KS practices, which have been remotely underexplored in earlier studies.

TABLE 1 Stakeholder group core activities and knowledge sharing methods matrix

Timeline	Knowledge sharing method	NGO	Teachers	Governmental officials
Early stages of involvement	<ul style="list-style-type: none"> •Collaboration with stakeholders. •Awareness campaigns. •Engagements and agreements 	<ul style="list-style-type: none"> •Initiated collaboration with governmental bodies and the education sector. •Launched awareness campaigns and engaged young volunteers. •Project documentation 	<ul style="list-style-type: none"> •Early collaboration with the NGOs. 	<ul style="list-style-type: none"> •Early collaboration with the NGO education sector.
Design and training	<ul style="list-style-type: none"> •Training sessions •Pedagogical support and curriculum design 	<ul style="list-style-type: none"> •Played a central role in the design phase. •Organizing training sessions for teachers. 	<ul style="list-style-type: none"> •Received training 	<ul style="list-style-type: none"> •Collaboration with the NGO education sector.
First pilot	<ul style="list-style-type: none"> •Pilot implementation •Feedback collection and analysis •Impact evaluation 	<ul style="list-style-type: none"> •Led the initial pilot projects. •Testing curriculum. Collecting feedback •Monitoring and evaluation 	<ul style="list-style-type: none"> •Actively involved in implementing the pilot projects. •Willingness to contribute to effective implementation •Providing feedback for adjustments •Knowledge exchange between teachers <p>Barriers:</p> <ul style="list-style-type: none"> • Not all children could join the program 	<ul style="list-style-type: none"> •Collaboration with the NGO education sector. •Feedback received from the pilot

Expanding on the financial education programmes	<ul style="list-style-type: none"> •Strategic partnerships and collaborations. •Feedback integration into strategy. 	<ul style="list-style-type: none"> •Worked towards aligning the curriculum with national education goals and strategies. 	<ul style="list-style-type: none"> • Collaboration <p>Barriers:</p> <ul style="list-style-type: none"> • Content and time constraints •Lack of rewarding system 	<ul style="list-style-type: none"> •Collaborated with NGOs. •Ensuring that the curriculum and its implementation aligned with national educational policies and reforms
New strategy for education	<ul style="list-style-type: none"> •Strategy development and planning. •Professional development and training. 	<ul style="list-style-type: none"> •Contributed to the planning and introduction of new educational strategies, ensuring the curriculum's integration and sustainability. 	<ul style="list-style-type: none"> •Adapting to new strategies. <p>Barriers:</p> <ul style="list-style-type: none"> • Lack of opportunities for connecting with others 	<ul style="list-style-type: none"> •Collaborated with NGOs. •Ensuring that the curriculum and its implementation aligned with national educational policies and reforms

6.3 Practical implications for enhancing knowledge sharing methods in networks

This study discussed having KS practices at the local level in social franchising organisations is needed for successful implementation in social and financial education franchisees. The KS practices should be tailored to address the organisation's objectives, resources and consider the needs and challenges of the target community, and relevant stakeholders in the network. This can lead to more effective and efficient financial education programs and better outcomes for the community. To support successful implementation of social and financial education, the following strategies are suggested for practitioners in supporting KS between organisations.

There are KS practices which can be more important at certain events of the implementation process. The study confirmed awareness campaigns before piloting social and financial education programs lay the groundwork for support from teachers, parents and students within the community. These campaigns can build excitement, support engagement from students, teachers and parents and increase motivation towards the programmes. In the early stages, the NGOs should actively collaborate with government officials in education to support the extra-curricular clubs at local schools. It is recommended to develop tailored KS strategies that consider organisational objectives, resources and community needs. This can support NGOs to maintain and

keep the knowledge created in the network throughout the entire process of the programmes (Janus, 2016).

NGO network organisations should continue to support and perform monitoring, evaluation and learning throughout the implementation of social and financial education programs relevant to the programs (Ceptureanu and Ceptureanu, 2024; Janus, 2016). Developing pilots and performing documentation such as case studies, guides, after-action reviews, and lessons learned on financial education initiatives can support broader learning (Janus, 2016). To measure the benefit to the community and the participants, there could be “value indicators” potentially established as a part of the success measures for the program or some methods could be further explored, such as storytelling, to be used to monitor and the share the potential impact of financial education on individuals and communities. Gathering feedback from community members on the financial education programs and producing policy briefs and reports, while sharing the findings with policymakers are also relevant actions to take.

Well-planned materials that take cultural context into consideration are essential for implementing financial education. The teachers expressed concerns about content and time constraints, so it is essential to maintain flexibility that allows educators to adapt the activities to various classrooms needs. It may also be beneficial to establish guidance for teachers in delivering community projects and guides for seeking funding for community projects. Additionally, to address the lack of a reward system for the students, reward systems could be designed for students’ engagement.

As confirmed in this study, lack of teacher engagement can hinder successful implementation, which calls for developing policies that support continuous professional development for teachers. The teachers are engaged in training, and the teachers attend the course, but this didn’t always translate to teaching. To tackle the lack of motivation from teachers, a motivational reward system could be designed for teachers to acknowledge teachers’ efforts in making a change in the community (Zamiri, 2024). It could be beneficial to consider teacher exchanges between schools or regions, and to revisit the onboarding process to improve teachers’ skills (Altunay and Erol, 2023). Introducing teacher-leaders or inspectors to support the integration of modern teaching practices could support promoting student-centred approaches to teaching. According to Janus (2016), mentorship and partnership programs can support in sharing the impact of financial education and reach.

In this study, the teachers reported a lack of opportunities to connect with other teachers and students in the program. Having communication channels and learning communities can support KS between individuals and groups. Digital learning communities, online forums, and social media groups would allow teachers to collaborate to share and design lesson plans, case studies, materials and research projects (Zamiri, 2024; Chaudhry and Sivakamasundari, 2004).

It is relevant to ensure the equitable resources for children to join financial education clubs. Cross-agency collaboration involving NGOs, educators, education institutions, and community leaders can support the implementation of financial education policies and programs (Tanggamani, 2022; Janus, 2016). Ensuring resources in schools is important, especially for the most vulnerable populations in remote regions. Policymakers should consider developing policies that support continuous professional development for teachers and have public consultations and feedback sessions to gather input on financial education needs and program design.

7 CONCLUSIONS

The aim of this study was to contribute to knowledge sharing research in a financial education network in Tunisia by examining the current practices and factors influencing the implementation. This study intends to answer two research questions: 1) What are the current knowledge sharing practices and mechanisms in the NGO network focused on financial education? 2) What factors enable or hinder knowledge sharing for the successful implementation of the financial education curriculum in the network?

Current knowledge sharing methods include awareness campaigns, impact evaluation and monitoring and learning activities, addressing cultural knowledge and local needs, partnerships, training, local school projects and online forums. Factors that enabled knowledge sharing for implementing financial education were a social, cultural and pedagogical approach, supporting students at risk of dropout, students' motivation, teacher's motivation and quality, and training. Barriers identified were lack of engagement from teachers and parents, resources, reward systems, content and time pressures, and limited ITs for connecting with others.

The study's results were consistent with the knowledge sharing methods commonly used in development organisations, such as by Ceptureanu and Ceptureanu (2024). The study confirms existing theories about the importance of trust, organisational culture, and resource availability as critical enablers for knowledge sharing (Nonaka, 1994; Wenger, 1998). The findings on the hindering factors expanded the work of Hong et al. (2011), with some education field NGO specific factors. The study confirms some of the results of van Schalkwyk and Surujlal (2017) where motivation was one of the key challenges experienced by practitioners in franchisees. The social and financial education program had introduced modern teaching approaches to schools and teachers. Within the extra-curricular clubs, the educators provided students with practical knowledge and skills related to financial literacy. The study's findings support strong collaboration at regional, national and international levels.

This study contributes to the research on knowledge sharing factors and practices in financial education settings. Most of the studies in knowledge sharing has been done in commercial organisations, with few in public sector (Yeboah, 2023). Knowledge sharing has been widely researched, but there has been only little notice on networks in financial education. Previous research often focuses on single professional groups or more generalised settings where this study provides a more nuanced view by examining perspectives of three distinct professional groups within an NGO network. This contributes to studies in financial education programmes, as it emphasises that successful KS is not just about the mechanisms employed but also how these mechanisms are adapted to fit the needs and conditions in the network in which they operate. These insights contribute to the broader understanding of knowledge sharing within social franchising networks.

This study provides information to NGO practitioners, teachers, policymakers and practitioners in financial education to apply KS methods in similar contexts, and it provides information on the stakeholder's narratives on the successful implementation in the study's context. These insights can inform the design and implementation of future educational initiatives in financial education and bring information for scaling the programmes. Additionally, further researchers and research students could explore what type of knowledge needs to be shared, teachers' competencies and skills, the long-term impacts of financial education initiatives, and develop strategies to KS. The employees at the social franchising did not participate in the interviews. In future studies there could be included interviews from the social franchising organisation to provide a different perspective on collaboration between the partners. It could also be interesting to study the specific teaching methods and approaches used by the teachers and students' experiences in joining the clubs.

7.1 Limitations of this study

Limitations of the study include its focus on a single NGO network, and the findings may not be generalised to other contexts or organisations. The study can introduce potential biases in qualitative data collection, which may not provide a complete image of the phenomenon. For example, the discussions can represent distorted information that can favour the purpose of the interviewee or the objective. These discussions do not represent the entire truth, and the given story can be different depending on its delivery and whether it is shared in written or verbal form. The influence or power dynamics within the organisations and the involvement of a translator during data collection may have affected the narratives of the participants and influenced selective reporting or embellishment. The stories represent a single point of view of

individuals, and experiences may not be relevant for other individuals. The study did not include exploring the impact of delivery techniques, materials, teachers' pedagogy or student experiences in KS. These limitations underscore the importance of viewing these findings as context-specific rather than universally applicable conclusions on knowledge sharing.

REFERENCES

- Ackerman, M. S., Pipek, V., & Wulf, V. (2003). *Sharing Expertise: Beyond Knowledge Management*. Cambridge, MA: MIT Press.
- Affandi, H. & Malik, Q. (2020). Financial Inclusion and Financial Literacy in Low Income Group in Emerging Economy. *Journal of Accounting and Finance in Emerging Economies*, 6(4), 1001-1008.
<https://doi.org/10.26710/jafee.v6i4.14511001-1008>
- AFI Global. (2024). *Monitoring & Evaluation of Financial Education Programs in Schools: A special report on the current state of practice in ECAPI countries*. Alliance for Financial Inclusion. Retrieved from: <https://www.afi-global.org/wp-content/uploads/2024/03/Monitoring-Evaluation-of-Financial-Education-Programs-in-Schools.pdf>
- AFI Global. (2021). *Integrating Vulnerable Groups in National Financial Education Programs and Strategies*. Alliance for Financial Inclusion. Retrieved from: https://www.afi-global.org/wp-content/uploads/2021/10/GN48_CEMCWG_191021.pdf
- AFI Global. (2021). *Financial Competency Matrix for Children and Youth*. Alliance for Financial Inclusion. Retrieved from: <https://www.afi-global.org/publications/financial-competency-matrix-for-children-and-youth/>
- Aflatoun. (n.d.). Aflatoun child social and financial education. Retrieved in 2024 from <http://www.aflatoun.org/>
- Akmaliah, I. F., Sensuse, D. I., Wulandari, I. A., Nurrohmah, I., Imanda, R., Cahyaningsih, E., & Noprisson, H. (2017). Analyzing knowledge management in research laboratories based on organizational culture. *International Conference on Science in Information Technology (ICSITech)*, 278-283.
<https://doi.org/10.1109/ICSITech.2017.8257125>
- Albogami, H. M. Z., & Alsareehi, M. D. (2019). The reality of knowledge sharing methods (techniques) among employees of Saudi Arabia's Public Sector. *Indian Journal of Science and Technology*, 12(18), 1-9.
<https://doi.org/10.17485/ijst/2019/v12i18/144583>
- Al-Gharibeh, K. (2011). The Knowledge Enablers of Knowledge Transfer: An Empirical Study in Telecommunications Companies. *IBIMA Business Review Journal*, 1-13. <https://doi.org/10.5171/2011.328944>
- Aldrady, I. (2021). Creative conception in the design of awareness advertising campaigns to achieve sustainable development. *Majallat al- 'imārah wa-al-funūn wa-al- 'ulūm al-insānīyah*, 6(27), 117-140.
<https://doi.org/10.21608/mjaf.2020.29554.1606>
- Aldashev, G. & Navarra, C. (2018). Development NGOs: Basic Facts. *Annals of Public and Cooperative Economics*, 89(1), 125-155. <https://doi.org/10.1111/apce.12188>
- Allen, F., Demirguc-Kunt, A., Klapper, L., & Peria, M. S. M. (2016). The foundations of financial inclusion: Understanding ownership and use of formal accounts.

- Journal of Financial Intermediation*, 27, 1-30.
<https://doi.org/10.1016/j.jfi.2015.12.003>
- Altunay, E. and Erol, E. (2023). Teachers and Leaders' Perspectives on the Knowledge Management of Schools through Teachers' Mobility. *Inquiry in Education*, 15(2). Retrieved from:
<https://digitalcommons.nl.edu/ie/vol15/iss2/2>
- Alvesson, M., & Kärreman, D. (2001). Odd couple: making sense of the curious concept of knowledge management. *Journal of management studies*, 38(7), 995-1018. <http://dx.doi.org/10.1111/1467-6486.00269>
- Amaira, B. (2023). Financial Inclusion and Economic Growth in Tunisia: An ARDL Bound Test Approach. *Journal of the Knowledge Economy*, 14(4), 4393-4412.
<https://doi.org/10.1007/s13132-022-01040-8>
- Amari, M. & Anis, J. (2017). Financial literacy in Tunisia: Its determinants and its implications on investment behavior. *Research in International Business and Finance*, 39, 568-577. <https://doi.org/10.1016/j.ribaf.2016.09.018>
- Amari, M., & Anis, J. (2021). Exploring the impact of socio-demographic characteristics on financial inclusion: Empirical evidence from Tunisia. *International Journal of Social Economics*, 48(9), 1331-1346.
<https://doi.org/10.1108/IJSE-08-2020-0527>
- Ambos, T. C., Ambos, B., Eich, K. J., & Puck, J. (2016). Imbalance and Isolation: How Team Configurations Affect Global Knowledge Sharing. *Journal of International Management*, 22(4), 316-332. <https://doi.org/10.1016/j.intman.2016.03.005>
- Anantatmula, V. S. (2010). Impact of cultural differences on knowledge management in global projects. *VINE*, 40(3), 239-253.
<https://doi.org/10.1108/03055721011071377>
- Ardichvili, A. (2008). Learning and Knowledge Sharing in Virtual Communities of Practice: Motivators, Barriers, and Enablers. *Advances in Developing Human Resources*, 10(4), 541-554. <https://doi.org/10.1177/1523422308319536>
- Argote, L., McEvily, B., & Reagans, R. (2003). Managing Knowledge in Organizations: An Integrative Framework and Review of Emerging Themes. *Management Science*, 49(4), 571-582. <http://www.jstor.org/stable/4133958>
- Atkinson, A. & Messy, F. (2013). Promoting Financial Inclusion through Financial Education: OECD/INFE Evidence, Policies and Practice. OECD Working Papers on Finance, Insurance and Private Pensions, No. 34, OECD Publishing.
<https://doi.org/10.1787/5k3xz6m88smp-en>
- Azizi, N., Akhavan, P., Ahsan, A., Khatami, R., Haass, O., & Saremi, S. (2023). Influence of motivational factors on knowledge sharing methods and knowledge creation process in an emerging economic context. *Knowledge management & e-learning*, 15(1), 115-132.
<https://doi.org/10.34105/j.kmel.2023.15.007>
- Barrantes-Briceño, C. E., & Almada Santos, F. C. (2019). Knowledge management, the missing piece in the 2030 agenda and SDGs puzzle. *International Journal of Sustainability in Higher Education*, 20(5), 901-916.
<https://doi.org/10.1108/IJSHE-01-2019-0019>
- Batsaikhan, U. & Demertzis, M. (2018). *Financial literacy and inclusive growth in the European Union*. Bruegel Policy Contribution Issue, 8. Retrieved from

- <https://www.proquest.com/working-papers/financial-literacy-inclusive-growth-european/docview/2059291829/se-2>
- Ben Yahia, F., Essid, H., & Rebai, S. (2018). Do dropout and environmental factors matter? A directional distance function assessment of Tunisian education efficiency. *International Journal of Educational Development*, 60, 120-127. <https://doi.org/10.1016/j.ijedudev.2017.11.004>
- Berg, B. L., & Lune, H. (2014). *Qualitative Research Methods for the Social Sciences*. Pearson Education Limited.
- Bhatt, G. D. (2000). Organizing Knowledge in the Knowledge Development Cycle. *Journal of Knowledge Management*, 4(1), 15-26. <https://doi.org/10.1108/13673270010315371>
- Razmerita, L., Kirchner, K. and Nielsen, P. (2016). What factors influence knowledge sharing in organizations? A social dilemma perspective of social media communication. *Journal of Knowledge Management*, 20(6), 1225-1246. <https://doi.org/10.1108/JKM-03-2016-0112>
- Cabrera, A. F., Crissman, J. L., Bernal, E. M., Nora, A., Terenzini, P. T., & Pascarella, E. T. (2002). Collaborative learning: Its impact on college students' development and diversity. *Journal of College Student Development*, 43(1), 20-34. Retrieved from <https://www.proquest.com/scholarly-journals/collaborative-learning-impact-on-college-students/docview/195179672/se-2>
- Charmaz, K. (2014). *Constructing grounded theory (Introducing qualitative methods series)*. Sage Publications.
- Chaudhry, A. S., & Sivakamasundari, B. (2004). Perceptions of teachers about knowledge sharing in schools. In *Innovations Through Information Technology: Information Resources Management Association International Conference*, New Orleans, Louisiana, USA, 23-26.
- Chua, K., Vasudevan, A., & Thinakaran, R. (2023). Knowledge Sharing Barriers in Organizations - A Review. *TEM Journal*, 12(1), 184-191. <https://doi.org/10.18421/TEM121-2>
- Chung, H., Seaton, J., Cooke, L., & Ding, W. (2016). Factors affecting employees' knowledge-sharing behaviour in the virtual organisation from the perspectives of well-being and organisational behaviour. *Computers in Human Behavior*, 64, 432-448. <https://doi.org/10.1016/j.chb.2016.07.011>
- Chung, Y., & Park, Y. (2014). The Effects Of Financial Education And Networks On Business Students Financial Literacy. *American Journal of Business Education (AJBE)*, 7(3), 229-236. <https://doi.org/10.19030/ajbe.v7i3.8632>
- Clark, N. (2006). *Education in Tunisia*. Retrieved from: http://www.wes.org/ewenr/06apr/practical_tunisia.htm
- Cohen, L., Manion, L. & Morrison, K. (2018). *Research Methods in Education* (8th ed.). Routledge. <https://doi.org/10.4324/9781315456539>
- Cole, S. A., Paulson, A., & Shastry, G. A. (2014). Smart Money? The Effect of Education on Financial Outcomes. *Review of Financial Studies*, 27(7), 2022-2051. <https://doi.org/10.1093/rfs/hhu012>
- Corfield, A., Paton, R., & Little, S. (2013). Does Knowledge Management Work in NGOs?: A Longitudinal Study. *International Journal of Public Administration*, 36(3), 179-188. <https://doi.org/10.1080/01900692.2012.749281>

- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative and Mixed Methods Approaches* (4th ed.). Thousand Oaks, CA: Sage.
- Cumberland, D. & Githens, R. (2012). Tacit knowledge barriers in franchising: Practical solutions. *Journal of Workplace Learning*, 24(1), 48-58. [10.1108/13665621211191104](https://doi.org/10.1108/13665621211191104).
- Cumming, T. L., Shackleton, R. T., Förster, J., Dini, J., Khan, A., Gumula, M., & Kubiszewski, I. (2017). Achieving the national development agenda and the Sustainable Development Goals (SDGs) through investment in ecological infrastructure: A case study of South Africa. *Ecosystem Services*, 27, 253-260.
- Curado, C., Henriques, P., Oliveira, M., & Martins, R. (2021). Organisational culture as an antecedent of knowledge sharing in NGOs. *Knowledge Management Research & Practice*, 1-13. <https://doi.org/10.1080/14778238.2021.1908864>
- Davenport, T. & Prusak, L. (1998). *Working Knowledge: How Organizations Manage What They Know*. <https://doi.org/10.1145/348772.348775>
- Deme, M. & Mahmoud, A. (2020). Effect of quantity and quality of education on per capita real-GDP growth: Evidence from low- and middle-income African countries. *Applied Economics*, 52(57), 6248-6264. doi: [10.1080/00036846.2020.1789058](https://doi.org/10.1080/00036846.2020.1789058)
- Deng, H.-T., Tang, T.-C., Chen, C.-L., Chi, L.-C., & Teng, N.-Y. (2013). Influence of Financial Literacy of Teachers on Financial Education Teaching in Elementary Schools. *International Journal of E-Education, e-Business, e-Management and e-Learning*, 3(3), 195-203. <https://doi.org/10.7763/ijeeee.2013.v3.195>
- Deng, H., Duan, S. X., & Wibowo, S. (2022). Digital technology driven knowledge sharing for job performance. *Journal of Knowledge Management*, 27(2), 404-425. <https://doi.org/10.1108/jkm-08-2021-0637>
- Earl, M. (2001). Knowledge Management Strategies: Toward a Taxonomy. *Journal of Management Information Systems*, 18(1), 215-233. <http://www.jstor.org/stable/40398522>
- Enda Inter-Arabe. (n.d.). Retrieved September 18, 2024, from <http://www.endarabe.org.tn>
- Fadi, H. S. (2018). How individual's characteristics influence financial inclusion: Evidence from MENAP. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(4), 553-574. <https://doi.org/10.1108/IMEFM-06-2017-0153>
- Ferguson, J. & Huysman, M. & Soekijad, M. (2010). Knowledge Management in Practice: Pitfalls and Potentials for Development. *World Development*, 38(12), <https://doi.org/10.1016/j.worlddev.2010.05.004>
- File, N., Mueller, J. J., Wisneski, D. B., Stremmel A. J., (2017). *Understanding research in Early Childhood Education: Quantitative and Qualitative Methods*. Routledge. New York and London.
- Flick, U. (2018). *An Introduction to Qualitative Research* (6th ed.). Retrieved from: <https://uk.sagepub.com/en-gb/eur/an-introduction-to-qualitative-research/book261109>
- Gatiti, P. (2021). Advancing knowledge sharing in development organisations: Barriers, enablers and strategies. *Library Philosophy and Practice*, 1-24. Retrieved from: <https://ecommons.aku.edu/libraries/56>

- Galeazzo, A., & Furlan, A. (2019). Good problem solvers? Leveraging knowledge sharing mechanisms and management support. *Journal of Knowledge Management*, 23(6), 1017-1038. <https://doi.org/10.1108/JKM-05-2018-0290>
- Geiger, D., & Schreyögg, G. (2012). Narratives in knowledge sharing: Challenging validity. *Journal of knowledge management*, 16(1), 97-113. <https://doi.org/10.1108/13673271211198963>
- Giudici, A., Combs, J. G., Cannatelli, B. L., & Smith, B. R. (2020). Successful Scaling in Social Franchising: The Case of Impact Hub. *Entrepreneurship Theory and Practice*, 44(2), 288-314. <https://doi.org/10.1177/1042258718801593>
- Gooderham, P.N., Pedersen, T. & Sandvik, A.M. (2022). Contextualizing AMO Explanations of Knowledge Sharing in MNEs: The Role of Organizational and National Culture. *Management International Review*, 62(5), 859-884. <https://doi.org/10.1007/s11575-022-00483-0>
- Gorovaia, N., Pajić, M., & Windsperger, J. (2023). Performance of knowledge transfer mechanisms: The case of franchising networks. *Industrial Marketing Management*, 115, 539-549. <https://doi.org/10.1016/j.indmarman.2023.09.019>
- Goyal, K., & Kumar, S. (2021). Financial literacy: A systematic review and bibliometric analysis. *International Journal of Consumer Studies*, 45(1), 80-105. <https://doi-org.ezproxy.jyu.fi/10.1111/ijcs.12605>
- Guerini, C., Masciandaro, D., & Papini, A. (2024). Literacy and Financial Education: Private Providers, Public Certification and Political Preferences. *BAFFI CAREFIN Centre Research Paper*, (223).
- Hall, J. B., Lindgren, J., & Sowada, M. G. (2019). Inspectors as information-seekers. *Inspectors and Enforcement at the Front Line of Government*, 35-58. doi:10.1007/978-3-030-04058-1_3
- Hansen, M., Nohria, N., & Tierney, T. (1999). What's your strategy for managing knowledge? *Harvard Business Review*, 106-116.
- Hati, S. R. H. & Wibowo, S. S.(2017). Exploring the motivation toward and perceived usefulness of a financial education: program offered to low-income women in Indonesia. *ASEAN Journal of Community Engagement*, 1(1). <https://doi.org/10.7454/ajce.v1i1.57>
- Hejase, H. (2014). Knowledge Sharing: Assessment of Factors Affecting Employee' Motivation and Behavior in the Lebanese Organizations. *Journal of Scientific Research and Reports*, 3(12), 1549-1593. <https://doi.org/10.9734/jsrr/2014/8107>
- Hertel, G., Geister, S., & Konradt, U. (2005). Managing virtual teams: A review of current empirical research. *Human Resource Management Review*, 15(1), 69-95. <https://doi.org/10.1016/j.hrmr.2005.01.002>
- Holzmann, O.J. (2010), The going-concern assumption. *Journal of Corporate Accounting and Finance*, 21(1), 79-84. <https://doi.org/10.1002/jcaf.20631>
- Hong, D., Suh, E., & Koo, C. (2011). Developing strategies for overcoming barriers to knowledge sharing based on conversational knowledge management: A case study of a financial company. *Expert Systems with Applications*, 38(12), 14417-14427. <https://doi.org/10.1016/j.eswa.2011.04.072>
- Huston, S. J. (2010). Measuring Financial Literacy. *The Journal of Consumer Affairs*, 44(2), 296-316. <http://dx.doi.org/10.1111/j.1745-6606.2010.01170.x>

- Iddy, J. J., Alon, I., & Litalien, B. C. (2022). Institutions and training: A case of social franchising in Africa. *Africa Journal of Management*, 8(3), 347–373.
<https://doi.org/10.1080/23322373.2022.2071575>
- Ipe, M. (2003). Knowledge Sharing in Organizations: A Conceptual Framework. *Human Resource Development Review*, 2(4), 337–359.
<https://doi.org/10.1177/15344843032579851>
- Jakimow, T. (2012). A site for the empowerment of women? The clash of patriarchal values and development norms in a family-based NGO. *Ethnography*, 13(2), 213–235. <https://doi.org/10.1177/1466138111420507>
- Janus, S. S. (2016). *Becoming a Knowledge-Sharing Organization: A Handbook for Scaling Up Solutions through Knowledge Capturing and Sharing*. World Bank Publications. <https://doi.org/10.1596/978-1-4648-0943-9>
- Kaasila, R., Rajala, R. & Nurmi K. (2008). *Narratiivinenkirja: Menetelmiä ja esimerkkejä*. Lapin yliopistokustannus.
- Kabakova, O., & Plaksenkov, E. (2018). Analysis of factors affecting financial inclusion: Ecosystem view, *Journal of Business Research*, 89, 198–205,
<https://doi.org/10.1016/j.jbusres.2018.01.066>.
- Kaiser, T., Lusardi, A., Menkhoff, L., & Urban, C. (2020). Financial education affects financial knowledge and downstream behaviors. St. Louis. Retrieved from <https://www.proquest.com/working-papers/financial-education-affects-knowledge-downstream/docview/2586447939/se-2>
- Karakurum-Ozdemir, K., Kokkizil, M. & Uysal, G. (2019). Financial Literacy in Developing Countries. *Social Indicators Research*, 143(1), 325–353
<https://doi.org/10.1007/s11205-018-1952-x>
- Karlsson, L. (2024). Effect of Authentic Leadership on Organizational Trust and Commitment in Sweden. *International Journal of Leadership and Governance*, 4(3), 1–12. <https://doi.org/10.47604/ijlg.2854>
- Khan, Z. (2016). Determinants of a successful cross-border knowledge transfer in franchise networks. *Journal of Asia Business Studies*, 10(2), 148–163.
<https://doi.org/10.1108/jabs-05-2015-0052>
- King, K. & McGrath, S. (2004). *Knowledge for development? Comparing British, Japanese, Swedish and World Bank aid*. London: Zed Books.
- Klapper, L. & Lusardi, A. (2020). Financial literacy and financial resilience: Evidence from around the world. *Financial Management*, 49(3), 589–614.
<https://doi.org/10.1111/fima.12283>
- Klapper, L., Lusardi, A. & Oudheusden, P. (2015). *Financial literacy around the world*. Washington DC: Standard & Poor’s Ratings Services Global Financial Literacy Survey. Retrieved from: https://gflec.org/wp-content/uploads/2015/11/Finlit_paper_16_F2_singles.pdf
- Kuzma, I., Chaikovska, H., Levchyk, I., & Yankovych, O. (2022). Formation of Financial Literacy in Primary School Students. *Journal on Efficiency and Responsibility in Education and Science*, 15(3), 142–155.
<https://doi.org/10.7160/eriesj.2022.150302>
- Langmann, S., Bezemer, P. J., & Pick, D. (2021). Knowledge sharing for sustainable development: An examination of practices in local-level NGOs in Tamil Nadu,

- India. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, 32(4), 809-820. <https://doi.org/10.1007/s11266-021-00348-4>
- Le, Q. N., & Tuamsuk, K. (2023). Motivational factors promoting knowledge sharing in the non-profit sector in Thailand. *Information Development*, 39(2), 333-343. <https://doi-org.ezproxy.jyu.fi/10.1177/02666669211047914>
- Lettieri, E., Borga, F. & Savoldelli, A. (2004). Knowledge Management in Non-Profit Organizations. *Journal of Knowledge Management*, 8(1), 16-30. 10.1108/13673270410567602.
- Lusardi, A. & Michaud, P-C. & Mitchell, O. (2017). Optimal Financial Knowledge and Wealth Inequality. *Journal of Political Economy*, 125(2), 431-477. 10.1086/690950.
- Mcdermott, A. M., Heffernan, M., & Beynon, M. J. (2013). When the nature of employment matters in the employment relationship: a cluster analysis of psychological contracts and organizational commitment in the non-profit sector. *The International Journal of Human Resource Management*, 24(7), 1490-1518. <https://doi.org/10.1080/09585192.2012.723635>
- Miković, R., Petrović, D., Mihić, M., Obradović, V., & Todorović, M. (2020). The integration of social capital and knowledge management – The key challenge for international development and cooperation projects of nonprofit organizations. *International journal of project management*, 38(8), 515-533. <https://doi.org/10.1016/j.ijproman.2020.07.006>
- Ministry of Education. (n.d.). Ministry Education in Tunisia. Retrieved in 2024 from <http://www.education.gov.tn/?p=675&lang=fr>
- Mustari, F. F., & Ghazali, A. (2022). Exploring Tacit Knowledge Sharing Enhancer Factors in Non-Profit Organizations Paper. *Management and Economics Review*, 7(1), 67-78. <https://doi.org/10.24818/mer/2022.02-05>
- Mustofa, Indartono S., Sukidjo. (2021). The Effect of Communication Style on Teaching Motivation, Work Ethics, Emotional Intelligence, Reading Proficiency and Knowledge Sharing. *Integratsiya obrazovaniya = Integration of Education*, 25(4), 562-576. <https://doi.org/10.15507/1991-9468.105.025.202104.562-576>
- Ngoc, P. T. B. (2017). Information Technology and Knowledge Transfer in Vietnam's IT Companies. Ngoc, P.T.B. (2017). In: Portmann, E. (eds) *Wirtschaftsinformatik in Theorie und Praxis*. Springer Vieweg, Wiesbaden. (pp. 177-192). https://doi.org/10.1007/978-3-658-17613-6_13
- Nickols, Fred. (2000). The knowledge in knowledge management. In Cortada, J. W. & Woods, J. A. (Eds.), *The Knowledge Management Yearbook 2000-2001*. Butterworth-Heinemann. (pp.12-21).
- Nonaka, I. & Takeuchi, H. (1995). *The Knowledge-Creating Company: How Japanese Companies Create the Dynamics of Innovation*. Oxford University Press.
- Ochi, A., & Saidi, Y. (2022). Do Tunisian Children Have an Equal Chance to Access to School 8 Years After Revolution? *Journal of the Knowledge Economy*, 13(3), 2007-2029. <https://doi.org/10.1007/s13132-021-00790-1>
- OECD. (2010). Detailed guide to Evaluating Financial Education Programmes. Retrieved from: <https://www.oecd.org/daf/fin/financial-education/49994090.pdf>

- OECD. (2016). G20/OECD INFE Core competencies framework on financial literacy for adults. Retrieved from: <https://www.oecd.org/daf/fin/financial-education/Core-Competencies-Framework-Adults.pdf>
- OECD. (2020). PISA 2018 Results (Volume IV): Are Students Smart about Money? PISA, OECD Publishing, Paris. Retrieved from: <https://doi.org/10.1787/48ebd1ba-en>.
- Oliveira, M., Pinheiro, P., Lopes, J. M., & Oliveira, J. (2022). How to overcome barriers to sharing tacit knowledge in non-profit organizations?. *Journal of the Knowledge Economy*, 13(3), 1843-1874. <https://doi.org/10.1007/s13132-021-00800-2>
- Oluikpe, P., Sohail, M., & Odhiambo, F. (2011). The Role of Knowledge Management in Development Projects. *Journal of Information & Knowledge Management*, 10(04), 315–326. <https://doi.org/10.1142/S0219649211003024>
- Ondari-Okemwa, E. & Smith, J. (2009). The role of Knowledge management in enhancing government service-delivery in Kenya. *South African Journal of Libraries and Information Science*.
- Opletalova, A. (2015). Financial Education and Financial Literacy in the Czech Education System. *Procedia - Social and Behavioral Sciences*, 171, 1176–1184. <https://doi.org/10.1016/j.sbspro.2015.01.229>
- Opletalova, A. (2017). Financial Literacy In Primary Schools From The Perspective Of Teaching Methods. *Cognitive CRCS*, 2(10), 55-64. <https://doi.org/10.15405/epsbs.2017.02.10>
- Ovcina, A., & Arslanagic-Kalajdzic, M. (2024). The Role of Monitoring and Evaluation and Project Implementation Management System for Non-Profit Project Performance in Developing Countries. *South East European Journal of Economics and Business*, 19(1), 63-76. <https://doi.org/10.2478/jeb-2024-0005>
- Park, C-Y., & Mercado, Jr, R. (2015). Financial Inclusion, Poverty, and Income Inequality in Developing Asia. Asian Development Bank Economics Working Paper Series. *SSRN Electronic Journal*. <http://dx.doi.org/10.2139/ssrn.2558936>
- Paswan, A. K., D'Souza, D., & Rajamma, R. K. (2014). Value co-creation through knowledge exchange in franchising. *The Journal of Services Marketing*, 28(2), 116-125. <https://doi.org/10.1108/JSM-09-2013-0254>
- Paswan, A. K., Wittmann, C. (2009). Knowledge Management and Franchise Systems. *Industrial Marketing Management*, 38(2), 173-180. Available at: https://aquila.usm.edu/fac_pubs/1010
- Pawlowski, J., & Bick, M. (2012). The global knowledge management framework: Towards a theory for knowledge management in globally distributed settings. *Electronic Journal of Knowledge Management*, 10(1), 93-109.
- Pinto, L. E. (2012). One Size Does Not Fit All: Conceptual Concerns and Moral Imperatives Surrounding Gender-Inclusive Financial Literacy Education. *Citizenship, Social and Economics Education*, 11(3), 177–188. <https://doi.org/10.2304/csee.2012.11.3.177>
- Polanyi, M. (1966). *The Tacit Dimension*. London: Routledge & Kegan Paul.
- Qureshi, I., Sutter, C., & Bhatt, B. (2018). The Transformative Power of Knowledge Sharing in Settings of Poverty and Social Inequality. *Organization Studies*, 39(11), 1575-1599. <https://doi.org/10.1177/0170840617727777>

- Rachmadyanti, P. (2023). Financial Literacy Learning Strategies in Elementary Schools. *KnE Social Sciences*, 186-196. doi: 10.18502/kss.v8i8.13295
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276-295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>
- Riege, A. (2005). Three-dozen knowledge-sharing barriers managers must consider. *Journal of Knowledge Management*, 9(3), 18-35. <https://doi.org/10.1108/13673270510602746>
- Rusilowati, U., Metarini, R. A., & Sunarsi, D. (2023). Utilizing Information Technology in Knowledge Sharing to Enhance the Performance of Public Organizations. *Jurnal Ilmiah Ilmu Administrasi Publik*, 13(1), 325. <https://doi.org/10.26858/jiap.v13i1.47494>
- Russ, M. (2021). Knowledge Management for Sustainable Development in the Era of Continuously Accelerating Technological Revolutions: A Framework and Models. *Sustainability*, 13(6), 3353. <https://doi.org/10.3390/su13063353>
- Rogers, M., Baker, P., Harrington, I., Johnson, A., Bird, J., & Bible, V. (2022). Stakeholder engagement with funding bodies, steering committees and surveys: Benefits for education projects. *Issues in Educational Research*, 32(3), 1131-1152. Retrieved from: <http://www.iier.org.au/iier32/rogers.pdf>
- Ryan, R. M., & Deci, E. L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55(1), 68-78. <https://doi.org/10.1037/0003-066X.55.1.68>
- Saidi, A., Hamdaoui, M., & Moussa, W. (2021). Assessing Policy Effectiveness in Reducing Inequality of Opportunity in Access to Public Services and Education Among Tunisian Children. *Journal of the Knowledge Economy*, 12(3), 993-1018. <https://doi.org/10.1007/s13132-020-00649-x>
- Sanny, L., Abdurachman, E., Simatupang, B., & Heriyati, P. (2017). Franchising Performance from Franchisee Perspective: Case in Education Franchising in Indonesia. *Global business review*, 18(3), 605-616. <https://doi.org/10.1177/0972150917692168>
- Santini, F.D.O., Ladeira, W.J., Mette, F.M.B. and Ponchio, M.C. (2019). The antecedents and consequences of financial literacy: a meta-analysis. *International Journal of Bank Marketing*, 37(6), 1462-1479. <https://doi.org/10.1108/IJBM-10-2018-0281>
- Sari, R. C., Suyanto, S., & Fatimah, P. L. R. (2017). Bringing Voluntary Financial Education in Emerging Economy: Role of Financial Socialization During Elementary Years. *The Asia-Pacific Education Researcher*, 26(3-4), 183-192. <https://doi.org/10.1007/s40299-017-0339-0>
- Sumiyana, Wivaquassaniyyah, Darwin, M., & Hadna, A. H. (2022). Partnership building between NGOs and Indonesian local governments: A case study of integrative leadership immersing itself in innovativeness. *International Journal of Social Economics*, 49(7), 1029-1048. <https://doi.org/10.1108/IJSE-07-2021-0377>
- Ceptureanu, S. I. and Ceptureanu E. G. (2024). The influence of organisational learning ambidexterity on process innovation performance: the role of KM capability. *Knowledge Management Research & Practice*, 1(1), 1-21. <https://doi.org/10.1080/14778238.2024.2380734>

- Sel, B. (2022). Action research on interdisciplinary teaching of financial literacy in elementary schools. *Turkish Journal of Education*, 11(4), 222–241.
<https://doi.org/10.19128/turje.1057732>
- Serenko, A., & Bontis, N. (2016). Understanding counterproductive knowledge behavior: The case of unwillingness to share knowledge. *Journal of Knowledge Management*, 20(1), 90-107.
- Schein, E. H. (1985). *Organizational Culture and Leadership*. San Francisco: Jossey-Bass Publishers.
- Suharko, B. (2007). The Roles of NGOs in Rural poverty Reduction: The Case of Indonesia and India. 160, 2-23. Retrieved from <http://www.gsid.nagoya-u.ac.jp/bpub/research/public/paper/article/160.pdf>
- Sundaresan, S., & Zhang, Z. J. (2016). Knowledge Sharing and Learning in Organizations: Role of Incentives and Information Systems. *Journal of Industrial Integration and Management*, 1(3), 1650005.
<https://doi.org/10.1142/s2424862216500056>
- Supanantaroeak, S., Lensink, R., & Hansen, N. (2017). The Impact of Social and Financial Education on Savings Attitudes and Behavior Among Primary School Children in Uganda. *Evaluation Review*, 41(6), 511-541.
<https://doi.org/10.1177/0193841X16665719>
- Susanti, I., & Kemala, R. (2023). The Role of Financial Literacy in Developing Financial Management Skills in Early Children. *Kompartemen: Kumpulan Orientasi Pasar Konsumen*, 1(2), 85–89.
<https://doi.org/10.56457/kompartemen.v1i2.484>
- Tanggamani, V., Bani, H., Rahim, A., & Alias, N. A. (2022). Elevating Financial Literacy Among Non-Governmental Organizations (NGOs) Rulers: Cognitive Understanding of Financial Knowledge, Skills and Responsibility. *International Journal of Academic Research in Business and Social Sciences*, 12(1), 1259–1267.
[doi:10.6007/IJARBS/v12-i1/12155](https://doi.org/10.6007/IJARBS/v12-i1/12155)
- TENK. (n.d.). The Finnish National Board on Research Integrity. JYT. Retrieved from: <https://www.jyu.fi/en/research/responsible-science/research-integrity>
- Tunisian local governance index. (n.d.). GLD. Retrieved from: https://gld.gu.se/media/1108/report-education_eng.pdf
- United Nations (n.d.). About the Sustainable Development Goals. Retrieved from: <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>
- van Schalkwyk, P., & Surujlal, J. (2017). Social Franchising and supplementary tutoring: A Qualitative Analysis of Facilitators' Perceptions. *International Journal of Social Sciences and Humanity Studies*, 9(2), 209-218
- Vivian, J. M., & Maseko, G. (1994). NGOs, participation and rural development: testing the assumptions with evidence from Zimbabwe. *United Nations Research Institute for Social Development*. Retrieved from: https://www.yunbaogao.cn/index/partFile/5/unrisd/2022-03/5_21689.pdf
- Vuori, V., & Okkonen, J. (2012). Knowledge sharing motivational factors of using an intra-organizational social media platform. *Journal of Knowledge Management*, 16(4), 592–603. <https://doi.org/10.1108/13673271211246167>

- Wahyuni, S., Liza, L. O., Rusandi, M. A., & Situmorang, D. D. B. (2023). 'Treasure hunt': Using loose parts media to develop social financial education model for early children. *Heliyon*, 9(6). <https://doi.org/10.1016/j.heliyon.2023.e17188>
- Walsh, J. N., & Lannon, J. (2023). Dynamic knowledge management strategy development in international non-governmental organisations. *Knowledge management research & practice*, 21(2), 229-240. <https://doi.org/10.1080/14778238.2020.178534>
- Wenger, E., McDermott, R., & Snyder, W. M. (2002). Seven principles for cultivating communities of practice. *Cultivating Communities of Practice: a guide to managing knowledge*, 4, 1-19.
- Williams, P., Morton, J. K., & Christian, B. J. (2020). Enhancing financial literacy in children 5-12 years old using authentic learning within a school market garden programme. *Education 3-13*, 50(3), 361-374. <https://doi.org/10.1080/03004279.2020.1851741>
- World Bank. (2021). Government expenditure on education, total (% of GDP). UNESCO Institute for Statistics (UIS). <https://data.worldbank.org/indicator/SE.XPD.TOTL.GD.ZS>
- World Bank Group. (2013). Global financial development report 2014: Financial inclusion, 2. World Bank Publications. Retrieved from: <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/225251468330270218/global-financial-development-report-2014-financial-inclusion>
- Xu, L. and Zia, B. (2012). Financial Literacy Around the World: An Overview of the Evidence with Practical Suggestions for the Way Forward. *World Bank Policy Research Working Paper*, 6107. <https://ssrn.com/abstract=2094887>
- Yao Lartey, P., Shi, J., Jaladi Santosh, R., Owusu Afriyie, S., Akolgo Gumah, I., Husein, M., & Binta Maci Bah, F. (2022). Importance of Organizational Tacit Knowledge: Barriers to Knowledge Sharing. *IntechOpen*. doi: 10.5772/intechopen.101997
- Yeboah, A. (2023). Knowledge sharing in organization: A systematic review. *Cogent Business & Management*, 10(1). <https://doi.org/10.1080/23311975.2023.2195027>
- Yoshino, N. & Morgan, P. (2016). Overview of Financial Inclusion, Regulation, and Education. *ADB Working Paper 591*. Tokyo: Asian Development Bank Institute. Retrieved from: <http://www.adb.org/publications/overview-financial-inclusion-regulation-and-education/>
- Zack, M. H. (1999). Developing a knowledge strategy. *California Management Review*, 41(3), 125-145. <https://doi.org/10.2307/41166000>
- Zbucheá, A., Ivan, L., Petropoulos, S. and Pinzaru, F. (2020), "Knowledge sharing in NGOs: the importance of the human dimension", *Kybernetes*, 49(1), 182-199. <https://doi.org/10.1108/K-04-2019-0260>
- Zamiri, M. & Esmaeili, A. (2024) Methods and Technologies for Supporting Knowledge Sharing within Learning Communities: A Systematic Literature Review. *Administrative Sciences*, 14(1), 17. <https://doi.org/10.3390/admsci14010017>

APPENDICES

APPENDIX 1: INTERVIEW QUESTIONS TO THE EMPLOYEES OF ENDA INTER-ARABE

Individual:

- Could you tell me about your role?
- How were you first introduced with Aflatoun?
- What are your daily work tasks?
- What type of knowledge do you usually work with?

Cultural:

- How are cultural factors taken into consideration in implementing the Aflatoun clubs?

Organisational:

- Can you give any examples of when you shared knowledge with others in the financial education network?
- Can you give any examples of when you received knowledge from others in the financial education network?
- Which are the factors enabling or disturbing the factors of successful implementation of Aflatoun financial education curriculum?
- How do you cooperate with the partners in financial education or other NGOs in Tunisia?

Information technology:

- What written information does the organisation have to share about social and financial education programmes?
- How do you communicate the successes from the social and financial education programmes?
- Are there any electronic or IT systems or communication channels used?

Development

- What do you see as the biggest challenges or obstacles in sharing knowledge while collaborating with Aflatoun?
- How could this be improved?
- Is there anything you would like to add?

APPENDIX 2: INTERVIEW QUESTIONS TO TEACHERS

Individual:

- Could you tell me about your role as a teacher of Aflatoun clubs?
- How were you first introduced with Aflatoun curriculum?
- How did you start cooperating with Enda?
- What type of Aflatoun knowledge do you usually work with?

Cultural:

- How do you consider students with different backgrounds in teaching the Aflatoun clubs?
- How do you collaborate within your community in social and financial education?

Organisational:

- Can you give any examples of when you shared knowledge with others in the financial education network?
- Can you give any examples of when you received knowledge from others in the financial education network?
- Which are the factors enabling or disturbing the factors of successful implementation of Aflatoun financial education curriculum in your school?

Information technology:

- What materials have you used for teaching the Aflatoun clubs?
- Are there any digital tools or communication channels you have used to communicate with other teachers or students?

Barriers:

- What do you see as the biggest challenges with collaborating with Aflatoun?
- How could this be improved?
- Is there anything you would like to add?

APPENDIX 3: INTERVIEW QUESTIONS TO GOVERNMENT OFFICIALS

Individual:

- Could you tell me about your role?
- How were you first introduced with Enda and Aflatoun?
- How do you cooperate with Enda?

Cultural:

- What kind of social issues arise in education in Kassarine to implement financial education?

Organisational:

- Can you give any examples of when you shared knowledge with others in the financial education network?
- Can you give any examples of when you received knowledge from others in the financial education network?
- Which are the factors enabling or disturbing the factors of successful implementation of Aflatoun financial education curriculum in your region?
- How does Enda collaborate with other NGOs in the region of Kassarine?

Information technology:

- What written information do you use regarding the financial education programmes?
- Are there any digital systems or communication channels used for communication between stakeholders in financial education?

Barriers:

- What do you see as the biggest challenges with collaborating with Aflatoun?
- How could this be improved?
- Is there anything you would like to add?

APPENDIX 4: RESEARCH NOTICE AND CONSENT FORM

Research notice for participants

Knowledge sharing practices in advancing social and financial education in Tunisia

Invitation to participate in research

We invite you to participate in a Master's thesis study conducted by Aliisa Laiti from University of Jyväskylä, Finland. The purpose of this study is to examine the knowledge sharing practices in advancing Aflatoun social and financial education curriculum in local schools in Tunisia. You are invited to the study because you have expertise in the implementation of Aflatoun programmes in Tunisia. The study will involve educators, NGO partners and education sector partners. This is a single study, and you won't be contacted again later.

Your participation in this study is entirely voluntary. You can refuse to participate in the study, stop participating or cancel your previously given consent, without stating any reason for this and at any time during the study. This will have no negative consequences to you.

The research subjects will not be put in any unequal position within the organisations or network, irrespective of their willingness/refusal regarding participation in the study. There are no anticipated risks associated with participating in this study.

If you agree to participate, you will be asked to participate in an interview. The estimated time commitment is approximately 30-45 minutes. The questions are presented in English. A translator can be present during the entire interview, if preferred.

All information collected during this study will be kept confidential. Data will be anonymised and stored securely in accordance with according to ethical research policies outlined in the rules and procedures of the Finnish National Board on Research Integrity (TENK policy). The researcher has received a scholarship to conduct the interviews from University of Jyväskylä.

Your participation may contribute to the advancement of knowledge sharing in social and financial education projects. If you have any questions or concerns about the study, please contact Aliisa Laiti at (email address).

By agreeing to participate, you indicate that you have read this information sheet, understand the purpose of the study, and consent to participate.

APPENDIX 5: CONSENT FORM

Consent Form

Consent to participate in scientific research

Knowledge sharing practices in advancing social and financial education in Tunisia

I have read the information sheet for the above study and have had the opportunity to ask questions.

I understand that my participation is voluntary, and I am free to withdraw at any time.

By giving my consent, I accept that data and materials will be collected from me as described in the information sheet for research purposes.

I understand the information collected during this study will be kept confidential and anonymised.

I voluntarily agree to participate in the study under the conditions outlined,

Yes

No

Participant's Name: _____

Participant's Signature: _____

Date: _____