



# CHILDREN & CHANGE



**Child Social & Financial Education  
2008**

Aflatoun  
Children & Change  
Sarphatistraat 7  
P.O. Box 15991  
1001 NL, Amsterdam  
The Netherlands, Europe  
Office phone: +31 (0) 20 626 2025  
Office fax: +31 (0) 20 626 2118  
info@aflatoun.org

Aflatoun

**Compiled and edited by:**

The Aflatoun Secretariat: Alodia, Bram, Carolien, Cindy, Elizabeth, Gabriela, Hayley, Helena, Jacques, Jaime, Jan, Jeroo, Karin, Kerry, Melle and Sawsan

**Contributing partner organizations:**

Ecoclubes (Argentina), N.C.C.M. (Egypt), MelJol (India), Camide/GAP (Mali), LYNX (Nigeria), NATCCO (Philippines), PLAN Philippines, Pomoc Deci (Serbia), Agape Copeland Train Productions (South Africa), PEDN (Uganda), PLAN Vietnam and Junior Achievement Zimbabwe.

**Impact Advisory Committee\*** (as of January 2008):

Ray Boshara	Lew Mandell
Judith Bruce	Lata Narayan
Lisa Dacanay	Sara Olsen
Greg Dees	Peter Scholten
John Elkington (chair)	Michael Sherraden
Jed Emerson	Fred Ssewamala
Dean Karlan	

\*see Appendices for bios of the Committee's members.

**Design and layout by:**

Strawberry Frog, Amsterdam, the Netherlands  
Aflatoun Secretariat Team,

**Illustrated by:** Children in the Aflatoun programmes worldwide, provided to the Aflatoun Secretariat by our implementing partners. Photography from Aflatoun school events.

**Printed by:** Jenaz Printers, Mumbai, India

**Technical support by:** e-Ray, Amsterdam, the Netherlands

**Funding partners:** Stichting Het Groene Woudt, International Child Support, the Skoll Foundation, PLAN Nederland, Triodos Bank

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## Preface

Dear reader,

Welcome to Aflatoun's<sup>1</sup> second *Children & Change* report. The main purpose of the annual publication *Children & Change* is to assure the quality and assess the impact of the Aflatoun programmes around the world. It is also a tool for evaluating Aflatoun's use of resources, whether people, materials or money, to ensure that they are being used as efficiently and effectively as possible. Lastly, *Children & Change* offers lessons learned as well as Aflatoun's dreams and aspirations for the future.

In this 2008 edition, we tell you more about the current status of Aflatoun's programmes, and the objectives and activities of the Aflatoun Network and Secretariat. Presented in Parts B and C of this publication, 12 of our partner organisations from all around the globe - Africa, the Americas, the Asia-Pacific region, Europe, and the Middle East and North Africa region – have provided us with data on their programmes.

This 2008 edition presents the key elements of the Aflatoun Concept, Programme and Network. Aflatoun's mission, vision and scope are discussed, as well as our strategic objectives, along the lines of which all our activities will be evaluated in the future. Furthermore, this report goes to some depth to explain why Child Social and Financial Education works, providing both its theoretical and practical background. Lastly, we show you how we plan to assess the quality and impact of what is happening "on the ground" and initial results from our first endeavours.

Aflatoun is growing with great speed. Eight of the 12 pilots implemented to date aim to scale up their programmes in 2008. Three new programmes have started their programmes during the writing of this publication. Furthermore, 35 new organizations in 25 countries have confirmed that they will have their pilot programme running in 2008, and Aflatoun is actively talking to several other potential partner organisations. We hope you keep following us in following editions of *Children & Change!*

We hope you find the report enjoyable and inspiring. We would love to hear your comments and suggestions so that the 2009 edition of *Children & Change* can be an even better read. Please contact us for all your comments, questions and recommendations at info@aflatoun.org or by phone on +31 (0) 20 626 2025.

## The Aflatoun team

<sup>1</sup> Throughout this publication, Aflatoun, Child Savings International will be referred to as "Aflatoun"





## Acknowledgements

We could not have completed this publication without the input and effort of those who inspire and support us.

*Our Aflatouns* – to all the Aflatoun children, for their support of and enthusiasm about the Programme, and your beautiful pictures for this publication! You're what it's all about. We look forward to working for you in the years to come and seeing you grow with us.

*Our Implementing Partner Organisations* – for taking on a new programme and making it your programme! For your creativity, hard work and courage; and for providing us with your data and comments on the documents that preceded this publication when resources were sometimes low, and time sensitive.

*Our Impact Advisory Committee* – for changing time zones, plans and flights to make our inaugural committee meeting in September 2008 at Duke University happen. To Greg, Chasz and Matt - together we've worked out what is right for Aflatoun. For giving your time and resources, your humour and your wisdom we thank you.

*Our Donors* – for your continuing and ever increasing support of Aflatoun, your support and your belief in Aflatoun and CSFE, and being the first ones to take this exciting journey. You put petrol in our tank so we can put our foot on the gas.

*Our incredible Team of Volunteers* – we are continually amazed by the philanthropic streak that runs through all of you who give so freely of your time and energy to support Aflatoun. Thank you for the rigour and focus you have brought to grounding Aflatoun's work in existing theory and practice, and for challenging us to challenge ourselves.

*Our Board* – For your friendship and support for the daily oversight over our operations, holding us true to Aflatoun's longer term vision and mission, and attending board meetings into your precious evenings!

*Our Pro-Bono Partners* – you know who you are: thank you for your philanthropy! For your meeting rooms, your printing, your brainpower, your book keeping, your counsel, your long-suffrage: for nurturing us and keeping us warm as we grew, and most of all for believing we were worth going the extra mile for!

*Our Friends and Families* – Aflatoun, like any new organisation takes a lot of dedication. Thanks to those of you who know what Aflatoun means to us, but who watch from the sidelines as we email late into the night and do what we need to do to make Aflatoun work. We love you. You are all Aflatouns. You make Aflatoun what it is today. You help nourish it to become what we dream it will be in the future, and we thank you all so very much!

## The Aflatoun Team



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**Executive Summary**

**Aflatoun** believes that all **children** have the potential to be agents of **change** in their own lives and that of others when inspired and given the opportunity to act and think independently. Aflatoun reaches over 210,000 children, 6-14 years, in 13 countries with a uniquely balanced Programme of Child Social and Financial Education (CSFE).

Aflatoun consists of three building blocks:

**The Concept:** Consisting of five balanced core elements, the Aflatoun Concept lets children explore their personal values, rights and responsibilities. It provides them with life skills such as saving, planning and budgeting, and social and financial entrepreneurship. Theory and practice indicate that CSFE works. Longer term independent research and impact assessment projects will add to our understanding of the Concept's impact.

**The Programmes:** The Programme consists of the Aflatoun character (the fireball), the workbooks, and a cascading training approach. Aflatoun works with carefully selected implementing partners with a proven child rights track-record, primarily in economically developing and economic transition countries. The translated and contextualised Programme reaches children via schools or informal education. Throughout the process, a system of quality assurance safeguards the quality of Programme delivery.

**The Network:** Aflatoun has a strategic network approach in which partners, the Secretariat, the General Board, (International) Non Governmental Organisation (I)NGOs, donors and other stakeholders organically work together sharing resources and capabilities. The Network advocates for inclusion of CSFE in national curricula, mobilises resources for partners, develops a Child Friendly Banking network, and creates an Aflatoun children's movement. The Network is facilitated by the Secretariat.

**Key findings on the current programmes in this edition of Children & Change<sup>1</sup>**

- 176,000 children are currently in the Indian programme; 95,000 children have personal saving accounts.
- 14 programmes have started since Nov. 2005, reaching 41,400 children with 953 teachers
- Two thirds of the reported programmes are endorsed by their country's educational department
- Children save small amounts, often a part of their pocket money, but often on a weekly basis.
- Educational materials and school fees are popular destinations for their savings.
- 35 new programmes in 25 countries are set to start in 2008

**“When Children save a single coin it does not amount to much more than they used to having in their pockets. But when they save a few more, the sum begins to represent something different – a choice.”**

Jeroo Billimoria  
 (ED Aflatoun)

<sup>1</sup> We received data from 12 partner organisations.

“If you make the world a better place for children, then it will be a better world for adults ”

Jaap Doek

(Chairman Aflatoun and former Chairman of the UN Committee on the Rights of the Child)

## Why Children & Change?<sup>1</sup>

*Children & Change* (2008) is the second edition of the annual publication *Children & Change*. In July 2007 the Aflatoun Secretariat published the first edition, which monitored the progress of the Aflatoun Programme and helped to ensure that the objectives of the organisation were being met.

The main purposes of this 2008 edition of *Children & Change* are:

- Explaining the Aflatoun Concept, the Theory of Change, the programme’s theoretical underpinnings, and its practical implementation and solutions to challenges
- Qualifying Aflatoun’s approaches towards, and challenges of, quality assurance and impact assessment
- Presenting the results of the current pilot programmes in our 12 programmes
- Facilitating organisational learning and dissemination of learning over our Network, through:
- Presenting important lessons we have learned, as well as Aflatoun’s dreams and aspirations for the future.

Structure of the document

### Part A: Aflatoun and Child Social and Financial Education (CSFE)

In this first part, we describe what Aflatoun and CSFE are. The chapters are structured along the lines of the Concept (Chapter 2), the Programme (Chapter 3) and the Network (Chapter 4), the three conceptual ingredients that make up the tasty Aflatoun dish. We explain why CSFE works. We also outline what theories and methodologies underly our approaches. We also show how we are presently bringing CSFE to as many children as possible.

### Part B: Compiled pilot results

In the second part of the publication we present the compiled pilot results of 2007-2008. After a short introduction on the methodology of data collection and compilation, we look at the specific approach our implementing partners have chosen for implementation of the Aflatoun Concept. We also give the compiled pilot results per stakeholder (e.g. Aflatoun students, teachers) in the Aflatoun Programme.

### Part C: Pilot results per country

The analysed results presented in Part B are based on the latest (non-statistical) data on the programmes provided by our partners.

<sup>1</sup> The title *Children & Change* – suggested by one of our implementing partners – captures the two important ways in which Aflatoun desires to make a difference in the lives of children. Firstly, Aflatoun wants to stimulate children to make a change in their lives and those of people around them. Secondly, “change” – the financial term – refers to the skill-based and financial approach that complements the social elements. Together, social change and financial ‘change’ result in social and economic empowerment of children.

PART A

AFLATOUN

CHILD

SOCIAL

&

FINANCIAL

EDUCATION



# Chapter 1

## Introduction to Aflatoun and CSFE



### i. Introduction

In this Chapter we introduce you to the three key building blocks of the Aflatoun Approach and organisation. Aflatoun sees children as the builders and inhabitants of our future world. But more importantly, we see children for what they are right now: young people with the right to lead a fulfilling and meaningful life characterised by development and possibilities. Children do not just count for the economic value they will offer in their later life, they carry the rights (and responsibilities) to participate and to develop in the world at present. Their world should carry the responsibility to take them seriously and offer them the space to play, discover, investigate, learn and take pleasure in living. We believe that every child has the potential to be an agent of change in their own life and that of others, when given the chance (and when stimulated) to act and think independently.

#### Aflatoun's mission is:

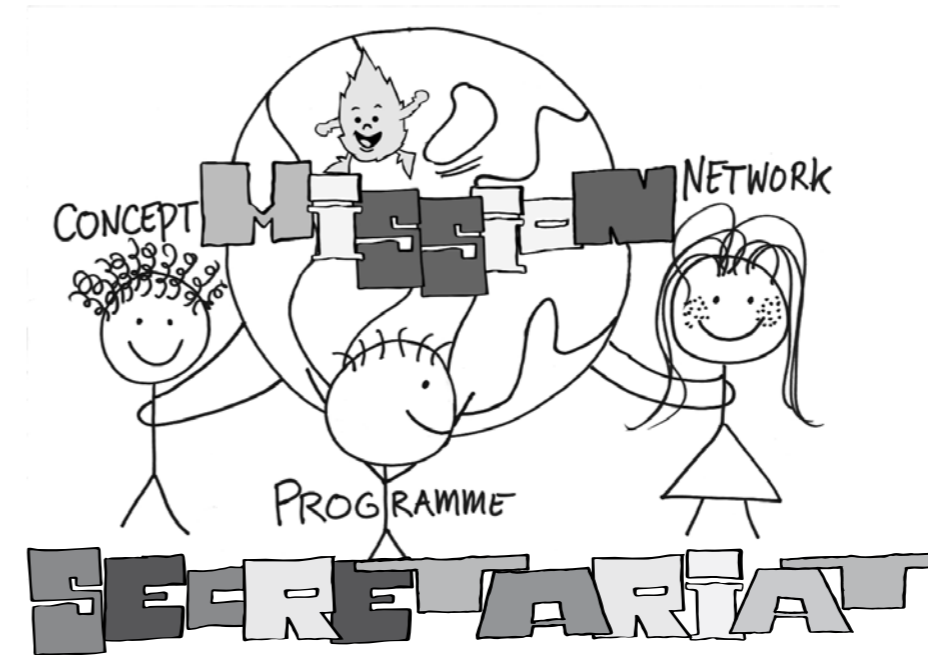
*"Inspiring children to socially and economically empower themselves and become agents of change in their own lives and for a more equitable world."*

In order to realise Aflatoun's mission, Aflatoun brings CSFE<sup>1</sup> to children around the world. Many children face daily hardships that are often connected to poverty. Aflatoun provides children with financial and social skills and insights that will not only support them to deal with these adversities, but also prepare them for better economic and social futures. As economically self-reliant citizens, children's sense of social and financial responsibility propels them to create a more equitable global society.

Our mission is upheld by our three key building blocks and their respective vision statements and strategic objectives.

#### The Aflatoun building blocks

<b>Concept</b>	Children learn about their rights & responsibilities in combination with basic financial life skills. The Aflatoun Concept aims at empowering children both socially and economically.
<b>Programme</b>	Aflatoun takes CSFE out of the home and into school-based and informal education. The contextualized curriculum is implemented through child-centred activities and school-wide savings clubs.



<b>Network</b>	The Network of implementing partners, the Aflatoun Secretariat, donors, researchers, volunteers and other stakeholders work together to make CSFE a reality for children worldwide.
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#### The Aflatoun vision and strategic objectives

	Aflatoun Vision	Aflatoun Strategic Objective
<b>Concept</b>	Become a thought leader in CSFE for children aged 6-14	Research and develop the CSFE Concept by creating an Aflatoun identity, ongoing reflection with implementing partners, impact assessment and new product development
<b>Programme</b>	Implement quality Aflatoun programmes in 75 countries, reaching 1 million children by 2010	Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services
<b>Network</b>	Build a global movement of Aflatoun children and 400 partners who commit over €15 million in resources and advocate for policy change supporting CSFE	Create a global Network of partnerships, alliances and communication platforms to build the global movement for CSFE

**"Aflatoun is a little shiny ball that is part of the sun"**

*Student - Serbia*

*Egypt – NCCM*

*In Egypt the children set up their clubs and decided on the objectives of their club (age range 13-15 yrs)*

**"The club is our space to express ourselves.**

**Practice our right to participate**

**Develop critical thinking and know**

**more about ourselves and others."**

<sup>1</sup> From now on, Child Social and Financial Education shall be referred to as "CSFE"

“Dear Aflatoun,  
 How are you, I know  
 that you are fine with  
 my studies. I have  
 written this letter to  
 inform you that we are  
 happy for teaching  
 us how to save. And  
 I want to thank you  
 for the good work  
 you have been doing  
 throughout the year.  
 And may god bless  
 you, from your friend,  
 Buire Felix Mark in  
 Murchison Bay Primary  
 School.”

Aflatoun currently has 15 implementing partners in 13 countries<sup>2</sup> and expects that another 35 programmes in 25 countries will be added to the global Network throughout 2008. Over 210,000 children participate in the Aflatoun Programme. Aflatoun aims to reach one million children and initiate programmes in 75 countries by 2010.

## ii. Concept

The Aflatoun Concept has been developed from 17 years of on the ground experimentation in the Indian state Maharashtra. Over the years, the programme shifted from purely social to include the economic dimension (thus ensuring that children have some resources with which to realise their rights), leading to the current, finely balanced Programme.

CSFE consists of two connected and mutually dependent parts: Social Education and Financial Education. For us, Social Education is an educational approach that shows children their uniqueness and helps them to reflect on their own and others actions and values. It helps children to understand their rights and responsibilities as global citizens – of their local, national, and global communities. By Financial Education we mean an educational approach which teaches children life skills. These skills, once acquired, allow children to save, plan and budget, both with money and other resources, for their futures in a way their parents may never have had the chance or ability to do.

The unique combination of CSFE gives children the opportunity to exercise their knowledge and skills in a holistic and balanced way, and the workbooks also integrate them further through micro and social enterprise models.

The Aflatoun Concept consists of five core elements:

- **Personal understanding** – children investigate their values and their financial ethics and judgment
- **Rights & responsibilities** – children learn about their rights and responsibilities towards others
- **Saving & spending** – children learn how to save and how to spend in a responsible manner
- **Planning & budgeting** – children apply their saving and spending skills to maximise life choices
- **Child enterprise (social & financial)** – managing different forms of enterprise, children discover how they can have a positive impact on their community

Through a period of concept development in a variety of geographies, cultures, social, political and economic environments between 2006 and 2010 Aflatoun aims to become a thought leader in CSFE for children aged 6-14 by 2010. In order to realise this, the Concept and its impact is being assessed in cooperation with leading thinkers and practitioners in the field (more on this in Chapter 2).

<sup>2</sup> In the days before this publication went to press, two new programmes have started in Peru and the Dominican Republic. There are no data available for these new countries as of yet.

## iii. Programme

The Aflatoun Programme in its current form is primarily intended for implementation in economically developing countries and countries in transition. We focus on countries with high child populations and low Human Development Indicators, in line with the Millennium Development Goals<sup>3</sup>, where need is greatest. Where we have been asked by partners in more economically developed environments to help develop it in these regions, we have of course supported implementation in these areas. Success, for us, is that Aflatoun is sensitively tailored to the local context by the partner organisations, so that it can be as effective as possible in each country. However, there are three key principles which we try to safeguard as a core, in all territories. With this approach we attempt to balance our partners' freedom to innovate and shape the Concept into a culturally appropriate form, whilst preserving the integrity of the Programme, Network wide.

### The Three Principles of Implementation

#### 1. The Aflatoun Character

The word “aflatoun” is of Arabic origin and refers to “the explorer.” It also refers to Plato, the great Greek philosopher, who is known for his ideas on ethics, citizenship, social justice, respect, conservation, friendship and love. Our character Aflatoun is a fireball from outer space who takes children on their learning journey and helps to create emotional attachment between children and the programme material. Aflatoun's motto is:

*“Separate fiction from fact, explore, think, investigate and act”*

Both the meaning of the word “Aflatoun” and the function of the character point out what Aflatoun stands for: inspiring children to socially and economically empower themselves to be agents of change for their own lives and a more equitable world.

#### 2. The Aflatoun Curriculum

The curriculum of the Aflatoun Programme is divided into eight consecutive levels. The five core elements are spread out over the eight levels to preserve the social-economic balance at each level. The curriculum material is age-specific and follows the cognitive development stages of children. In the classroom, the Programme consists of textbooks, worksheets and other learning aides.

#### 3. The Training Tree

Training is essential to the success of the Aflatoun Programme. It seeks to inform and inspire highly motivated teachers, who are the key actors in the learning process. The training tree model is essential to achieve scale at low cost. The training tree consists of several levels of training in a country: a) training of the partner organisation, b) training of local organisations, c) training of trainers, d) training of teachers, and e) training of children.

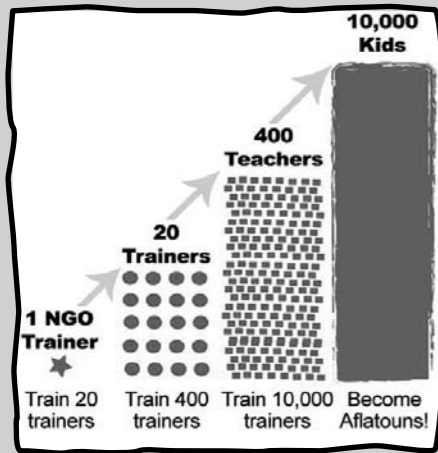
<sup>3</sup> Further information on the UNDP's Human Development approach and Millennium Development Goals can be found at <http://www.undp.org>



“Aflatoun lets us help  
 others and shows us  
 how to share and save  
 and keep money for  
 something important.”

Student Serbia





The training tree approach maximises the resources of the partner and local organisation. If, for example, one person from the local organisation is trained and (s)he runs a training sessions of 20 trainers, producing 20 trainers, those 20 trainers can again train 20 teachers per training, totalling 400 teachers per local organisation. In total, these 400 teachers in turn can educate 10,000 children (25 children per teacher).

These principles of implementation ensure the integrity and continuity of the Aflatoun Programme across the globe and should not be greatly deviated from as a general rule. Nonetheless, the curriculum and material must be adapted and contextualised to reflect local realities in order to be effective.

In conjunction with our impact assessment approach Aflatoun aims to ensure maximum quality of its programmes through an inclusive quality assurance system.

Through its implementation, the Aflatoun Programme facilitates the pragmatic on-the-ground expression of the 1989 UN Convention on the Rights of the Child (UN CRC) worldwide. Aflatoun not only teaches children about their rights and responsibilities, but also inspires them to become agents of change for a more equitable world. Additionally, there is clear and unequivocal alignment with the Aflatoun objectives and the "Millennium Development Goals" (MDGs): 1,2,3 and 8 (Appendices 1 and 2 for full details).

#### iv. Network

The Aflatoun Secretariat is located in The Netherlands, within the offices of the Dutch Central Bank. It serves to facilitate information flow and capacity building to strengthen the Network. Partner organisations have been selected due to their work with children, their connections within the country – especially within the education system – and for their proactive attitude towards improving the situation of children.

The following organisations also work together with the Secretariat and the partners to promote the Concept of CSFE:

#### Aflatoun Network partners

Bilateral and multilateral organisations (lobbying, networking and funding)	Foundations (funding)
NGOs and INGOs (implementation, network, funding)	Research Institutions (quality impact assessment)
Financial Institutions (funding, network and support)	Pro Bono Suppliers (goods and services provision)

The Aflatoun Network synergetically reinforces itself through:

- Providing technical assistance
- Facilitating the sharing of good practice
- Continually improving Programme material
- Providing support for the scale-up process
- Creating global awareness about the social and economic rights of children

These three building blocks (Concept, Programme and Network) together make up the Aflatoun approach. Specific elements of these building blocks are analysed in the following chapters.

**“One of the things I love about Aflatoun is it being a network coming from different countries of the world.. at the end, a kid from Peru, Paraguay or Colombia can share and know that the programme and his/her objectives are the same to a kid in Mali, Uganda, Nigeria, India or even Serbia.”**

*Vision Solidaria Peru – project director – Fabio Amanqui*



## Chapter 2

### The Aflatoun Concept: CSFE

#### i. Introduction

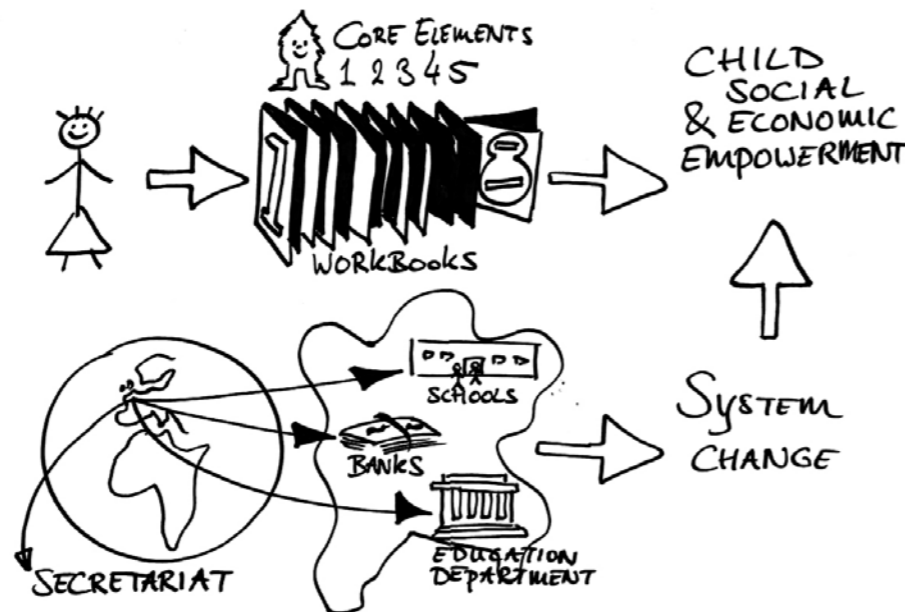
At the core of Aflatoun stands the Concept of balanced CSFE. Though the Aflatoun Secretariat and partners advocate for structural changes in (inter)national financial and educational structures to facilitate the Concept in a variety of ways, the essence of Aflatoun is its educational Concept – reaching children aged 6-14 worldwide.

Aflatoun's Theory of Change on how the CSFE Concept affects the lives of the children participating in the Programme rests on the combined effect of five carefully chosen and balanced core elements. There are several reasons to assume that the Concept has the strength and flexibility to be applicable in diverse social, cultural and economic settings. Though the strategic focus lies on implementation in economically developing countries, Aflatoun believes its Concept has the potential to socially and economically empower children both in economically developing and developed countries. Children are not only inspired to be agents of change in their own lives, but also to look and reach beyond their direct horizons, and act to make the world a more equitable place.

In this chapter we explore some theoretical background on savings, assets, and capabilities. We also provide a short comparative overview of where Aflatoun resembles or differs from other programmes of financial and social education. Lastly, we describe several findings on the Indian programme, providing a promising insight in the potential of the Aflatoun Concept.

**STRATEGIC OBJECTIVE OF CONCEPT**  
**Research and develop the CSFE Concept by creating an Aflatoun identity, ongoing reflection with implementing partners, impact assessment and new product development**

### OVERALL THEORY OF CHANGE



#### ii. Aflatoun's Theory of Change

Aflatoun aspires to provide a cohesive and purposeful Programme resulting in social change. For this reason the Aflatoun Secretariat has further defined its Theory of Change in recent months. An organisation's "Theory of Change" (TOC) is defined by ActKnowledge and the Aspen Institute Roundtable on Community as follows:

*"By creating a blueprint of the building blocks required to achieve a social change initiative's long-term goal (...) a Theory of Change offers a clear roadmap to achieve your results identifying the preconditions, pathways and interventions necessary for an initiative's success."*<sup>4</sup>

Aflatoun aims to change the lives of the key stakeholders – the children in and around the Programme – in two ways: 1) via the Aflatoun curriculum, and 2) via the active advocacy for system-changes in different sectors on the (inter)national level. The above illustration shows the overall Theory of Change for the Aflatoun Programme and Network.

Aflatoun's Theory of Change is based on its mission statement. The Theory of Change translates somewhat differently in the various contexts (i.e. economically developing and developed countries respectively) where the Aflatoun Concept is implemented.

In *economically developing countries* many of the children in (and outside) the Aflatoun Programme face daily hardships, often connected to (extreme or absolute) poverty. Whether poverty is defined as "the deprivation of basic capabilities,"<sup>5</sup> a state caused by "lack[ing] (...) major kinds of capital" such as human capital (health, nutrition, skills), natural, and business capital<sup>6</sup>, or "a trap of low assets"<sup>7</sup>, there is a growing call for the recognition that child poverty extends poverty within other age groups.<sup>8</sup> One authoritative 2003 study focusing on child poverty specifically –the first in its kind– estimates that 65% of children in Sub-Saharan Africa live in absolute poverty, 59% of children in South Asia, 40% in the Middle East and North Africa, and 17% in Latin America. In the study, an internationally agreed definition of absolute poverty was used: "a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services."<sup>9</sup>

4 <http://www.theoryofchange.org/html/overview.html>. The website is a shared initiative of ActKnowledge and the Aspen Institute Roundtable on Community Change.

5 "Development as Freedom," Amartya Sen, Anchor Books, New York, 1999, p87.

6 "The End of Poverty, Economic Possibilities for Our Time," Jeffrey Sachs, Penguin Books, New York, p244. Sachs distinguishes six "major kinds of capital" that people in (extreme) poverty generally lack: human capital, business capital, infrastructure, natural capital, public institutional capital, and knowledge capital.

7 "Can the poor save? Saving & Asset Building in Individual Development Accounts", Mark Schreiner & Michael Sherraden, Transaction Publishers, New Brunswick, 2007, p19

8 For instance: "The definition of child poverty: a discussion of concepts and measurements," Alberto Minujin, Enrique Delamonica, Alejandra Davidziuk, Edward D. Gonzalez, in: Environment & Urbanization (IUED), Vol. 18(2): 481-500 and also: "Child poverty in the developing world", David Gordon, Shailen Nandy, Christina Pantazis, Simon Pemberton, Peter Townsend, The Policy Press, Townsend Centre for International Poverty Research, 2003

9 Ibid. "Child poverty in the developing world"





**“From Aflatoun we learned to play, share, be solidary, be friends, to see with your own eyes, as the book says. We also learned to think, question and challenge myself, analyze and investigate before accepting something as given.”** *Aflatoun student Argentina- Christian Pereira*

Though children’s deprivation of primary education is still a major problem in most economically developing regions – particularly in the Sub-Saharan region, where “nearly a third of children of primary school age in rural areas of the developing world are out of school compared with 18 per cent of children in the same age group living in cities”<sup>10</sup>. The crucial importance of children’s access to education is widely recognised. Aside from the intrinsic value of education, it is also noted as one of the most powerful tools in tackling other social problems (e.g. AIDS, financial illiteracy). With the concerted effort of governments and (I)NGOs, we hope that global benchmarks like MDG 2 - to “ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling”- and the World Bank’s Education For All (EFA) project<sup>11</sup>, will be realized. With the global implementation of its Concept, Aflatoun aims to contribute to this goal (see Appendix 2). In the years to 2015, the major challenge lies in increasing both the enrolment and attendance rates<sup>12</sup> of children in the poorest areas and, in Southern and Western Asia, ensuring the same access to school for girls.

We believe that the Aflatoun Concept supports children’s self-empowerment to face these adversities. By introducing the Aflatoun Concept on primary and lower secondary schools as part of the total teaching curriculum, we hope to have maximum outreach amongst children worldwide. Additionally, we aim to include the CSFE Concept in informal education arenas as well. We believe that the provision of useful financial and social skills and insights for these children is essential.

The Aflatoun Concept aims to inspire and facilitate children in economically developing countries to:

- Empower themselves to actively claim a position of less deprivation and increase their chances for development
- Use the acquired skills to start to resolve some of these social and economical deprivations for themselves
- Become powerful agents of social and economical structural change in their families, schools, and wider communities

As such, Aflatoun seeks to empower children to be agents of change in their own lives, and of the people around them.

In *economically developed countries* the Theory of Change translates somewhat differently, though leaning on the same core elements. A 2005 study by UNICEF’s Innocenti Research Centre concludes that relative child poverty in 17 out of 24 OECD nations has risen significantly throughout the 1990s, and risen above 10% in more than half of them. Relative poverty in this study is defined as the social and economic position of households that have an income below 50%

<sup>10</sup> “The Millennium Development Goals Report 2007”, United Nations, New York, 2007, p10-11

<sup>11</sup> More on Education For All: “Achieving Universal Primary Education by 2015. A chance for every child”, The World Bank, Washington D.C., 2003

<sup>12</sup> The enrolment rate is the proportion of children officially enrolled at primary schools. The attendance rate is the proportion of children actually following the full educational programme.

of the national median income<sup>13</sup>. But what’s more, the vast volume of wealth in the world is concentrated in these same countries, or around nodes of affluent individuals. According to a 2006 UNU-WIDER study, the richest 10% of adults own 85% of the world’s total wealth, with the poorest half owning hardly more than 1% of global wealth. Furthermore, around 90% of the world’s wealth is concentrated in North America, Europe, and high income Asia-Pacific countries.<sup>14</sup> With wealth comes social and economic opportunities, and Aflatoun believes it to be an essential part of its mission to inspire children growing up amidst these opportunity-rich communities to understand the need for and act for a more equitable world.

We hope that the Aflatoun Concept has two key effects in the contexts of these economically developed countries. The Aflatoun Concept wants to inspire and facilitate children in relative poverty to

- Empower themselves to actively claim a position of less deprivation and increasing chances for development
- Use the acquired skills to start to resolve some of these social and economical deprivations for themselves

Furthermore, through the Concept, we hope to instil the necessary skills in children in more economically affluent communities to

- Prevent themselves from falling into debt by making more informed and purposeful financial decisions

And for both groups of children, we hope to inspire them to:

- Become empathic agents of change on the national, international and global level, combining social possibilities and financial resources to create a more equitable world.

#### **The Building Blocks of Aflatoun’s Theory of Change: The Five Core Elements**

Aflatoun’s educational Programme is designed in such a way that the rights- and life skills perspectives are balanced. The heart of our Theory of Change (and the strength of CSFE) lies in the joint power and balance of the five core elements of the Aflatoun curriculum. Independently and together, the lessons and skills covered in the core elements support children in their own empowerment. The picture below visualises the Theory of Change, and for each core element our Theory of Change is specified below.

- **Core element 1: Personal understanding and exploration**  
*What happens in the classroom?* Children investigate their own and others’ personal values. They explore citizenship ideas and their interaction with peers. Financial ethics and decision-making are explored and children learn the importance of balancing financial skills with critical judgement to use these skills responsibly and meaningfully.

<sup>13</sup> “Child Poverty in Rich Countries 2005”, Report Card No. 6, UNICEF, Innocenti Research Centre, 2005

<sup>14</sup> “The World Distribution of Household Wealth”, James B. Davies, Susanna Sandstrom, Anthony Shorrocks, Edward N. Wolff, World Institute for Development Economics Research of the United Nations University, 2006, p26-7



**“I love saving the money I have saved it has helped me to buy some school things and it also helped my mother”**  
*Lutamaguzil Law and Joy Kitintala*





*What changes?* This core element inspires children to become social empowered. Children start to understand their uniqueness, develop confidence and respect for others, and develop their decision-making abilities.

• **Core element 2: Rights & Responsibilities**

*What happens in the classroom?* Aflatoun is grounded in the UN Convention on the Rights of the Child (1990) (see Appendix 1), which identifies four sets of interdependent rights. Responsibilities go hand in hand with those rights. Children explore these rights and responsibilities, and actively experiment with the possibility to claim and fulfil them, respectively. Children discover more about social (in) equality and ways to contribute positively to these situations.

*What changes?* Children are inspired to become socially empowered. Children learn to think about and claim their rights, to identify and come up to their responsibilities. They develop awareness of social (in) equality.

• **Core element 3: Saving & Spending**

*What happens in the classroom?* Children actively and consciously practice saving and spending in Aflatoun Clubs. They keep a personal and class ledger and explore different financial tools. They explore the value of sustainable use of natural resources.

*What changes?* Children are inspired to become economically empowered. Children learn the value and practice of saving, and sustainable use of natural resources.

• **Core element 4: Planning & Budgeting**

*What happens in the classroom?* Children explore making difficult and longer term choices. They experiment with financial planning and financial decision making. They explore the longer term relevance of saving and do income calculation.

*What changes?* Children are inspired to become socially and economically empowered. They develop their skills and motivation for planning and decision making.

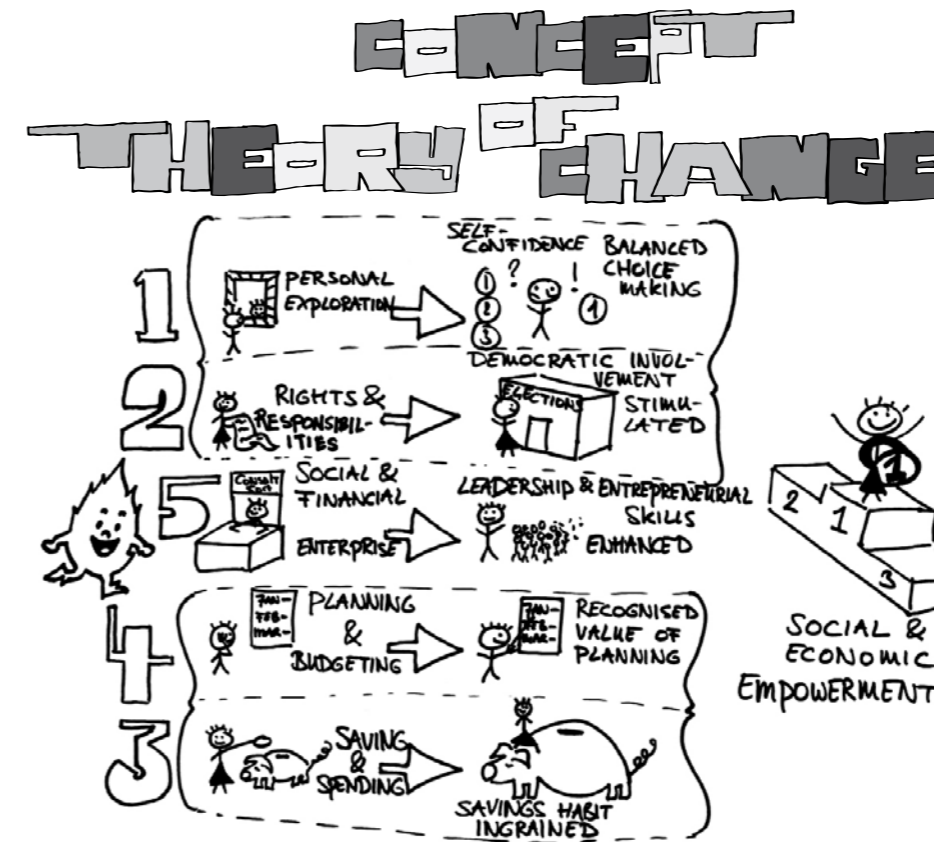
• **Core element 5: Social & Financial Enterprise**

*What happens in the classroom?* Children are encouraged to view themselves as active participants in and shapers of their community. Through managing social community enterprises or entrepreneurial, financial activities children explore the impact they can have on their community. They experiment with combining organisation skills with proactive creativity.

*What changes?* Children are inspired to become socially and economically empowered. They develop their organisational skills, and start to see themselves as proactive agents of change.

A key part of the Theory of Change through the education Programme lies in the engaging and child-friendly nature of the approach, as it uses methods which put children at the centre of the learning process,

such as songs, games and worksheets. The child's pro-activity and belief in itself is one of the key goals of everything Aflatoun does. Child participation is stimulated throughout every layer of Aflatoun's Programme and Concept. The knowledge and skills that children learn are applied through savings club where participants are encouraged to save their money and budget their spending.



**Client Group**

The Aflatoun Concept targets a client group of children between 6 and 14 years who attend predominantly government run schools both in rural and urban areas. Aflatoun is aimed at a relatively young age group developing its self concept throughout these years. This group of children is generally more open to new ideas and in a place to develop good habits early on in life than the group of the higher secondary educational age. We start at the age of 6, when children start school and become environmentally independent of their parents for the first time, but also before children have had the chance to adopt and internalise bad spending patterns.

Moving forward, Aflatoun is also interested in further understanding sub cells of impact – whether the intervention's impacts differ among gender, urban/rural areas, levels of access to banking facilities, etc. We will develop our methodology to evaluate and understand this finer level of detail in the future.

*Children at Nansana Royal Primary School made 'message' letters to Aflatouns around the world for the secretariat to share. Here is an extract from one...*

**"Firstly I thank you for saving with aflatoun. I advise you to continue saving. Remember saving is preparation for the future. Aflatoun child saving scheme – "saving saves". it even helps us to have a heart of saving"**

*Nakiyaga Hanifah*



### Theory of Change through Advocacy

Children are Aflatoun's most important stakeholders. In order to facilitate their social and economic empowerment to the greatest extent possible, we also advocate for system changes in different sectors on the (inter)national level. Our Theory of Change through Advocacy focuses on four areas:

- Structural inclusion of CSFE on the global child rights agenda through active, comprehensive advocacy with governments, supra- & intergovernmental organisations and human rights organisations
- Mobilisation of resources in favour of CSFE through active, comprehensive advocacy with major international stakeholders.
- Fundamental restructuring of banking systems in favour of child friendly banking through active, comprehensive advocacy with major (inter)national financial stakeholders.
- Development of a worldwide children's movement through creation of interactive tools of communication and sharing of Aflatoun experiences.

In section iii of Chapter 4 we go into these advocacy strategies in more detail.

### iii. Why CSFE works

Why spread a concept on a scale Aflatoun aims for before the formal (i.e. academic) proof of concept has been given? As will be explained in the next section and chapter, a serious assessment of the impact and quality of its Concept is critical for the sustainability of its programmes. Simultaneously, for a variety of reasons which we will elaborate in more detail below, we believe that the Concept of CSFE is a meaningful intervention that should not be limited to a very restricted number of small-scale pilots for sheltered academic study.

First of all, there is substantial theoretical support for assuming the importance of savings programmes, financial education and social education focusing on rights in tackling some of the root causes of poverty and economic decline. Furthermore, the Indian CSFE Programme has had very positive results in the field. The practitioners of our new and potential partner organisations endorse these findings. Finally, there is reason to assume that some of the key reasons why certain financial education programmes are assumed to have limited effect may not apply to Aflatoun's Concept of CSFE.

### Balanced Empowerment

CSFE is all about increasing children's capabilities in both the economic and social realm. In the following theoretical discussion, we relate how some key theories and thinkers form the intellectual basis for Aflatoun's Concept of CSFE. Overall, this theoretical framework offers a strong argument for children's balanced empowerment.

Aflatoun's motto – "*Separate fiction from fact, explore, think, investigate and act*" – reflects the deeper theoretical basis for the Aflatoun Concept. Independent discovery, reflection and reasoning, and acting

on behalf of the awareness, empowerment and realisation of self underpin this sentence, which is being used throughout the Aflatoun Programme. We think every individual in this world, and every child in particular, should be given the opportunity to develop these elements of independent reasoning and acting. The motto combines elements of the thinking of influential and independent philosophical, economic and social thinkers, such as Mahatma Gandhi, Paulo Freire and Amartya Sen.

The reasons for poverty, disempowerment and deprivation of freedoms may be plenty (e.g. through oppression, political negligence or conflict, environmental causes). One of the most important conditions for people to become agents of change to improve their own situation, is that "they must perceive the reality of oppression not as a closed world from which there is no exit, but as a limiting situation which they can transform."<sup>15</sup> Both for members of affluent and economically underdeveloped communities, the existing situation of unequal distribution of wealth, freedoms and opportunities needs to be fundamentally investigated on its causes and mechanisms. An educational approach that stimulates an open and independent mode of thinking and acting is crucial to this end.<sup>16</sup>

"Born" during the Mumbai violent upheavals in the late eighties and early nineties, the Aflatoun Concept at the deepest level strives for Gandhi's "non-violent economy." Gandhi explains how as people, we all carry the responsibility to exercise "trusteeship" over the world, wealth and the people around us, in order to co-exist in a peaceful, empathic and non-violent way.<sup>17</sup> The Aflatoun Concept asks children to actively explore their values, rights and responsibilities within their lives, communities and their environment. Trusteeship and co-existence are two important elements embedded in the social elements of the Aflatoun materials.

The freedom to explore, think, investigate and act are essential for human development. The Nobel-prize winning economist and philosopher Amartya Sen sees the development of freedoms both as "the primary end and as the principal means of development." Other than more traditional economic approaches that focus primarily on income and wealth, he argues that with acquiring substantive freedoms human beings increase their capabilities – and through increasing their capabilities they develop their freedoms – a view that can be widely applied to different elements of human life (e.g. having the freedom/capability to live a life without hunger, the freedom/capability to study what one wants).<sup>18</sup>

### Assets and savings

On a more operational level, the Aflatoun Concept also seamlessly connects to important theories on saving and asset building, described below.

<sup>15</sup> "The pedagogy of the Oppressed", Paulo Freire, 1970, 1993, Penguin books, p31

<sup>16</sup> Ibid., p107

<sup>17</sup> "India of My Dreams", M.K. Gandhi, 1947, Navajivan Trust, p66-71

<sup>18</sup> "Development as Freedom," Amartya Sen, Anchor Books, New York, 1999, p19

**"Be the change that you want to see in the world."**

*Ghandi*

**"The content is the best part, if the whole generation could get it for the full cycle then responsible children will be created"**

*Teacher - Serbia*





**Kiddie Savers in the Philippines**  
*NATCCO, Aflatoun's partner in the Philippines, added Aflatoun's focus on Child Social and financial education to a pre-existing savings programme, Kiddies savers. In this way they were able to start gathering data which showed them the added benefit of integrating financial education and adding a social element to saving behaviours'*

Our Concept is all about increasing children's capabilities and assets in both the economic and social realm, through:

- Increasing their saving and planning capacity
- The development of their social and rights awareness
- The stimulation of their (positive) interaction with others through different group activities
- The development of their capability to respond to their social, financial and environmental problems with actions addressing these issues.

We also expect that the effect of acquiring these skills and capabilities will lead to positive psychological impact that will effectively lead to a perceived sense of self-empowerment.

Schreiner and Sherraden translate Amartya Sen's argument of increasing capabilities to the concept of building assets. They find that the means of living a specific desired life lie in the accumulation of assets, whether they "are in the form of human capital (such as education or experience), physical capital (such as houses or cars), social capital (such as networks of friendships or rights of citizenship), or financial capital (such as balances in bank accounts)." The focus on increasing income as a means of human development they explain as coming from an economic policy and academic perspective of stimulating household's consumption. In the US context, they state that "we do not want people merely to get by [through consumption]; we want them to thrive, to grow, to realize their dreams and to be participating citizens" – a statement that we would like to apply to other contexts too. People can do this through building assets (incl. non-financial assets such as educational experience), as assets are themselves the "inputs in the processes that produce income."<sup>19</sup>

In its financial-economic dimension, increasing capabilities and building assets is about stabilising and increasing household savings. Schreiner and Sherraden define saving as "an increase in resources kept through time," and through saving assets increase.<sup>20</sup> Financially, one of the key reasons why people are stuck in low levels of human development and cycles of poverty is thought to lie in the very limited access these people have to financial resources. Jeffrey Sachs echoes this idea, stating that for (extremely) poor people "[t]here is no margin of income above survival that can be invested for the future," complicated even by their restricted access to other forms of capital (e.g. limited access to health care, education, or decreasing natural resources through unsustainable usage).<sup>21</sup> In its social dimension, increasing capabilities and building assets is, amongst others, about enhancing the access to education (general or specifically life skills based), increasing one's social networks. There is increasing evidence that children form the population group that is most deprived of access to both these financial and economic assets, a fact that is commonly neglected in

<sup>19</sup> "Can the poor save? Saving & Asset Building in Individual Development Accounts", Mark Schreiner & Michael Sherraden, Transaction Publishers, New Brunswick, 2007, p15, 16, 19

<sup>20</sup> Ibid., p19

<sup>21</sup> "The End of Poverty, Economic Possibilities for Our Time," Jeffrey Sachs, Penguin Books, New York, p52, 57

the presentation of the results of household surveys.<sup>22</sup> These arguments are applicable in the context of both developing and developed countries.

Finally, Sherraden's theory of *asset effects* describes how assets have economic, social and psychological effects on the people owning them. "These effects result both from the use of assets and from mere asset ownership, quite apart from use."<sup>23</sup> In our social and economic reality, acquiring and using certain skills, capabilities and capital may lead to a greater sense of public and personal appreciation, of social and economic empowerment. In our Concept, the intimate connection between the acquiring of life skills and its psychological effect of empowerment is key.

#### Findings from the Indian Aflatoun Programme

Aside from the theoretical backing, the findings from the field are already very promising. The experiences of the Indian Aflatoun programme, over 17 years of material development through MelJol, show that putting these life skills in the context of helping children understand both their rights and responsibilities, in a culturally sensitive manner, has synergistic benefit.

In a 2004 report by MelJol<sup>24</sup>, reviewing its programme, the key findings were:

- Within two years of introducing the concept of an Aflatoun Bank in the MelJol programme, 84% of the schools had an active Aflatoun Bank<sup>25</sup>
- Even after MelJol had ceased to operate in Thane Urban "due to political differences with certain government officials", the "majority of the schools have continued with the banking activity"
- The school banks were run by partly by teachers and children (in 28% of the cases by children only)
- In many cases the children came together "to facilitate a common dream such as a picnic. They planned for it and executed it", in one case taking the whole class 160 km outside of the village – whereas none of the children had ventured beyond the boundaries of the village. In other cases, children took the initiative to save and collect money for needy children, or used it for sports and elocution competitions.
- Throughout the programme, some children discovered that they had saved enough to start an individual bank account in the nationalised banks in the nearby town.
- The observed effects of individual handling of the bank and the money by the children consisted often in profound and visible acts of empowerment.

<sup>22</sup> For instance: "The definition of child poverty: a discussion of concepts and measurements," Alberto Minujin, Enrique Delamonica, Alejandra Davidziuk, Edward D. Gonzalez, in: Environment & Urbanization (IUED), Vol. 18(2): 481-500 and also: "Child poverty in the developing world", David Gordon, Shailen Nandy, Christina Pantazis, Simon Pemberton, Peter Townsend," The Policy Press, Townsend Centre for International Poverty Research, 2003

<sup>23</sup> "Can the poor save?", p20-7

<sup>24</sup> "MelJol Aflatoun Child Savings Programme. A Report", MelJol, 2004. A copy of the report can be requested via the Secretariat.

<sup>25</sup> The "Aflatoun Bank" essentially was the same as a school wide savings club system with class and personal ledgers and connected saving rules.



**"The children now know their rights to an extent their attitudes towards education have changed for the better. They have learned to spend and save wisely. Cleanliness is now their watchword."**

*Ms. Margaret Udomwa  
 (teacher Makera Model School Lagos)*





In an independent sociological study done by Rahul Srivastava<sup>26</sup> in 2005 it was recorded, on the basis of visiting a selection of schools, that the schools had a willingness “to implement the programme without external [government] monitoring or pressure. Clearly the idea responds to deep socio-economic needs and has managed to spread itself across vast territories of the state [Maharashtra] with comparatively little resources.” The study concludes “that the child-savings scheme intervenes directly in the socio-economic processes to stall poverty-reproducing patterns among the poor.”

Finally, a draft report on a 2007 survey (n=906, sample size 0.67%; stratified random sampling method) done on the Indian Aflatoun programme and its effects on the children two or more years after the MeJol programme had withdrawn<sup>27</sup>, suggests that children continued to save after they have participated in the Aflatoun programme for three years. Self-reportedly, children had actively participated in the Aflatoun Bank and developed awareness of the balance in their accounts. During the programme they had saved often for bigger study-related expenditures and claimed to have taken independent decisions regarding withdrawals and expenditure to be incurred from the savings.

Some of the key findings of the report (the final report will be published on the website in the second half of 2008):

- 92% of the children in the survey had participated in the Aflatoun programme.
- 83% of the surveyed children have saved in the Aflatoun Bank (59% of all children saved on a weekly basis), and 83% reported to have been aware of the balance in their accounts.
- 78% of the children continued to save money two or three years after MeJol had withdrawn from their school, 50% of all students using their savings for educational purposes, and 15% for “future emergencies”
- 47% of the surveyed teachers indicated that Aflatoun Clubs, aside from the savings aspects, were important to “provide children with the opportunity to work towards resolving their issues and expressing their thoughts.”

#### **Comparative Financial Education and Saving Programmes**

Other than the Aflatoun Programme, there have been many attempts to furnish older (12+) children with financial planning skills outside a “values” and “life skills” framework. These generally start far later than the Aflatoun Programme and treat financial skills in isolation. In the USA some of these have been seen as failures, to the extent that even at a policy level the Government is beginning to think the only way to ensure citizens save for the future (e.g. retirement) is to pursue innovations such as automatic payroll deductions.

Several studies have found that the lack of financial literacy amongst

<sup>26</sup> Rahul Srivastava is a well known free lance journalist writing about social issues in the leading Newspaper of India. He is a board member of the organisation Pukar which encourages and guides youths to undertake research and action research.

<sup>27</sup> MeJol took an approach in the district Thane (in the state Maharashtra) towards scale in which MeJol conducted trainings of trainers and teachers in the first year of implementation, training of trainers only in the second year, and playing the role of a resource group in the third year. Afterwards, MeJol withdrew completely from the district.

adults and high school students is widespread.<sup>28</sup> A nationwide USA survey of the Jump\$tart Coalition for Personal Financial Literacy<sup>29</sup> found in 2004 and 2006 that high school seniors scored average financial literacy scores of 52.3% (sample size 4,074) resp. 52.4% (sample size 5,775)<sup>30</sup>.

The Jump\$tart survey alarmingly indicates that financial education, however natural it may seem, is not necessarily the cure to the high levels of financial illiteracy in the USA. In three of the two-yearly surveys over 1997-2006, “students who took a full semester course in money management or personal finance actually did slightly worse than all students.”<sup>31</sup> Several other US based studies also found that personal finance courses do not significantly improve financial literacy.<sup>32</sup>

But there are other findings too, indicating that Aflatoun’s Approach is on the right track. Another study found that a significant correlation exists between the students’ motivation (why would financial literacy be important to them?) and financial literacy. Many of the US financial literacy programmes primarily aim at the technicalities of financial behaviour and direct consumption/instant gratification, rather than the larger picture of financial planning or structural asset management in the course of a person’s lifetime.<sup>33</sup> This is a first indication that Aflatoun’s Approach offers something different.

Some findings also seem to indicate that the effect of interactive, financial education on primary school students is greater than on high school students.<sup>34</sup> Furthermore, programmes that are more engaging and interactive, seem to yield better results, such as those involving plays,<sup>35</sup> stock market games, or those combining the programme with students having their own bank accounts.<sup>36</sup> The programme of the Center of Social Development has found that (a limited number of hours of) financial education worked as an addition to the Individual Development Accounts (IDAs) that people in its programme were managing<sup>37</sup>. Aflatoun’s Concept carries many interactive elements, such as plays, games, usage of ledgers and other creative elements.

#### **How Aflatoun Differs from Personal Savings Programs**

Aflatoun aims at a younger group of children (6 – 14 years), is more open to cognitive and habitual development and it puts participatory methodologies at the core of its Programme. Finally, in the Aflatoun Programme the social dimension fully engages the children in thinking about the “why” of saving and both social and economic empowerment.

<sup>28</sup> OECD (2005) Improving financial literacy: analysis of issues and policies. Paris: OECD; Volpe, Ronald P., Haiyang Chen, and Sheen Lui (2006) An Analysis of the Importance of Personal Finance Topics and the Level of Knowledge Possessed by Working Adults. Financial Services Review. Vol. 15, No. 1, pp. 81-99

<sup>29</sup> Please refer to <http://www.jumpstart.org/>

<sup>30</sup> Financial literacy of high school seniors. A Summary of Jump\$tart Surveys from 1997 to 2006, Lewis Mandell (\*\*upcoming)

<sup>31</sup> Ibid.

<sup>32</sup> Mandell, 2005.

<sup>33</sup> Motivation and Financial Literacy, April 2007, Lewis Mandell (\*\*upcoming)

<sup>34</sup> Teaching Young Dogs Old Tricks, Lewis Mandell, SavingTeen, Jan. 2007

<sup>35</sup> Ibid.

<sup>36</sup> Financial literacy of high school seniors. A Summary of Jump\$tart Surveys from 1997 to 2006, Lewis Mandell (\*\*upcoming)

<sup>37</sup> “Can the Poor Save”, p11

**We feel our achievements have been to link Aflatoun specifically to the flourishing microfinance sector (including writing savings club by-laws), acquiring the loyalty of local partners and education workers, and the production, among other materials, of our own Bambara language Aflatoun song composed by a local praise singer. GAP / PASECA, Violet Diallo.**

**“This has been an interesting opportunity to see how the child rights can be made concrete through an initiative of social and financial education, so that later on children can have better opportunities and break poverty cycles”**

*Plan International Peru – programme coordinator, Edwin Helguero*



The Aflatoun Programme starts at a younger age (at the age of 6, when children start school, become environmentally independent of their parents for the first time), before children have had the chance to pick up or create bad spending patterns. Aflatoun also puts practical financial skills in a wider life skills context.

There are more financial education and saving programmes, of which Aflatoun hopes to learn about and partner with in the coming years. However, as we hope this publication shows, Aflatoun is more than financial education or a savings programme alone. Carried by a theoretical and experiential basis, Aflatoun takes an approach that tries to look at some of the causes for social and economic inequality and the understanding, skills and activities that young people can develop to counter this inequality.

#### **iv. Safeguarding Quality & Impact Aflatoun’s steps towards an integrated evaluation approach**

##### **Young and eager to learn – Aflatoun’s desire to understand its impact**

The Aflatoun Network, and the Aflatoun Secretariat as its coordinator, cares deeply about the impact of the concept on the participants in the Programme. As a young organisation, Aflatoun is devoted to learning from its good practices and mistakes; consequently monitoring and impact assessment have been on our agenda since the outset of the Programme. Though part of this process can happen through the efforts of the Secretariat and Aflatoun implementing partners, we feel it is essential to involve leading, independent external academic experts for the proof of concept.

One of Aflatoun’s key challenges is the parallel implementation of the concept, and the development of an evaluation approach. The positive results of the Indian programme have inspired the setting of ambitious objectives in the worldwide dissemination of the Programme before the academic “proof of concept” has been given. At the same time, however, important steps are undertaken to increase the in-depth knowledge of the concept’s impact. Through an anticipated close cooperation with independent academic institutions and expert consultants during the period of the launch (2008-2010) and beyond, the Aflatoun Secretariat expects to have an integrated approach towards assessing the impact of the Concept by July 2008.

As will be explained in section iii of the next chapter, the Aflatoun Secretariat has chosen at its outset to be somewhat flexible in allowing different contextual interpretations of its Concept. Taking a “one-size-fits-all” approach seemed inappropriate given the extreme variety of contexts. As the Concept is being piloted, it is tested in its various dimensions, allowing its strengths and weaknesses to come to the surface and the development of an understanding of whether a global core Concept (also “treatment” – more on this below) can be defined. Aflatoun’s approach towards evaluation and impact assessment tries to take this process of ‘ripening’ into account. The aim is to move towards conceptual rigor in the years 2008 – 2010.

#### **Aflatoun’s approach towards evaluation & impact assessment**

Understanding how social change occurs is not a simple undertaking, nor is it easy to estimate the extent to which a social programme has resulted in a specific impact. Change to a child’s life is influenced by many factors, such as her parents, health circumstances, her education, and the current political and economic situation, to mention only a few. The effort is made even more challenging, as both the academics and practitioners in the field are divided on the question of how to define and measure impact.

An impact assessment is defined by the World Bank as a tool that “assesses changes in the well-being of individuals, households, communities or firms that can be attributed to a particular project, program or policy.”<sup>38</sup> Aflatoun has chosen to diversify its approach towards impact assessment for a variety of reasons. As explained above,

1. Part of the research on our programmes will be participatory, and shape the overall definition of the Aflatoun Concept. Aflatoun has a core Concept built around five core elements. However, given the diversity of the contexts in which the Aflatoun Concept is implemented, we feel that an all-encompassing definition of a precise “Aflatoun treatment” – i.e. a very exact specification of all elements that participants in the Aflatoun Programme experience (e.g. number of hours they undergo the Programme, specific people and institutions they interact with) – would come too early in the process. Part of the process of setting up impact assessment with our programmes entails moving to a more precise definition of the Aflatoun Concept. As the Concept is tested in different contexts and the impact of elements of the Programme are assessed, a deeper understanding of what ought to be “core” to the Aflatoun Programme will develop.

2. At the same time, for the sake of both our partners and major international stakeholders, we desire to understand the social return of our Concept along the lines of clear-cut, focused impact indicators.

3. At the end of the campaign period (2008-2010), Aflatoun wants to have a full, academically rigorous approach towards impact assessment in place as a representative part of its programmes.

4. Aflatoun aims for optimal geographical distribution of different approaches over our Network to optimise the usefulness and multidimensionality of results.

5. Aflatoun is a social enterprise, not a research organisation. For this reason we aim to attract independent expertise through networking with thought leaders in the relevant fields. Our Impact Advisory Committee (see Annex 3) is composed of leading thinkers and academics in the field of impact assessment and other relevant research. We work together with several of the institutions to which the members of the committee are linked.



**“I believe it is essential for children that us, as adults, provide them with tools so a human quality is generated in the future, more responsible citizens, so that inequality in the world can be overcome..”**

*Vision Solidaria Peru – project director – Fabio Amanqui*

<sup>38</sup> Please refer to: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTPOVERTY/EXTISPMA/0,,menuPK:384339~pagePK:162100~piPK:159310~theSitePK:384329,00.html#whatIs> (last checked: Jan. 24, 2008)





## Elements of Evaluation and Impact Assessment

For previous reasons, Aflatoun's impact assessment will be built around the following elements, but more may follow over the following months and years.

### *Social Return On Investment (SROI)*

Aflatoun desires to understand the social returns for the different stakeholders in the Aflatoun Programme. By focusing on specific quantifiable indicators for impact, the SROI approach will provide a powerful tool for "measuring" outcomes of the Programme. Aflatoun will be integrated as a specific case in the development of an SROI web tool (conceptual development by Peter Scholten). Throughout the tailoring of this approach to Aflatoun's Programme, Aflatoun works together with the leading SROI consultants Peter Scholten (Scholten & Franssen) and Sara Olsen (SVT Consulting).<sup>39</sup>

### *Randomized control methodology:*

One of the leading approaches towards rigorous study of the impact of developmental programmes is randomized control methodology. Aflatoun is in active conversation on the advancement of an intensive, multi-programme research project extending over several years. Initial investigative research will be done throughout 2008. We expect the projects to start throughout 2009 and first reporting to happen in 2011.

### *Comparative methodology analysis*

Other financial education programmes in OECD-countries exist, of which the recorded outcomes are not always satisfactory. Aflatoun will cooperate on a comparative methodology analysis between US-based financial education and Aflatoun's CSFE.

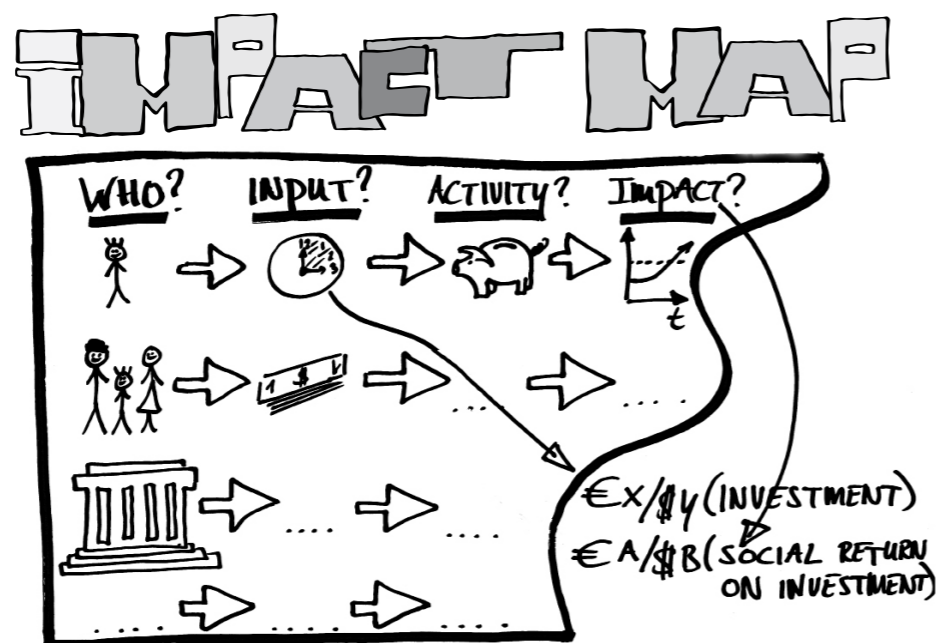
Reports of these projects will be published on our website, and results and outcomes will be presented in future versions of *Children & Change*. The learning stemming from the projects will be an integral part of Aflatoun's strategy cycle, and as such will be fed back into Aflatoun's strategy and business plan, and in regional training and Network meetings.

As we move forward, the Concept will be further improved, using the learning from theory, impact assessment, quality assurance and further Network feedback.

**"I remember when they presented the project to us and they told us it would be our internship, I could not understand how important it is to educate children in making good use of money through collective work, now after the first year I am very glad and proud of being part of it..."**

*Teacher in training*

*Argentina*



<sup>39</sup> More information on Scholten & Franssen and SVT Consulting can be found on their respective websites: <http://www.scholtenenfranssen.nl> and <http://www.svtgroup.net>



**STRATEGIC  
OBJECTIVE OF  
PROGRAMME**

**Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services**

## Chapter 3

### The Aflatoun Programme

#### i. Introduction

This Chapter discusses some of the details of the implementation of the Aflatoun Concept in the various Aflatoun programmes around the globe. Firstly, we focus on the roots of the Programme in a short discussion of the Indian MeJol programme. We move on to discuss how the Aflatoun Concept has been implemented in specific pilot Programme countries. Furthermore, this Chapter provides reflection on country and partner selection criteria, the principles of implementation and our Approach to Quality Assurance.

The Aflatoun Secretariat regards an initial diversity in Concept implementation as essential, given the immense variety of the contexts in which the Concept operates. It is our goal to move towards a clear definition of what the Aflatoun Concept entails, but we envision this process to extend over several years. Nonetheless, Aflatoun does stimulate partners to assure the quality of their programmes to the maximum extent by a Network-wide process of quality assurance, involving self-evaluation questionnaires and (connected) regional training on major issues.

#### ii. The Programme's Indian Roots

The Concept of CSFE has evolved throughout years of on the ground experimentation with Indian not-for profit organisation MeJol. As a reaction to the ethnic and religious frictions in Mumbai in the late eighties and early nineties of the last century, the Tata Institute of Social Sciences initiated a field action project. In December 1991, MeJol started as a child rights based project, focusing primarily on addressing "issues related to children's regional, language, gender, class, caste, ethnicity, age, and ability prejudices." Starting from the belief that citizenship building is a skill that can be acquired, children were taught how to function as responsible citizens and to address issues in a democratic manner<sup>40</sup>.

Registered as an official not-for profit organisation in 1999, MeJol started to experiment with a savings programme in 2001 at rural primary schools, having discovered the importance of the economic and financial side of self-empowerment of children. Since 2001 MeJol has consolidated its approaches in a balanced programme of social and financial education (excluding the entrepreneurial aspect). This program was named Aflatoun.

In 2005, the Aflatoun program was piloted globally. Based on the feedback of the global pilot the the program has evolved to the present curriculum. The framework provided by the India program still plays a considerable role in the development of the Aflatoun materials.

#### iii. Piloting Aflatoun – the Concept in different contexts

Starting from the belief that the Aflatoun Concept embraced powerful elements that could work in different cultural and geographical contexts, the international NGO, Child Savings International (now Aflatoun, Child Savings International) was incepted. With its Secretariat based in Amsterdam, established in November 2005, the Aflatoun Concept was taken into ten other countries around the globe as a precursor to a global introduction of the Concept.

The Concept of CSFE (without the entrepreneurial element), was implemented in the respective contexts of Argentina, Egypt, Mali, Nigeria, Philippines, Serbia, South-Africa, Uganda, Vietnam and Zimbabwe by carefully selected NGO partner organisations (more on the process of country and partner organisation selection in sections v – vi).

The first 12-18 months since Aflatoun's inception have shown that, with Secretariat support and appropriate regional contextualisation, the Concept of CSFE can be successfully transplanted to a wide variety of political, economic and social environments, from Argentina to Zimbabwe, from Serbia to Vietnam.

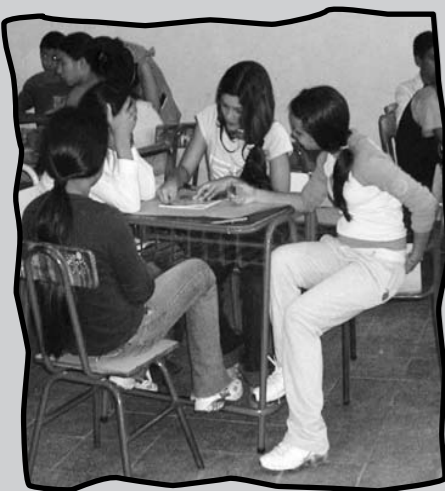
As can be seen in Part B and C of this publication, the majority of programmes has taken on most of the core elements of the Aflatoun Concept and most of the principles of implementation. Part of the fifth core element, financial enterprise, was added to the concept during the first pilot period, the reason for which it has not been taken on by all programmes. A few noticeable exceptions to the Concept have been made, which are worth a short discussion here.

The Argentinean programme has put extra emphasis on environmental responsibility in children's actions and on communal saving through micro-entrepreneurial activities (called "productive workshops"). The programme uses an Aflatoun book designed by the organisation itself using Aflatoun materials, and it is used for children between ages 11 and 14. Furthermore, it experiments with more labour-intensive and perhaps a less scalable form of training, in which teachers do not have yearly or biannual two to three day trainings but monthly meetings with the NGO for their training and experience exchange. Also, this programme offers students who train to become teachers the opportunity to teach the Aflatoun Programme so they will later take the Programme to the school where they will start working.

The Egyptian Aflatoun programme implemented by the governmental partner organisation NCCM (the National Council for Child- and Motherhood) is implemented in public, private, experimental and girl friendly schools. Girl friendly schools are built in remote areas and villages deprived of educational facilities, targeting mainly girls between ages 6-13 years. The Aflatoun curriculum was implemented intensively; within the time span of 6-8 weeks already a whole standard was covered.

**“Oh Aflatoun, You love children, tell them stories, sing songs Oh Aflatoun – you take action for change in self and our environment Oh Aflatoun – pupils learn how to save and withdraw money for the environment Oh Aflatoun – you tell pupils a lot of funny games and do a lot of savings”**

*Nakamule Cissy Rose,  
Laws Joy Primary School*



<sup>40</sup> “MeJol: An Indian Experiment,” Jeroo Billimoria, Kamal Damania, Sumitra Ashtikar

Childhope Asia-Philippines focuses on a specific group of children: older street children – a focus born from the realization that older street children are no longer accepted in shelters and need to be assisted in developing livelihood strategies and basic financial education. With the PLAN Philippines programme in the province of Occidental Mindoro “livelihood interventions” were introduced to create savings for the children: the collection of recyclable materials, farming activities, selling of school supplies, fish pond management, all of these activities were done during the children’s break times and had parental and teacher support and backing.

One of the early starters of the initial pilots, the PLAN Vietnam programme valued how Aflatoun introduced the teaching on savings as PLAN already had programs on rights. It had indeed, made a positive impact as children have reported that they were saving more. PLAN Vietnam is currently in the process of evaluating their program.

In the specific context of hyperinflation and a difficult political situation, Junior Achievement Zimbabwe has found inventive solutions to these challenges with its own implementation of the Aflatoun Concept. In order to cope with the inflation, children in this programme save things (e.g. pens, other materials) instead of money, to prevent the rapid devaluation of their possessions.

Through setting up impact assessment projects with the different programmes throughout the coming 2-3 years, we hope to gain more understanding on what approaches carry most benefits, and which elements and approaches are less successful. All programmes will participate in Aflatoun’s annual quality assurance cycle, to commence in June 2008.

Through the Aflatoun Network these pilot programmes have contributed extensively to knowledge sharing about the best practices and lessons learned.

#### iv. Selecting countries

Aflatoun focuses on partnerships with organisations in economically developing countries and countries in transition. In the set-up of the pilot programmes, the choice of countries with an explicitly problematic political and/or economic situation was paramount, and where a structural answer to social and economic issues needs to be found. The rationale behind this choice: if the Aflatoun Concept could be successful and have the desired effects in these contexts, the likeness of global success and global applicability would be substantially greater.

For instance, Argentina was chosen for its recent economic crisis (1999-2002) in which the trust of people in the Argentinean banking system vaporized and the banking system was caught in a crisis. Serbia was chosen as a post-conflict nation with deep-rooted social divergence and recent hyperinflation. Nigeria and Uganda were also selected as countries where ethnic and religious tensions and political conflicts respectively mark the current social and economic situation.

Finally, Zimbabwe was chosen for its economic situation, where people have to grapple with the enormous levels of hyperinflation – the highest ever seen in the world.

Aflatoun’s strategic focus for Programme implementation is on economically developing countries, based on the country’s Human Development Index and the volume of the child population. Its strategic focus is countries with high child numbers, low human development indexes, and largely rural and economically transitioning countries. These countries are the focus for proactive recruitment of new partners.

However, an increasing number of partners from more economically developed countries have seen the merit of Aflatoun for their children’s futures, and no-one is excluded from participating in building the Aflatoun movement for the good of all children!

#### v. Selecting partners

The Aflatoun Programme is implemented around the world by Aflatoun’s partner organisations (typically but not always not-for-profit NGOs and social entrepreneurs) which sign a partnership agreement with the Aflatoun Secretariat to become full members of the Network. The long term aim for Programme implementation is for governments to incorporate the Aflatoun Programme of CSFE into their standard national curriculum, allowing a low ongoing level of support through the NGO sector in continuing to train and motivate teachers.

In our choice of partner organisations, we focus on organisations with:

- a track-record in the field of development work in the child-rights sector,
- an established Network and proven access to financial resources in order to assure independent operation.
- a scale-mindset and proven ability to scale up their activities to work with as many children in the country as possible.

In selecting its pilot partners, Aflatoun was also clear on the types of implementing partner it chose to move with. The first 10 implementing partners, documented reflect a mixture of fast-moving children’s NGOs, local grass roots organisations and social entrepreneurs selected as fellows by Ashoka, or the Schwab or Skoll foundations – the leading networks of social entrepreneurs.<sup>41</sup> Imperative in their selection were pre-existing understanding and practice of child rights, education and where possible links to banking infrastructure.

To get the pilots in place Aflatoun did provide one off seed funding for many of its inaugural partners – this reflected the risk they were taking and it was also intended to combat the inertia which needed to be overcome to get the project off the ground outside India.

<sup>41</sup> More information on these organisations can be found on their respective websites: <http://www.ashoka.org/>, <http://www.schwabfound.org/> and <http://www.skollfoundation.org/>



*Plan Vietnam has been working with the Department of Education and Training to ensure the programme is effectively monitored. Moreover, monthly Aflatoun meetings are held between Aflatoun Club members and teachers to discuss and plan activities. The meetings fit within pre-existing child forums to ensure time efficiency.*

*In Uganda children make baskets and necklaces from recycled materials as an activity in their Aflatoun clubs. Then the teachers support them in organising events where they can sell what they’ve made to raise more money for their clubs*



**“I believe the concept is very important specially for the Latinamerican context. I believe incorporating it in the curriculums of schools and non formal contexts, can have an important impact.”**

*Fundacion Synergia  
Colombia – director,  
Gloria Vela*

During 2007 and early 2008, Aflatoun has continued to pursue partners who fit the above criteria as a priority, however some pragmatic choices to include smaller more economically developed countries with strong NGO representation were made, thus ensuring no child is denied access to CSFE.

Regional meetings are held annually each autumn to:

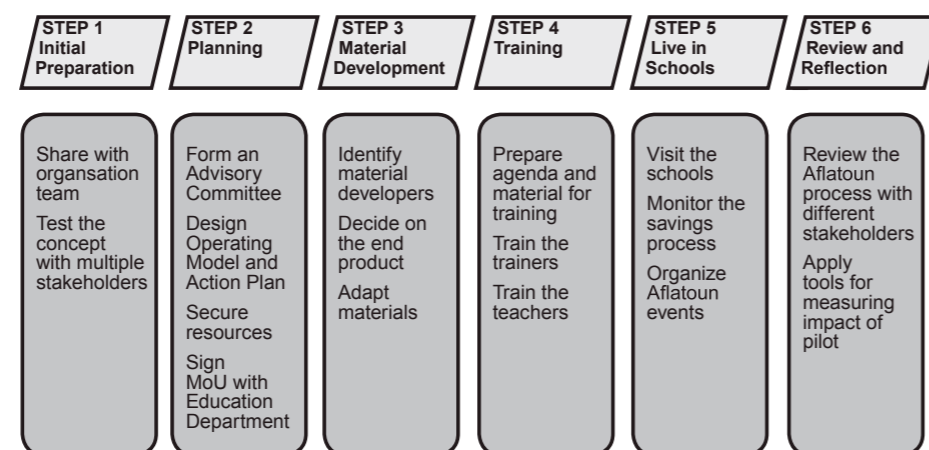
- bring existing and new partners together,
- share action plans,
- train potential and current partners
- learn and share lessons from implementation
- develop further training materials
- identify contextualisation needs.

The reports from the four 2007 regional meetings (Asia, Africa, Latin America and Europe) can be found online at Aflatoun’s online member area.<sup>42</sup>

### vi. Process of implementation

The pilot phase of implementation consists of six major consecutive steps. Each step includes two to four key activities. The steps and activities are shown in the diagram below. In the long term, and in order to achieve impact on a broad scale, Aflatoun seeks to include CSFE into national formal and informal education systems. Therefore, the Concept needs to be accepted by and implemented with the help of governments.

Building a compelling case for integration into government-run educational systems implies that eventually more than one partner organisation will be implementing the Aflatoun Programme in a given country. In order to accomplish a systematic national scale-up, several iterations of Aflatoun implementation steps are expected to occur before the Concept is included in the national curriculum.



### vii. Quality Assurance (QA)

It is Aflatoun’s objective to assure maximum quality of its programmes. Through the development of self-evaluation questionnaires to be filled in by partners on an annual basis, we aim to collect data on the strengths and weaknesses of our partners’ programmes and to feed the results back into regionally coordinated training of our partners. The country visits done by regional Programme managers from the Secretariat provide extra input to the training. An important part of the realization of this QA approach is the development of a global QA monitoring web tool, to be integrated with Aflatoun’s member web area.

To ensure that implementation of these materials happens effectively and with appropriate quality control, Aflatoun aims to sign partnership agreements with its implementing partners. The partnership agreement is set up in the spirit of fruitful cooperation and sharing of mutual resources and learning. The main objective is to offer clear guidelines for global Network partners, thus facilitating a successful rollout of the CSFE Concept and Programme.

The self-evaluation questionnaire is designed to promote honest reflection on both successes and failures of the Programme with inputs from a cross section of Programme stakeholders, from children to teachers, partner NGOs to local government.

The key areas covered are: The core values of the Programme, the specific implementation of the Aflatoun brand and materials, the key elements relating to effective implementation and organisational structure.





**STRATEGIC  
OBJECTIVE OF  
NETWORK**

*Create a global Network  
of partnerships,  
alliances and  
communication  
platforms to build the  
global movement  
for CSFE*

## Chapter 4

### The Aflatoun Network

#### i. Introduction

Much of the strength of Aflatoun's approach comes from its strategic Network approach in which all players work organically together for the greater good sharing resources and capabilities. We are currently working with some of the members of the impact advisory committee to further define the Aflatoun "way" of developing quality, scalable enterprises which fuse the best of grass roots/bottom up flexibility and sensitivity with central support structures. We hope that this will be of benefit in the future to other social enterprises, NGOs and other relevant organisations. Whilst we finalise this work stream and "new" model, we describe below how it works, along with a summary of thinking on the governance framework to date!

In this chapter you will also find more information on the specific types of advocacy done by the Aflatoun Secretariat and partners in order to realize CSFE for every child. Finally, some reflections on the effectiveness and efficiency of the Aflatoun Secretariat are provided in section vi.

#### ii. Structure of the Network

##### The Children, Teachers, Schools, Parents

The most important stakeholders of our Programme and within our Network are the children. As the Network is being built, we try to put systems in place to ensure the full participation of children. The children's advisory committee (see below) will develop our approaches toward child participation in the ensuing months, working from the perspective that the Aflatoun Concept and Programme is for children and should be responsive to their comments and needs. Teachers, schools and parents can give their input and comments on the Programme during training and meetings they have with their implementing partner organisations, and they will be part of our impact assessment research.

##### Secretariat

The Secretariat (structured into three areas: Operations, Programmes and Advocacy & Research) plays an important role in facilitating the sharing of best practice and learning between partners, and the constant improvement of the project, from the ground up. The Secretariat is vital in communicating the importance of the balance of the Concept effectively both on paper and in person to prospective and existing partners. It is also integral in driving and evaluating Programme effectiveness, both in different geographies, but also in different environments – whether this is the formal or informal education sectors, or subsections thereof – e.g. street children versus orphanages, urban versus rural communities. The Secretariat also is the guardian of ensuring that the Concept is communicated outwardly and disseminated internally in a consistent, robust manner.

In addition the Secretariat lobbies for banking reform to allow child access to banking products and for inclusion of CSFE into key policy documents (eg. UN CRC) and pre-existing programme initiatives such as the UNICEF Child Friendly Schools initiative. The Secretariat is also fortunate to have a motivated, talented and diverse volunteer and intern base which it calls on for project specific work.

##### The Secretariat and Partners

The Secretariat has several key roles in the dissemination of the Programme in culturally effective ways. On first contact its role is to screen and approve partner organisations for their background in either child rights, education, microfinance or a combination of the above. Its next role is to ensure that each partner organisation shares Aflatoun's vision of scale and is financially robust enough to support the Programme in the medium term (the pilot phase) and long term (final handover to government). Once the partner is fully on board it is the Secretariat's role to ensure appropriate training in the Aflatoun materials is given to the partner organisation, and that the materials are regionally contextualised (and in some cases regionally translated) in a considered manner before handover to countries for further translations and contextualisation where needed. The focus on capacity building for the future is paramount. Once the programme is up and running the Secretariat tracks progress through a cycle of quality assurance and works with academics and consultants on assessing the results and impact of the programmes, both the impact on children in the Programme and on other stakeholders involved.

##### General Board

Because of the stage of Aflatoun's development the general board provides both long term strategy advice and more short term directional guidance to the Secretariat team. It oversees the governance of the Aflatoun Secretariat and ensures its financial integrity. In the future the General Board will be expanded with regional members.

##### Current and future Implementing Partners

Implementing partners work together within countries, across regions and in some cases across pre-existing international NGO networks to translate, enhance and contextualise materials. In many cases this speeds up Programme delivery to the children and maximises effective use of all types of resource (eg. training capability, banking co-operative links, education sector contacts). In 2008 we will be supporting a more formal country twinning Programme as part of this area of Network initiative.

##### Children's Advisory Committee

As a result of the third Aflatoun International Meeting, held in The Netherlands in July 2007, a Child Participation Task Force was formed on the 18th of July, 2007. It's an internal committee consisting of implementing partner organisations in the Aflatoun Network.





Organization	Country	Region
Pomoc Deci	Serbia	Europe
Agape Copeland Train	South Africa	Africa
Paseca / GAP	Mali	Africa
Junior Achievement Namibia	Namibia	Africa
Plan Vietnam	Vietnam	Asia
CDIA	Paraguay	Latin America

The general goal of the recently formed Child Participation Task Force is to create the strategy for maximising child participation in the implementation of the Aflatoun Programme and Network.<sup>43</sup>

#### Impact Advisory Committee

The impact advisory committee consists of a selection of leaders in the fields of impact assessment, SROI, asset building, financial education and (the study of) social entrepreneurship (see ANNEX 4 for a list of bios of the members of the committee). The committee meets biannually and is chaired by John Elkington, founder and chief entrepreneur at global consultancy SustainAbility.

The committee has had its first meeting in September 2007, kindly hosted at the Fuqua Business School at Duke University, North Carolina (USA) by prof. Gregory Dees and his Center for the Advancement of Social Entrepreneurship.

The main outcomes of the meeting are stated below. The follow-up by the Aflatoun Secretariat has been added below also.

- Strategy document and business plan: the committee advised Aflatoun to write a business plan, with the key outlines of the Concept, the Programme and the Network.  
- *the Secretariat will present the strategy document at the launch*
- Theory of Change: the committee stimulated Aflatoun to specify its Theory of Change.  
- *see Chapter 2, section ii, and Annex 4 for the fruits of this suggestion*
- Defining the Aflatoun approach: connecting to the former point, the committee advised to move towards a clearer definition of the Aflatoun “treatment”: precisely what groups of stakeholders undergo what specific approach?  
- *see Chapter 2, section iv, for a discussion of the intended approach to take on this issue*

<sup>43</sup> Whilst the Children’s Advisory Committee is part of the overall Aflatoun Network and is therefore mentioned here, this element of the Network is evaluated organisationally as part of strategic objective 2.

- Doing it vs. studying it: Aflatoun should focus on its core activity-programme implementation, concept development and advocacy for CSFE. The committee advised the setting up of alliances with academic institutions to further the research and impact assessment on the Concept and Programme  
- *The presentation of strategic cooperation with research organisations will be an important part of the campaign launch in March 2008 (see Chapter 4, section iv)*
- Quality vs. scale: in order to safeguard optimal quality of the Programme when growing to substantial scale, more explicit standards of quality need to be documented and disseminated  
- *the quality assurance questionnaire (see Chapter 3, section vii) has been adjusted according to the committee’s suggestions.*

The report of the first Impact Advisory Committee meeting can be found on Aflatoun’s member area. The next meeting, to be held at the Campaign Launch, will focus on:

- strategic cooperation between Aflatoun and academic organisations
- agreement on setup, and scoping of impact assessment projects

The Impact advisory committee also supports the direction and quality of ad hoc research undertaken by the Secretariat and volunteer base.<sup>44</sup>

#### Materials Taskforce

The materials taskforce is still under development and participation will be finalised at the March 2008 campaign launch in Amsterdam. The materials taskforce will have responsibility for ensuring the strategic overview and quality standards for future materials development.

#### Branding Advice and Development

Branding and printing work is outsourced to specialists in Amsterdam and Asia to ensure consistency and quality. Many of our partners give their time and services pro bono or at cost.

Please note that these are simply the “nodes” that the Network is currently clustered around. As the Programme grows and develops, new “nodes” will form drawing on the appropriate people and foci for the next stage of growth and innovation. Infinitely flexible, and like a spider’s web, extremely strong.

#### iii. Advocacy

The four central objectives of the advocacy team of the Aflatoun Secretariat are:

- *Global advocacy with regard to the importance of CSFE* within curricula with governments, education departments, multilaterals, bilaterals, NGOs and INGOs. This element is facilitated through

<sup>44</sup> Whilst the Impact Advisory Committee is part of the overall Aflatoun Network and is therefore mentioned here, this element of the Network is evaluated organisationally as part of strategic objective 1.

**“We think this is a well grounded programme that answers to the children’s expectations, to their needs and to many of those opinions and ideas they have shared with us or that we have been proposed permanently in our work.”**

*Plan International*

*Colombia – PSM*

*Eliana Restrepo*





*'Pomoc Deci, Aflatoun's Serbian partner created used an agreement with the Serbian Government which enabled them to work across the country with no further sign off or approvals. By working with local implementing partners in this way, Aflatoun is able to use on the ground expertise to ensure the programme reaches as many children as possible as quickly as possible'*

international stakeholder meetings such as that held in July 2007 and the Campaign Launch in March 2008, as well as ongoing work with these institutions globally. Goals are: inclusion of CSFE as part of the national curriculum, inclusion of the social and economic "rights" of the Child in the CRC, acceptance of the importance of CSFE in intergenerational poverty alleviation and effective use of microfinance.

- **Resource mobilisation:** Financial resource mobilisation aligned with supporting CSFE, both directly for Secretariat and funnelling potential donors and tools for fundraising to partners. Goals are: mobilising €15m Euro funding support, €1m Euro pro bono support, inclusion of CSFE in key Bilateral project streams.
- **Child Friendly Banking:** Mobilising key players across the banking sector to commit time and resource to ensuring children can hold bank accounts in their own name or with their parents as co-signatories and have access to appropriate banking products and services. Goals are the removal of minimum savings and age thresholds for children, allowing 100,000 children aged 14-18 to hold their own bank accounts by 2010. Development of mobile banking facilities to allow children in rural communities to access banking facilities.
- **Aflatoun children's movement:** Ensuring that Aflatoun children can connect with each other and share experiences, feelings, games and songs through web based and other platforms. This will culminate in a global children's meeting in 2010. The goal is to create a world wide Network within which Aflatouns worldwide can share information, exchange thoughts, ideas and experiences of being Aflatouns in different countries.

#### iv. Campaign deliverables 2008-2010

In order to put CSFE on the global agenda, Aflatoun has started a global CSFE Campaign over the period 2008 - 2010. The strategic objectives and expectations of the Campaign are outlined below.

##### Strategic Objectives and Expectations 2008-2010

###### 1. Concept

*Vision:* Become a thought leader in CSFE

*Strategic Objective:* Research and develop CSFE Concept through reflection with implementing partners, impact assessment and new product development

- Refine core elements and enhance content based on partner feedback across the Aflatoun teaching material and formal and non formal education sectors
- Build research network to support Programme development with 10 ongoing research partners
- Create impact assessment approach (qualitative, quantitative, desk) and annual reporting framework through *Children & Change*
- Research new areas of Programme development (content and target groups) based on needs expressed by children
- Create an Aflatoun identity for 2008 to 2010. Reevaluation of the

identity by grassroots stakeholders will happen afterwards

###### 2. Programme

*Vision:* Implement quality Aflatoun programmes in 75 countries, reaching 1 million children by 2010

*Strategic Objective:* Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services

- Initiate dialogue in 100 target countries by 2010 (assumes 9-12 month lag from initiating contact to implementing programme)
- Contextualise 6 core sets of teaching materials and development of new training and teaching materials based on refinements of the Concept
- 67 countries in formal education sector by 2010 reaching 950,000 children
- 8 countries in non formal sector by 2010 reaching 50,000 children
- Form 10,000 Aflatoun clubs that focus on socio-economic activities
- Create 1,000 microenterprises by children, which in turn facilitate financial management by children
- Ensure that 2% of countries have included Aflatoun in national curricula by 2010, and 10% in local curricula
- Implementation of Quality Assurance process with 90% partners to drive annual training needs schedules at regional meetings
- Facilitating Network building/sharing/learning between partners through newsletters, regional updates and need based "twinning"

###### 3. Network

*Vision:* Build a global movement of Aflatoun children & 400 stakeholders who commit over €15 million in resources and advocate for policy change supporting CSFE

*Strategic Objective:* Create a global Network of partnerships, alliances and communication platforms to support a global movement for CSFE

- Create partner kits for fundraising proposals in 6 languages by 2010
- Create donor database with 300 approved partner leads by 2010
- Engage 50 child focused organisations NGOs, Multilaterals and bilateral to promote CSFE through existing educational networks/programmes (e.g. UNICEF Child Friendly Schools Initiative)
- Engage 50 financial institutions in Child Friendly banking initiative to ensure access for children under 14 to banking facilities
- Develop an Aflatoun communication Network which allows 10% of Aflatoun children to easily share materials by 2010 based on internet penetration growth
- Ensure Secretariat development and effectiveness against agreed donor KPIs and through annual stakeholder survey on Secretariat performance



**".. I also learned something that nobody taught me but Aflatoun did, which is to think before doing something... it taught me to not be rejected, to continue learning from my friends.. to not be impulsive in life and to wait, since not everything has to be now, it can also be later.."**

*Aflatoun student*

*Argentina- Alexis Samuel*



**“We seek to encourage more responsibility, work on attitudes and values such as democracy, solidarity, respect for others, values that nowadays are confused and sometimes looked down on.”**

*Rosana Bustos -  
Trainer Argentina*



## v. Quick scale-up: a Management Model

Aflatoun as a Network aims to establish scale at a quick pace. The goals are to have programmes in 75 countries by 2010, whilst having initiated conversation with a total of 100 potential programme countries. The strategic objectives entail a quick scale-up of the number of implementing partners:

Number of implementing countries	2007	2008	2009	2010
in the strategic objective	11	31	53	75
in actual numbers and anticipated for 2008 on the basis of submitted action plans	11	38	--	--

The accomplishments in terms of scale since the inception of the Aflatoun Secretariat and international Network in November 2005 are promising. The outlook for 2008 is also positive, given that three new partner programmes in two countries have already started in 2008, and the Aflatoun Secretariat has received action plans for Programme implementation from 38 new partners. Of these, 35 new programmes in 25 new countries are set to start in 2008, bringing the total of Programme countries for 2008 to 38. Altogether, 52 implementing and potential partner organisations have taken part in regional meetings in the last months of 2007.

We desire to establish scale as we believe that every child has the right to CSFE, however rather than just forcing scale with no overall guidance by a vision, Aflatoun desires to develop and offer a successful scale-up governance model for the social sector. Contrary to the for-profit sector, the non-profit sector often fails (with some notable exceptions, such as BRAC, PLAN, the micro-credit movement) to move to scale within a short time-span. For this reason, the Aflatoun Secretariat is liaising with research institutions to develop and document its approach toward large-scale social programmes.

Of the available theoretical models from the corporate sector the franchise model perhaps comes closest to the model that Aflatoun currently uses for governing its Network. In fact, members of the Aflatoun Secretariat have attended the first European social franchise summit in Berlin in December 2007.<sup>45</sup> Depending on the specific definition that is currently worked on by the Bundesverband Deutscher Stiftungen (host of the Berlin summit) social franchising as a model may stay too close with the corporate requirements of offering one specific “product” (e.g. the Aflatoun Concept) for which a license is sold by a franchisor (the Aflatoun Secretariat) to a “franchisee” (Aflatoun partner organisations). The academic challenge to be faced is to reconcile this model with a social entrepreneur’s network in which an easily contextualized model is handed over to organisations on the basis of a partnership agreement, with no financial obligations and no

<sup>45</sup> The report of the meeting can be downloaded on: [http://www.stiftungen.org/index.php?strg=3\\_560\\_661&baseID=1655&PHPSESSID=ed29rit76n9mmot4c79hcl5or7](http://www.stiftungen.org/index.php?strg=3_560_661&baseID=1655&PHPSESSID=ed29rit76n9mmot4c79hcl5or7)

strict legal enforceability of the agreement.

The Aflatoun Secretariat aims to contribute to theory development on scale-up management models in the social sector by working together with Gregory Dees, Professor in the Practice of Social Entrepreneurship and Non-profit Management at Duke University and member of our impact advisory committee, to develop both our thinking and to provide a case study for international academic publication.

## vi. Secretariat effectiveness & efficiency

The Network is not a legal entity. The responsibility of the partner organisations for their efficiency and effectiveness lies with themselves. The efficiency and effectiveness of the Secretariat, which serves as a coordinating body for the Network, however, can and must be directly assessed. Our effectiveness as a Secretariat, and all elements of Programme effectiveness, are measured with a series of detailed Key Performance Indicators (KPIs), which currently measure person-hours against targets aligned with Aflatoun’s three strategic objectives.

Specifically, every individual working within the Secretariat has KPIs relating to time spent against key objectives, leads pursued and SMART deliverables which are re-evaluated every 6 months. The full details of these calculations can be found on line at the Aflatoun member area.<sup>46</sup>

For example, Advocacy works to targets which relate to making certain numbers of new contacts with potential donor organisations, translating a certain subset of these to next stage contact, and a final number to being agreed Aflatoun partners



<sup>46</sup> Please refer to: [www.aflatoun.org/members](http://www.aflatoun.org/members)

PART B

COMPILED

PRE-GAMME

PILOT

RESULTS

2006 2007

## Chapter 5

### Data Collection & Methodology

#### i. Introduction

In this part of the publication, we present to you our findings on the implementation, output and scale of 12 of our 15 programmes. 12 programmes in 11 countries have provided data, and two of the programmes providing data are implementing partners in the Philippines (NATCCO and PLAN Philippines).<sup>1</sup> Its constraints acknowledged – on which more in the following discussion – this part aims to give a flavour of the. More specific information on each of the different programmes can be found in part C of the publication.

#### ii. Method of data collection

For this round of data collection, the implementing partners in the Aflatoun network have been asked to provide fact sheets with data on their programmes. The individual programme fact sheets can be found in Part C of this publication. Over the course of the second half of December 2007 and January 2008, partners have been given the opportunity to collect and submit the data for the factsheets. The secretariat has not given guidelines on the method of data collection or the involvement/participation of participants in the programme. The expectation is that most, if not all, partners have provided information that follows from their own observations, and not from statistically rigorous collection as the Aflatoun secretariat is still working on its impact assessment system (please refer to Part A, Chapter 2).

The current focus of the data is on outputs of the programmes, in order to understand the scope, approach and direct results of the different programmes. We have asked the implementing partners to provide data over a period since the start of their programme until the moment of data collection. Where information from the factsheets did not suffice as an information source, the observations of secretariat staff have been used for further explanation.

In next rounds of Children & Change, we expect to be using a greater variety of more rigorous approaches towards relevant data collection and other ways of data collection. You can find more on our goals for impact assessment under Part A, Chapter 2.

#### iii. Available data

The individual partner data presented in Part C, and the compiled data presented in this part, reflects different chronological snap-shots for different partners.

<sup>1</sup> Of three programmes we do not have any data available: the Childhope Asia programme in the Philippines, and of two programmes that have started at the start of 2008: our programmes in Peru and Dominican Republic.

The data is divided into three different groups:

- data of programmes since their start until January 2008: Argentina, Egypt, India, Mali, Nigeria, Philippines, Uganda
- data of programmes since their start until June 2007: we have data for: Serbia, South-Africa and Vietnam
- the data of the Zimbabwe programme is partly data since its start until January 2008 (the first page of its factsheet), and partly until June 2007 (the rest of the data).

In the Philippines, three programmes are currently being implemented – for two programmes a fact sheet has been provided (see part C).

For the India programme, extra data have been provided spanning the years 2001 – 2008 (see the Indian factsheet in part C).

#### iv. Discussion - caveat

We want to emphasize that the data presented in Part B and C of this publication are largely self-reported by our implementing partners, and therefore not strictly independent or statistically rigorous. We urge readers to regard the compiled data as indicative of trends and providing a first and useful insight in the scope, approach and direct results of the Aflatoun programmes.

As Aflatoun grows as an organisation in size, experience and expertise, the rigor of its approach towards evaluation and impact assessment will improve. We expect that with the development of the methodologies for impact assessment and data collection, the statistical rigor of the programme will significantly improve.

In the future we hope to be able to give comparative analysis of programme implementation and elements. As we move towards more statistical rigor and clearer indicator definitions, this part of the publication will entail a more multifaceted discussion.

**”social and financial education of children as actual way to fight poverty is necessary for many developing countries. But it is especially important for the former Soviet Union countries which entered the process of the democratic and economic reforms two decades ago. In this connection the special importance of the project is that it is focused on children – growing citizens of their country who learn things today to become socially responsible grown-ups tomorrow”**

*Iryna Lapitskaya, Belarus*



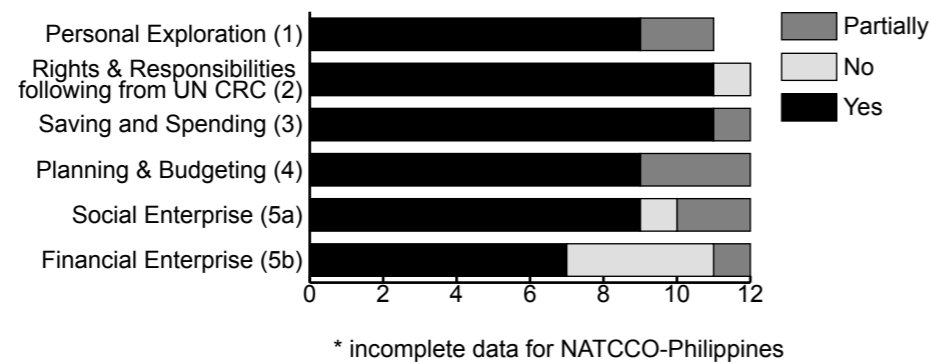
## Chapter 6 The Core Elements and Principles of Implementation

This chapter discusses the results of the 12 Aflatoun programmes on the implementation of the five core elements of the Aflatoun concept and the three principles of implementation of the programme. The current variation in implementation provides the opportunity to test the various aspects of the Concept and Programme. It will allow us a future focus on a better network-wide definition of the core of the Aflatoun Concept and Programme.

### i. The Five Core Elements

Aflatoun's balanced approach of CSFE is widely followed by the implementing partners. Self-reportedly, 11 out of 12 implementing partners are implementing the core elements of rights and responsibilities and saving and spending. Examples of programmes with a strong focus on rights and responsibilities are the Nigerian and Egyptian programme. The Vietnam and NATCCO-Philippines programme on the other hand have a stronger emphasis on the savings and spending element. In Vietnam this focus was chosen because the PLAN educational programmes already have a substantial focus on child rights. The Argentinean programme has been working with a communal concept of saving – though in the last few months individual saving has been introduced in some schools.

#### How many implementing partners have implemented the following core elements?\*



The core elements of personal exploration and planning and budgeting are both implemented by 9 out of 12 pilot programmes. All programmes have implemented at least one of these two core elements. Within the Vietnam programme, for instance, the focus has been on personal exploration and the development of an individual savings habit. The emphasis has been less on the withdrawal and longer term planning and budgeting. Despite the differences in programme implementation, all programmes have chosen to focus on one or more of the social and one or more of the economic core elements.

The core element of child social and financial entrepreneurship has been emphasised differently throughout the distinct programmes. The Ugandan and Argentinean programmes, for example, put strong emphasis on financial entrepreneurship activities. The Egyptian programme for older children focused on social enterprise through awareness campaigns about street children.

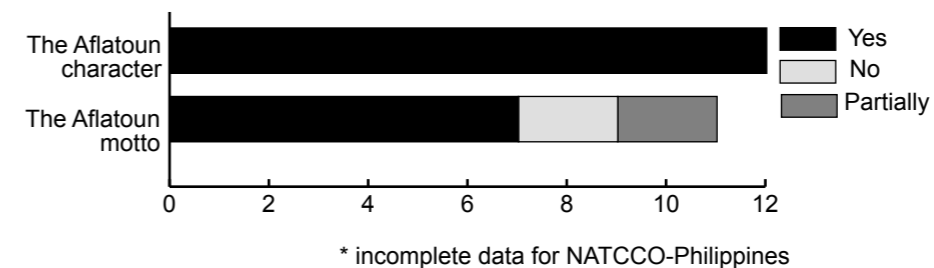
### ii. The principles of implementation

#### 1. The Aflatoun character and motto

One of the key building stones of the Aflatoun identity is the Aflatoun character – the cheery fireball coming from outer space to teach children about their rights and responsibilities. The playful character has been used by all partners throughout their materials to communicate CSFE to the children. Field visits to the programmes have shown that some children in the programme identify strongly with the character as a friend – a friend that connected them to other children around the world. In the Serbian programme, for instance, the children gave themselves Aflatoun names and wanted to visit their Aflatoun friends in Egypt. We plan to develop more specific questions in future questionnaires with regard to why Aflatoun is engaging so strongly to enable us to understand more about how we can use the Aflatoun character even more effectively.

In Argentina and Egypt, within the age groups above 11 years, the motto was the most important guide of the programme. In both programmes children came up with their own Aflatoun mottos based on the original. The component of critical thinking is actively present in the implementation of the programme.

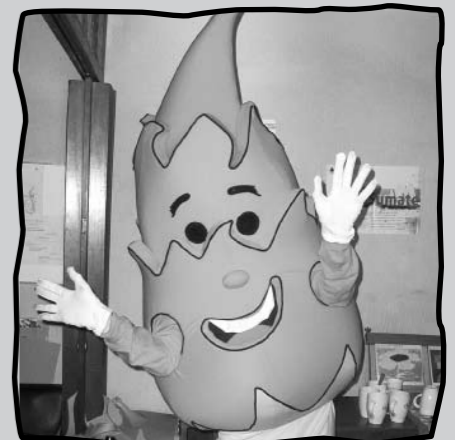
#### How many partners are in line with Aflatoun's brand identity?\*



#### 2. The curriculum

The Aflatoun programme has 8 workbooks available, meant to be applied at the age-range 6-14 years. In implementing the programme, the piloting partners have chosen to focus on different age groups while some of the partners have chosen to use a compilation of some of the workbooks.

The focus of most implementing partners lies on grades 5-6, age range 10-12 years, given that 10 out of 12 partners have Aflatoun workbooks available for these students. Only a minority of partners cover the whole range of workbooks and ages: Serbia (workbooks 1-8), Uganda (workbooks 1-7), and NATCCO-Philippines (covering all age groups). Some partners have indicated that they cover all age range, but they



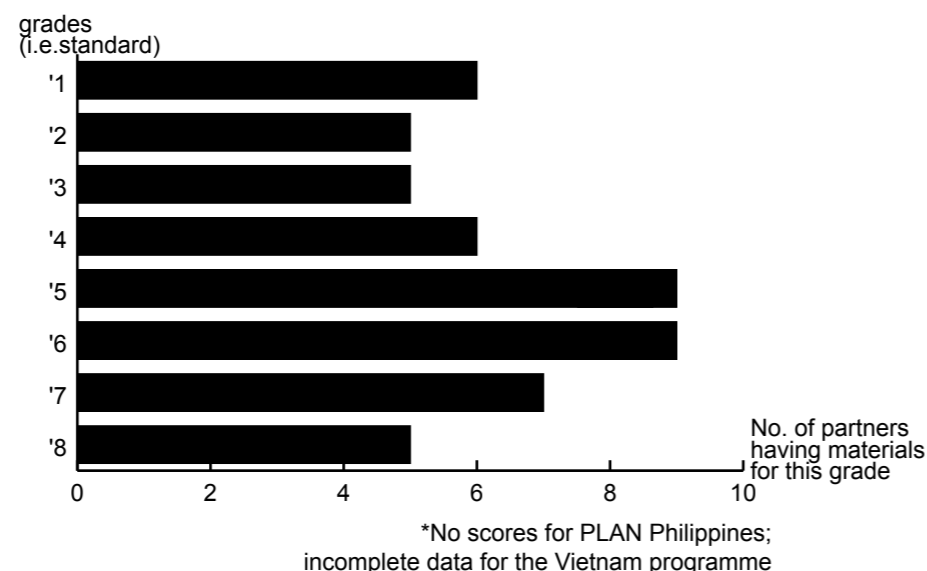


do have a strong focus on specific age sub-groups. For instance, the Egyptian and Argentinean programmes, as well as PLAN Philippines focuses strongly on children above age 9.

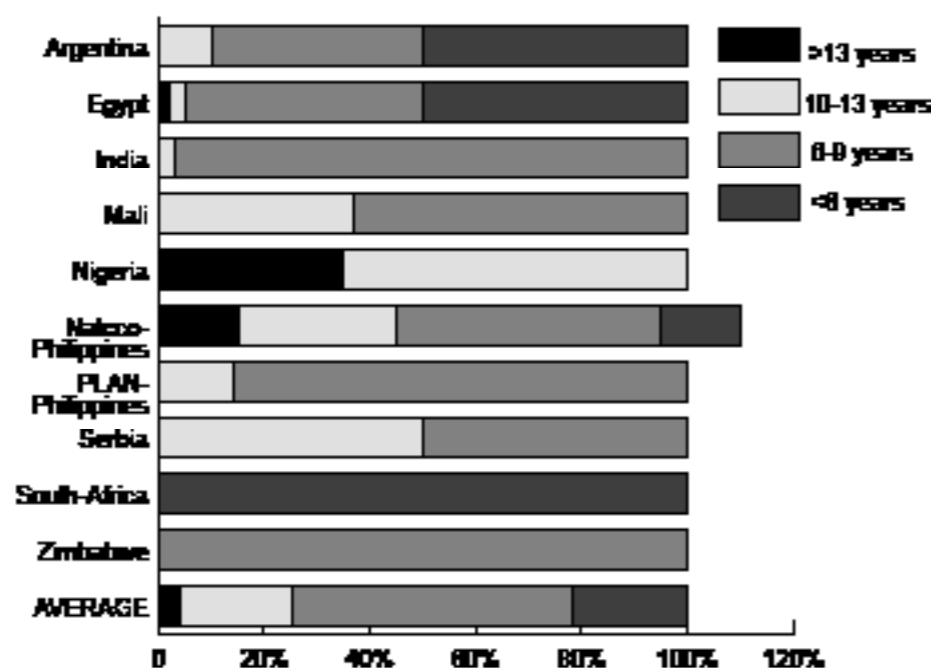
Furthermore, the Indian programme reports a higher focus on age 10-13 years; the Malian and Nigerian programme focus on grades 4-6 and Zimbabwe's programme on grade 5-7. The South-African programme remarkably focuses on children of age 14 and higher.

Wherever possible, the curriculum has been translated and contextualized to the specific local demands and context. Other than in English, partners have produced materials in Arabic, Spanish, Filipino, French, Marathi, Serbian, Vietnamese and other local languages.

### What is the age-group for which partners have workbooks?\*



### What is the age-range of the students within the Aflatoun programmes?\*



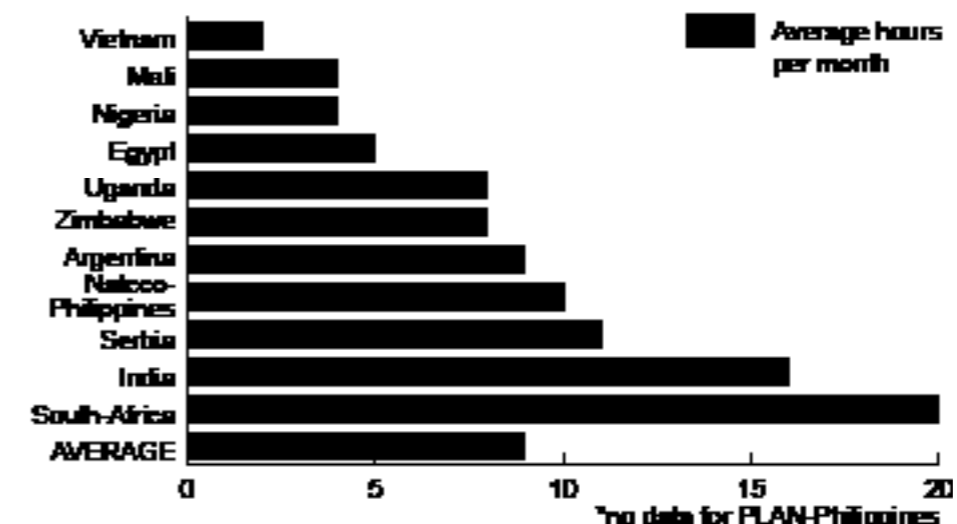
\* No data for Uganda, Vietnam. Totals for Nicaragua-Philippines added up to 110%.

Through the translation of the materials this adds to the improvement of knowledge transfer at the local level.

Based on the learning from partners in the different regions in which the Aflatoun programme is being implemented, the Aflatoun workbooks have been contextualised in four regional contextualisation meetings. The workbooks, after contextualisation, will reflect regionally specific themes and include more contextualised illustrations. This adds to the better regional and local adoption of the Aflatoun Concept and further empowers our Network and partners.

Within most programmes, the Aflatoun curriculum is implemented as a module during school hours. The number of hours that children are involved with Aflatoun (both in and outside the classroom, e.g. in the Aflatoun clubs) differs per implementing partner (from 20 minutes per week in Vietnam to a few hours per week in Serbia, India and South-Africa).

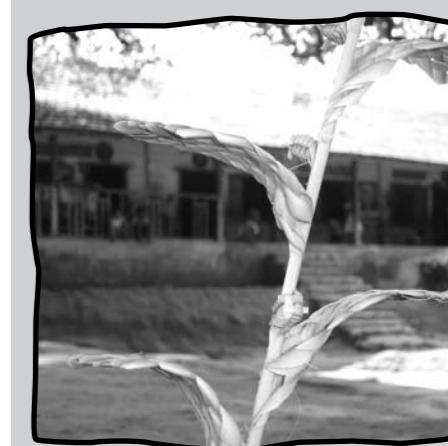
### How many hours do children spend on average on Aflatoun per class?\*



### 3. The Training Tree

With minimal investment, the worldwide Aflatoun Programme reaches 210,000-plus children. To this end, 411 trainers were trained, with a 1:7 trainer to teacher ratio. The 11 pilots (excluding the Indian programme), count 41,400 children with a total of 231 trainers, with a 1:4 trainer to teacher ratio.

### Participants in the programme: the Aflatoun Training Tree\* (excluding India)

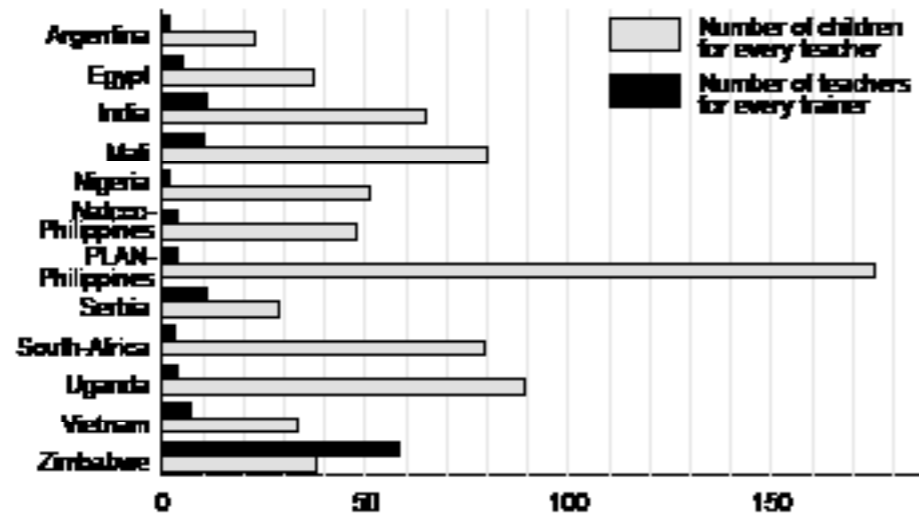




This provides a strong practical hint that by applying Aflatoun's "training tree" concept a large number of children can be reached, which is an advantage over multiple (local) grassroots schemes. The value added of this that partners can see a multiplier effect in the implementation of the Aflatoun curriculum at a lower cost. Below you find a numerical representation of the training tree for all the Aflatoun programmes, excluding the Indian programme.

As the following graph shows, the trainer-teacher and teacher-child ratios are still differing notably amongst the different programmes. This can be explained by the fact that different partners have chosen different ways of implementation.

**What is the ratio between the different participants in the training tree?**



The Nigerian programme has a large network of trained volunteers involved in training and monitoring the Aflatoun programmes. Due to the limited availability of volunteers, our partner has chosen to increase the number of trainer-volunteers.

In South Africa the implementing partner uses youth volunteers and students which are trained as coordinators of the Aflatoun programme in the schools. and they take it forward, therefore reducing the need for larger number of teachers. The volunteers implement the programme in the schools, with the teachers as a support network.

Each school elects 5 leaders who are responsible for the overall savings and peer education within their respective schools

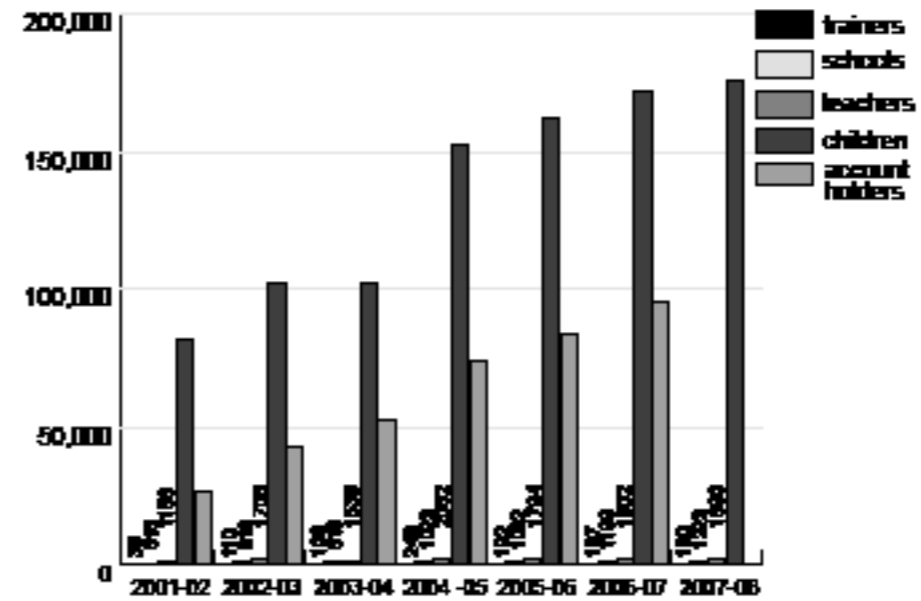
These leaders attend on training camp, where they are being taught on the curriculum and other skills needed to assist the coordinating teacher. School leaders are responsible to plough back into their respective schools the newly learned skills, as well as hosting peer education sessions.

In the Phillipines the initial training session has been given to several schools, selecting one Aflatoun teacher per school. The Aflatoun

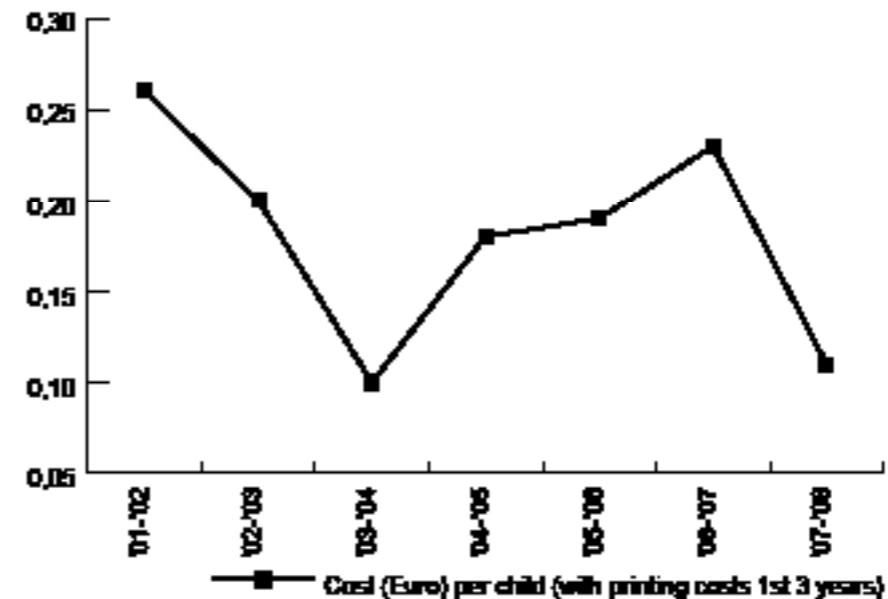
teachers then took the concept and the programme to their respective schools and implemented the Aflatoun programme throughout the entire school and spread out over several classes, which leads up to the number of 175 children per teacher.

In the Indian programme, the training tree can be seen to work with a strong magnifying factor. For every 11 teachers, there is 1 trainer, and for every teacher there are 65 children in the programme. With 180 trainers and 1890 teachers, a total of 176,200 children are being reached in the programme year 2007-2008. In conjunction with the training tree, the costs per child of the programme indicate that the training tree works as an economy of scale. For the Indian programme, the total programme costs per year divided by the total number of children in the programme (also defined as "cost per child") varied between Eur. 0.30 per child per year (in the initial Aflatoun programme, 2001-02) and Eur. 0.11. The Indian programme shows how the programme can reach high numbers of children for a very low cost per child.

**India Training Tree**



**Programme cost per child in Euro**





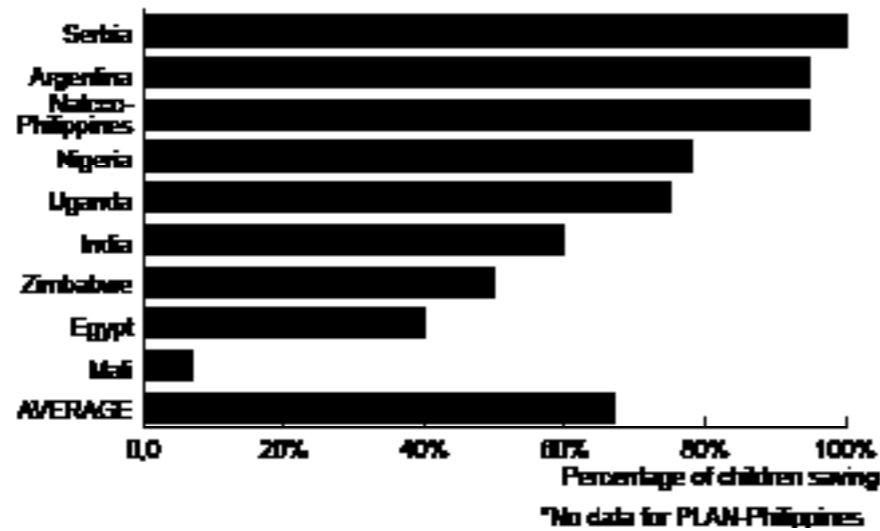
## Chapter 7 Children saving

This chapter discusses some of our partners' findings on the savings part of the programme and the (changing) saving patterns of the children in their programmes. The findings focus on source and frequency of saving, the reasons and frequency of withdrawal of saved money, the amounts saved and the children's interaction with financial institutions.

### i. Children saving – in numbers

In most Aflatoun programmes most of the children participate in the saving and spending element of the programme. In the Argentinean programme, the savings are generated through the entrepreneurial activities that the children carry out.

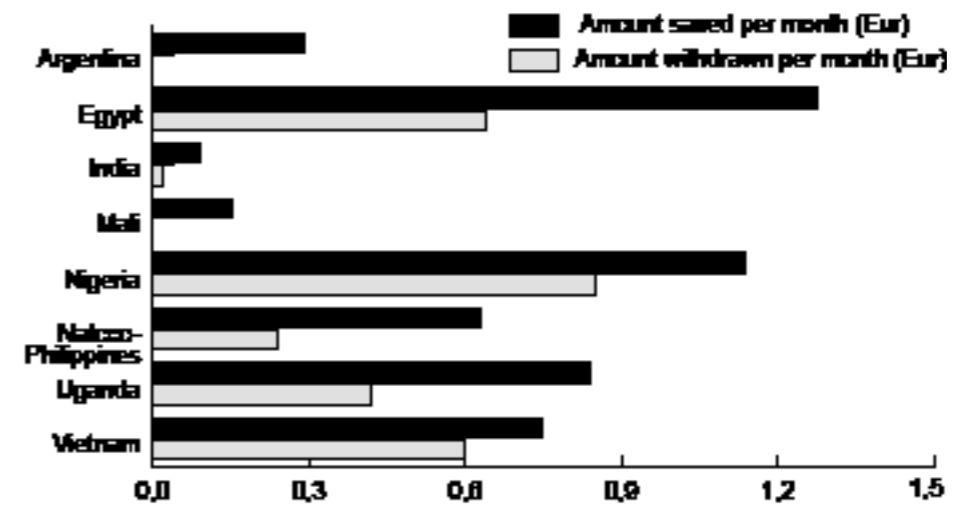
**What is the percentage of children participating in the savings part of the programme?\***



Available data suggests that the Aflatoun Programme may improve savings behavior among child participants. Our partners' findings on the amounts that children save per month show that in all the reported programmes the monthly savings are higher than the amounts spent. On average, the children save an amount of Eur. 0.65 and withdraw Eur. 0.35.

The Aflatoun programme encourages the savings attitude or "saving culture" which includes money as well as saving electricity, water, and recycling. For this reason the focal point of the saving component is not so much the amount of money but rather the attitude of saving!

**What are the amounts saved and withdrawn by the children?\***

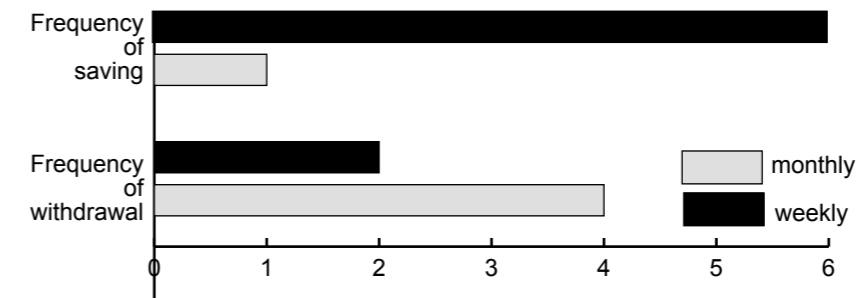


\* No data for PLAN-Philippines, Serbia, South-Africa, Zimbabwe. Incomplete data for Argentina and Mali. Most partners have provided data in local currency. Exchange rate averages have been taken over the period of 1 Jan. 2007- 1 Jan. 2008, www.oanda.com

### ii. Frequency, Location, Sources of Savings and Spending

The implementing partners report that the children in the programme generally save on a weekly basis, in the context of their Aflatoun clubs.

**What is the frequency of saving and withdrawing of the children?\***

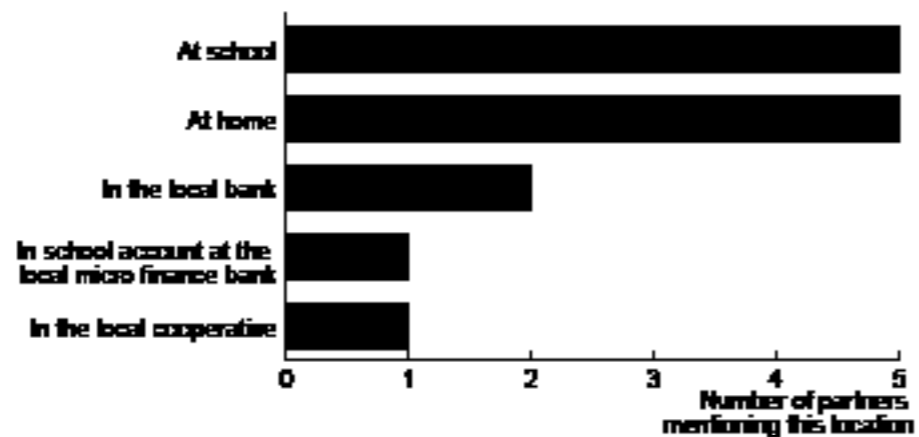


\* no data for Nigeria, PLAN-Philippines, Serbia, South-Africa, Zimbabwe. Incomplete data for Mali.

In most cases the money is kept at school, managed by the student club's representatives. In some cases the children also take the saved money home to keep it in their own piggy banks (e.g. Serbia and Nigeria). In other cases they keep it at the local bank, cooperative or micro-finance bank. For instance, in the Ugandan programme arrangements have been made with the Postbank to have savings accounts for the children, and in the programme of NATCCO-Philippines the children save their money with the local cooperative. The withdrawing of the money happens with lower frequency – on a monthly basis.



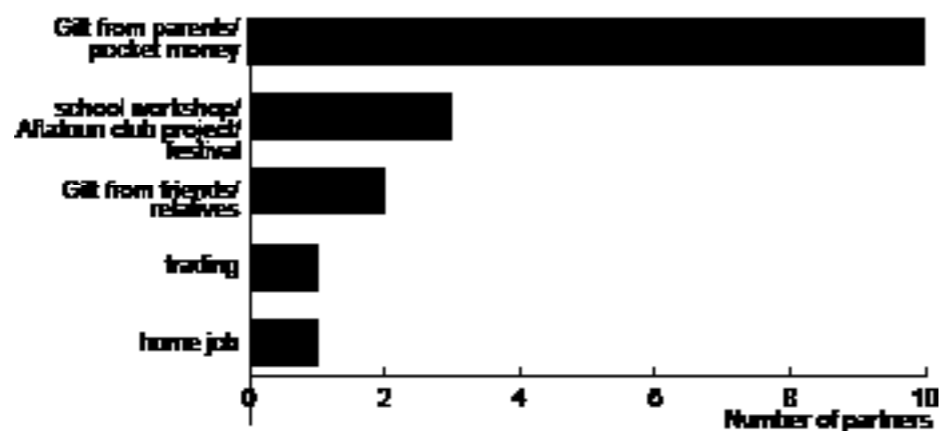
**What are the locations where the children keep their saved money?\***



\* no data for PLAN-Philippines

The source of the children's savings is mostly the pocket, lunch or breakfast money provided by parents or relatives. Some of the money is earned in school or through Aflatoun related activities. The approach of the Zimbabwean programme is slightly different. To prevent the rapid devaluation of their savings through the enduring hyperinflation, children sell and buy things as a means of "building assets". The source of their "savings" is thus primarily an activity based on barter and trade in goods.

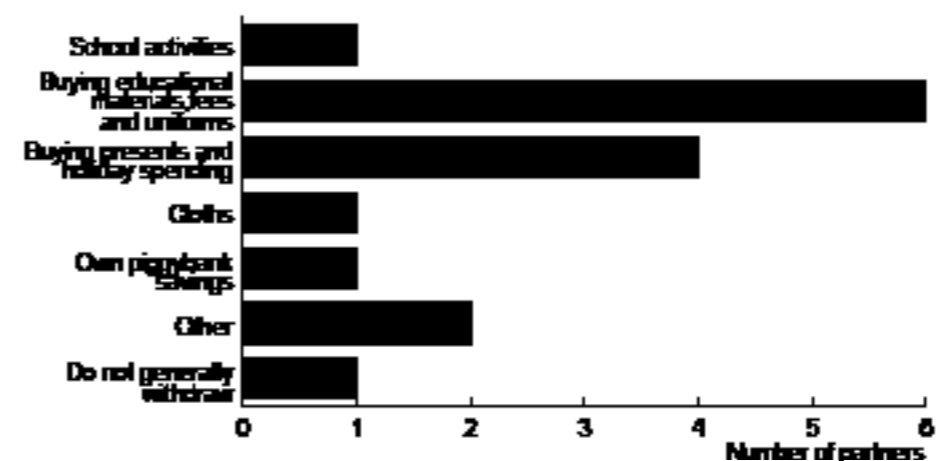
**What is the source of the children's savings?\***



\* no data for PLAN-Philippines

The reported reasons for withdrawal of the money are mostly school related (e.g. to pay for the school fees, school uniforms, stationary), and for more leisurely activities, such as visits and special presents or gifts.

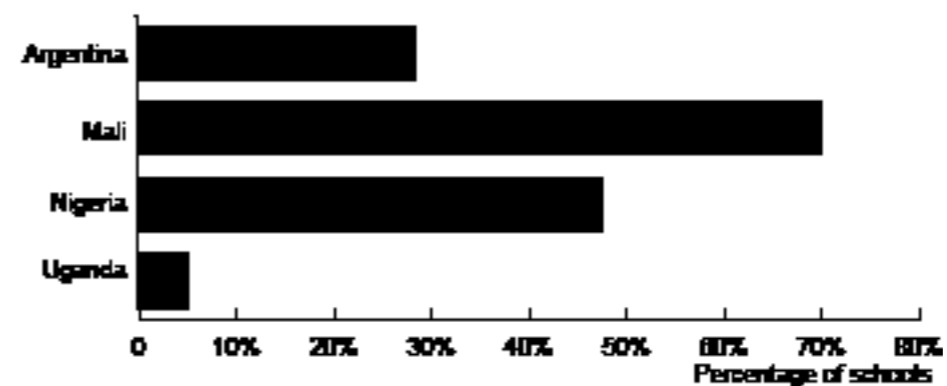
**What are the main reasons for withdrawal of the (saved) money?\***



### iii. Visiting Financial Institutions

Some of the implementing partners are including site visits for children to banks, cooperatives, or other financial institutions, noting that this provides firsthand financial insight and inspiration for the children.

**What is the number of schools in a partner's programme having visited a bank, cooperative or another financial institution during the programme?**



\* Nalco-Philippines reported that the local cooperative visits schools. No data for the other programmes.

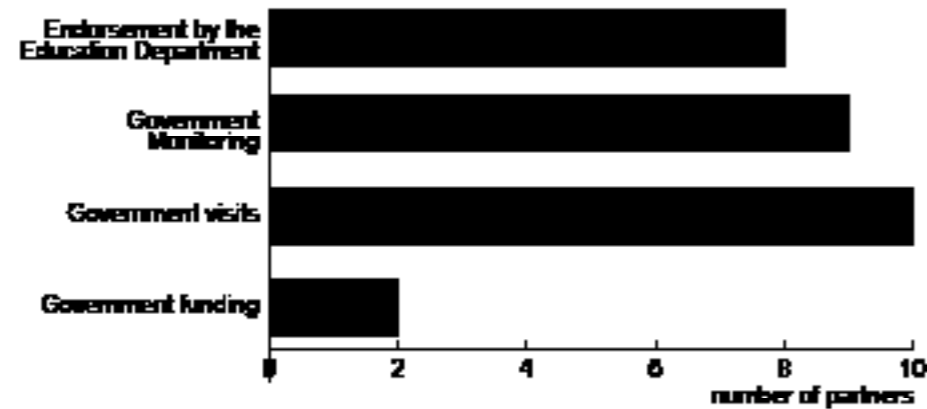


## Chapter 8 Government involvement in the programme

One of the Aflatoun's longer term goals is to have CSFE adopted in the government curriculum. The goal of eventual handover of the programme by NGOs to national Education Departments is an elemental part of the Secretariat partnership agreements with newly starting and implementing partners.

The results until now are that 66% of the current implementing programmes managed to get the formal permission of the Education Department to implement the programme. Over 80% of the implementing partners had Education Department officials visit the programme to assess validity and relevance to the existing curriculum, and 75% were monitored by the government. 2 partners out of 12 have obtained financial support from the government.

**What is the involvement of the Educational Department in the Aflatoun programmes?\***



\* no data for South-Africa

This data may suggest that there is a belief in the field (even before the academic proof of concept) that CSFE is a potential powerful key to introduce an approach to social and economic empowerment to national Educational Departments.



PART

COUNTRY

FACT

SHEETS



## Organisation Summary

Partner and Organisational Profile	
Name of Organization	Fundación Ejercicio Ciudadano
Country	Argentina
Region	Latin America
Name of International Org.	N/A
Address	Alem 1314 PB B
	...
	...
Name Contact person	Barberis Lucas
Email:	Lucas_barberis@hotmail.com; fundacion@ejerciciociudadano.org.ar

## Aflatoun Elements Explored

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially					
1 Personal Exploration	x	.	.					
2 Rights & Responsibilities following from UN CRC	x	.	.					
3 Saving and Spending	.	.	x					
4 Planning & Budgeting	x	.	.					
5 Child social and financial enterprise	Yes	No	Partially					
- Social Enterprise	x	.	.					
- Financial Enterprise	x	.	.					
Other elements emphasized in the programme (e.g. environment), please specify:	...							
Did you introduce the following Principles of Implementation in your programme?	Yes	No	Partially					
The Aflatoun identity:								
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	x	.	.					
- The Aflatoun motto:	x	.	.					
The Aflatoun training tree (training trainers who train teachers):	.	.	x					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	x	.	.					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8
	.	.	.	.	.	x	x	x
- What is the language of the materials the schools use in the classroom?	spanish							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	X	1 book per class		audiovisual materials	X	other:		

Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION

## Programme Summary

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14
Number of children participating in programme	1776	..	10%	40%	50%
Number of children participating in programme that are in non-formal education	0	Age groups (i.e. grade, standard, form, year) in which you have used Aflatoun textbooks: grade 5 - 8 ; 10-13 years			
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:	9			
Number of teachers in programme	76				
Number of teachers trained in total	103				
Number of trainers trained in total	44				
Number of schools in programme	21				
Number of districts in programme	3				
Aflatoun Events	Number of events (e.g. camps, culmination events) organized by partner:				
school-level:	..	local (cluster of schools):	4	regional (sub national):	..
				national	..

## CHILDREN - Core Elements

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
...

Rights and Responsibilities
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:
...

Saving & Spending	
Percentage of children saving actively in programme	95%
Most common source of children's savings funds	gift from parent; school workshop
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	at school with the teacher
Main use made of savings by children	school activities
Estimated average amount saved by child per month	\$ 1.25
Estimated average amount withdrawn by child per month	N/A
Average frequency of savings (daily, weekly, monthly, other)	weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	once a month or year
Number of schools having visited a bank/coop/financial institution during the programme?	6
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
...	

Planning & Budgeting
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting
...

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	42	79 % of the whole of courses
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	5	handycraft fairs, global environment day
Financial enterprises	22	foods, wood products, clothing, etc.
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:	...	

## OTHER STAKEHOLDERS

Teachers	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	27	network meetings	high
Involvement of teachers?	27	network meetings; workshop	high
Have the teachers developed a savings habit through the programme?	yes		
How often do the teachers in your programme save on average?	N/A		
Do teachers save money at a bank/coop/financial institution?	Bank		
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:	<p>"The teacher training is done through the school meetings with the teachers, individual meetings with teachers, teacher network meetings and monitoring visits. The Aflatoun Argentina Team has established links with a Teacher Training Institution. This allowed them to train eight volunteers in turn trained teachers at schools. These volunteers are education students (studying to become teachers) who were schools. enrolled in a seminar last year taught by an Aflatoun teacher. Their participation in the Aflatoun training process was a component of the seminar. These volunteers later took the Aflatoun programme to new schools."</p>		

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	7	workshop	Medium / High
Have parents developed a savings habit through the programme?			N/A
Do parents save money at a bank/coop/financial institution?			N/A
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
...			

Education Department	
Endorsement by Education Dep.?	No - in process
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
...	

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
..	..	..
..	..	..
..	..	..
..	..	..
..	..	..
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
...		

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
Fundación EjercicioCiudadano	NGOs	democracy, civil participation
Fundación Ecoclubes	NGOs	environmental
..	..	..
..	..	..
..	..	..

Costs & Funding (in Euro.)	
Total costs of the Aflatoun programme since its start:	€ 51,748
Total funding provided by Aflatoun Secretariat since start programme:	€ 49,700
Total funding provided by Government since start programme:	€ 2,048
Total funding provided by corporate sponsors since start programme:	...
Total funding provided by INGOs since start programme:	...
Total funding provided through own funding:	...
Total funding provided by other sources since start programme:	...

## Organisation Summary

Partner and Organisational Profile	
Name of Organization	The National Council for Childhood and Motherhood
Country	Egypt
Region	Middle East and Africa
Name of International Org.	N/A
Address	Kornish El Nile
	Maddi
	Cairo
Name Contact person	Mr. Amr Osman
Email:	amrosman_nccm@hotmail.com

## Aflatoun Elements Explored

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially					
1 Personal Exploration	x	.	.					
2 Rights & Responsibilities following from UN CRC	x	.	.					
3 Saving and Spending	x	.	.					
4 Planning & Budgeting	x	.	.					
5 Child social and financial enterprise	Yes	No	Partially					
- Social Enterprise	x	.	.					
- Financial Enterprise	.	x	.					
<i>Other elements emphasized in the programme (e.g. environment), please specify:</i> Street children, child labour, and children living in slum areas								
Did you introduce the following Principles of Implementation in your programme?	Yes	No	Partially					
The Aflatoun identity:								
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	.	.	x					
- The Aflatoun motto:	x	.	.					
The Aflatoun training tree (training trainers who train teachers):	.	.	x					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	.	.	x					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8
	x	x	x	x	x	x	x	x
- What is the language of the materials the schools use in the classroom?	Arabic							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	X	1 book per class		audiovisual materials		other:		

Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION

## Programme Summary

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14		
Number of children participating in programme	2000	..	10%	40%	50%		
Number of children participating in programme that are in non-formal education	440	grade 5 - 8 ; 10-13 years					
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:	9					
Number of teachers in programme	54						
Number of teachers trained in total	54						
Number of trainers trained in total	10						
Number of schools in programme	54						
Number of districts in programme	6						
Aflatoun Events							
Number of events (e.g. camps, culmination events) organized by partner:							
school-level:	54	local (cluster of schools):	3	regional (sub national):	..	national	1

## CHILDREN - Core Elements

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
Students are now more aware of the importance of their right in receiving education, and on the other hand their responsibility towards preserving their schools' facilities.

Rights and Responsibilities	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:	
	Students are now more aware of the importance of their right in receiving education, and on the other hand their responsibility towards preserving their schools' facilities.

Saving & Spending	
Percentage of children saving actively in programme	40%
Most common source of children's savings funds	From their parents
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	at home or school
Main use made of savings by children	to buy educational materials, presents, and clothes
Estimated average amount saved by child per month	10 L.E.
Estimated average amount withdrawn by child per month	5 L.E.
Average frequency of savings (daily, weekly, monthly, other)	weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	weekly
Number of schools having visited a bank/coop/financial institution during the programme?	0
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
	The programme has helped many children to save and realize the value of money, a step which helped decrease dropouts from schools because children are now able to save and use their money in buying school materials, that they couldn't afford before

Planning & Budgeting	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting	
	Each Aflatoun club puts a plan and a budget to organize a special event inside the school.

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	54	
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	56	Camps and exhibits
Financial enterprises	N/A	N/A
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:		
	Many students published pamphlets on street children, and children living in slum areas, and distributed it among their school colleagues and families.	

#### OTHER STAKEHOLDERS

Teachers			
	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	54	Orientation about Aflatoun programme	medium
Involvement of teachers?	5	Training of trainers and camp	high
Have the teachers developed a savings habit through the programme?	N/A		
How often do the teachers in your programme save on average?	N/A		
Do teachers save money at a bank/coop/financial institution?	N/A		
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:			
	Increased interaction between the students and teachers (social workers) was observed, moreover the teachers started to change their methods and adopted an indirect training approach in applying trainings and curricular		

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	46	Orientation about Aflatoun program and approving children participation in the program	High
Have parents developed a savings habit through the programme?	N/A		
Do parents save money at a bank/coop/financial institution?	N/A		
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
	In Egypt, it is known that schools have special regulations and rules preventing that any money would be kept within the school facility. But parents have become convinced with the Aflatoun programme and were able to convince school administrations of changing such regulations and allowing students to save their money inside the facility.		

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
	The Ministry of Education established a special unit to follow up on the programme's implementation, and solve any problems that might occur.

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
N/A	N/A	N/A
..	..	..
..	..	..
..	..	..
..	..	..
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
	...	

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
Fundación Ejercicio Ciudadano	NGOs	Train governmental school trainers, teachers and volunteers
Fundación Ecoclubes	Civil Network	Monitor the program in governmental schools
..	..	Monitor the program in girls' friendly schools
..	..	..
..	..	..

Costs & Funding (in Eur)	
Total costs of the Aflatoun programme since its start (in Eur.):	€ 17,862
Total funding provided by Aflatoun Secretariat since start programme:	€ 8,931
Total funding provided by Government since start programme:	€ 8,931
Total funding provided by corporate sponsors since start programme:	N/A
Total funding provided by INGOs since start programme:	N/A
Total funding provided through own funding:	N/A
Total funding provided by other sources since start programme:	€ 17,862



**Organisation Summary**

Partner and Organisational Profile	
Name of Organization	MeJol
Country	India
Region	Asia
Name of International Org.	
Address	Room No 47, 2nd Floor, Gilder Lane Municipal School Building, Opp. Belasis bridge, Mumbai Central Local Station, Mumbai 400 008
Name Contact person	Ms. Sumitra Ashtikar
Email:	mejol@vsnl.com, sumitra@mejol.net

**Aflatoun Elements Explored**

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?									
1 Personal Exploration	Yes	No	Partially						
2 Rights & Responsibilities following from UN CRC	x	.	.						
3 Saving and Spending	x	.	.						
4 Planning & Budgeting	.	.	x						
5 Child social and financial enterprise	Yes	No	Partially						
- Social Enterprise	x	.	.						
- Financial Enterprise	.	x	.						
Other elements emphasized in the programme (e.g. environment), please specify: ...									
Did you introduce the following Principles of Implementation in your programme?									
The Aflatoun identity:									
- The Aflatoun character as central to the programme:	x	.	.						
- The Aflatoun song:	x	.	.						
- The Aflatoun motto:	x	.	.						
The Aflatoun training tree (training trainers who train teachers):									
The Aflatoun Curriculum:									
- Have you developed your own materials?	x	.	.						
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8	
	x	x	x	x	x	x	x	x	x
- What is the language of the materials the schools use in the classroom?	spanish								
- What materials are being used in your programme? (mark with an "X" behind the options):									
textbooks per child	1 book per class	x	audiovisual materials	x	other:				

Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION

**Programme Summary**

Aflatoun Children	Breakdown children's ages (in %):		< 6 years	6-9	10-13	>14
Number of children participating in programme	176,200		0%	3%	97%	0%
Number of children participating in programme that are in non-formal education	0	Age groups (i.e. grade, standard, form, year) in which you have used Aflatoun textbooks:		Grade 1-7 ; 6-14 years		
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:		16			
Number of teachers in programme	3,179					
Number of teachers trained in total	2,812					
Number of trainers trained in total	100					
Number of schools in programme	1,228					
Number of districts in programme	5					
Aflatoun Events						
Number of events (e.g. camps, culmination events) organized by partner:						
school-level:	15	local (cluster of schools):	17	regional (sub national):	1	national
						0

Costs & Funding	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
Total of trainers	38	110	106	248	192	187	180
Total of teachers	1,158	1,706	1,539	2,062	1,794	1,902	1,890
Total of schools	616	816	816	1,023	1,082	1,199	1,223
Total of children in programme	81,600	102,300	102,300	152,300	162,300	172,300	176,200
Standards live and developed	5th to 7th	5th to 7th	5th to 7th	5th to 7th	5th to 7th	5th to 7th	1st to 7th
% of children with savings accounts	43.6%	52.9%	64.1%	72.5%	77.4%	79.1%	N/A
No. of account holders	26,832	43,189	52,290	74,200	83,700	94,913	N/A

**CHILDREN - Core Elements**

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
Usha Shivram Shinde has studied at the Manekhind Z.P school, Shahapur taluka, Thane district. Her date of birth is 24th April 1990 and she is presently studying in FYBA, Kinavali, Tal. Shahapur. She has 6 siblings and they find it difficult to make two ends meet. In spite of that she was active in school and took part in all the activities in the MeJol programme. She remembers that they would dance, sing, talk, discuss and tell and listen to stories. They stood up before the class and gave speeches. All this increased her confidence. She has been so touched by the program that she wishes the program should reach all children around the country and the world.

Rights and Responsibilities
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:
Zilla parishad school Savanga, Digras Block, Yavatmal District After every long holiday on coming back from the vacation it was seen that the classroom window was open and there was lot of dirt thrown all about and the water pot was broken. The child responsible for these pranks was identified but the problem continued. After the starting of the Aflatoun club and the club activities the boy was made aware of his rights and responsibilities and he accepted his mistakes. The earlier problem did not recur.

Saving & Spending	
Percentage of children saving actively in programme	60%
Most common source of children's savings funds	Pocket money given by parents, festival, gifts, prizes
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	at school
Main use made of savings by children	buying notebook, pens, colours, paying fees.
Estimated average amount saved by child per month	Rs. 5/-
Estimated average amount withdrawn by child per month	Rs. 1/-
Average frequency of savings (daily, weekly, monthly, other)	weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	monthly
Number of schools having visited a bank/coop/financial institution during the programme?	0
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	...

Planning & Budgeting
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting
At Gunjegaon school in Umerkhed block, Yavatmal district children are saving their money regularly. Children often withdraw all through the year. Few save the money till the end of the year and plan to spend it at the end of the year. There is one account holder who has purchased a bicycle with the help of money saved over the whole year.

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	736	
Total number of enterprises organized by Aflatoun clubs		Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	350	Campaign for imbibing scientific approach, clean school/ village, campaign, anti-tobacco campaign
Financial enterprises	1	Setting small shop of book, notebooks.
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:	Talvada Ashram school, Vikramgad Block, Thane district : Children learnt harmful effects of consuming gutaka and they decided to create awareness about ill effects of gutaka among adults. Initially children were not very confident about their capacities to convince adults. Recognizing their right to health, with lot of courage they created awareness in the village about ill effects of gutka consumption. Children performed street plays and songs describing ill effects of gutaka..	

**OTHER STAKEHOLDERS**

Teachers	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	N/A	N/A	N/A
Involvement of teachers?	5	Trainings, Review meetings twice & Evaluation mtng	high
Have the teachers developed a savings habit through the programme?	They already saved before implementing the programme		
How often do the teachers in your programme save on average?	No information		
Do teachers save money at a bank/coop/financial institution?	Bank, Co-operative Societies		
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:	1) Mann Ashram school, Vikramgad taluka, Thane district, the teachers have been supportive of the bank programme. They are together contributing Rs. 100 from their own pockets towards the Aflatoun bank and the funds collected are used in times of need for the children and the school. 2) In Kalambhe Ashram school, Vada Block, District Thane, Mr. Mitkar says that he learnt for the first time about equality of genders through the Aflatoun programme. That awareness has brought about a change in his attitude towards children of both sexes and he now gives equal opportunities to both boys and girls.		

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	0	N/A	N/A
Have parents developed a savings habit through the programme?	Yes		
Do parents save money at a bank/coop/financial institution?	Banks		
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
N/A			

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	No
Visits by Education Dep.?	Yes: for Events and Trainings
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
Has advocated successfully with organizations at the National level : MeJol representatives met Ms. Loveleen Kacker at Sansad Bhavan-New Delhi on 12th Dec '06. She is Joint Secretary, Ministry of Women and child development and the objective of this meeting was to acquaint her to the Aflatoun child savings programme and to get support of the Ministry to set the programme rolling in other states of India. MeJol representatives also met Mr. Cecilio Adorna and other UNICEF representatives in New Delhi to explore possibilities of working with their support.	

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
N/A	N/A	N/A
..	..	..
..	..	..
..	..	..
..	..	..
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
...		

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
SIPRA..	NGO	Facilitates implementation of programme at village level
APEKSHA Homio Society	NGO	Facilitates implementation of programme at village level
United Way of Mumbai	Fundung Organisation	Provides funds
Unicef Mumbai	Fundung Organisation..	Provides funds and technical support
M.K. Tata Trust	Fundung Organisation..	Provides funds and technical support

Costs & Funding	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
Total costs of the Aflatoun programme since it started	€ 21,323	€ 20,516	€ 10,225	€ 27,782	€ 30,985	€ 39,050	€ 19,624
Total funding provided by Aflatoun Sec. since start programme				€ 3,003	€ 9,508	€ 26,432	€ 11,483
Total funding provided by Government since start programme	€ 8,235		€ 3,252	€ 3,854		€ 1,315	€ 353
Total funding provided by corporate sponsors since start programme				€ 14,388	€ 21,476	€ 11,303	€ 2,319
Total funding provided by Ingo's since start programme (UNICEF)	€ 13,088	€ 20,516	€ 6,973	€ 1,220			
Total funding provided through own funding							€ 5,469
Total funding provided by other sources since start programme				€ 5,319			

## Organisation Summary

Partner and Organisational Profile	
Name of Organization	CAMIDE/GAP
Country	MALI (Kayes, Ménaka, Bamako, Kolokani)
Region	Sub-Saharan Africa
Name of International Org.	N/A
Address	GAP: B.P. 1996 Bamako, Mali
Name Contact person	Violet Diallo
Email:	vdiallo@datatech.net.ml

## Aflatoun Elements Explored

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially					
1 Personal Exploration	.	.	x					
2 Rights & Responsibilities following from UN CRC	x	.	.					
3 Saving and Spending	x	.	.					
4 Planning & Budgeting	x	.	.					
5 Child social and financial enterprise	Yes	No	Partially					
- Social Enterprise	x	.	.					
- Financial Enterprise	.	x	.					
<i>Other elements emphasized in the programme (e.g. environment), please specify:</i> Rights and responsibilities following historical tradition in Mali								
Did you introduce the following Principles of Implementation in your programme?	Yes	No	Partially					
The Aflatoun identity:								
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	x	.	.					
- The Aflatoun motto:	.	x	.					
The Aflatoun training tree (training trainers who train teachers):	x	.	.					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	x	.	.					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8
	.	.	.	x	.	.	.	.
- What is the language of the materials the schools use in the classroom?	French, Bamanankan							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	1 book per class	X	audiovisual materials	other:				

Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION

## Programme Summary

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14
Number of children participating in programme	1,600	..	10%	40%	50%
Number of children participating in programme that are in non-formal education	0	grade 5 - 8 ; 10-13 years			
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:	9			
Number of teachers in programme	20				
Number of teachers trained in total	20				
Number of trainers trained in total	2				
Number of schools in programme	10				
Number of districts in programme	2				
Aflatoun Events					
Number of events (e.g. camps, culmination events) organized by partner:					
school-level:	0	local (cluster of schools):	1	regional (sub national):	0
				national	0

## CHILDREN - Core Elements

Personal Exploration	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:	
N/A	

Rights and Responsibilities	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:	
	After the stakeholder consultation in Kayes in March 2006, the parents of one 11-year old boy tell us that he has explained to them that he has been saving regularly from his pocket money and occasional gifts ever since then, using his own money box. He got the idea simply from the basic explanation of how the project operates a savings club. He has therefore been saving for almost 2 years on his own without any back-up from a club.

Saving & Spending	
Percentage of children saving actively in programme	6.8%
Most common source of children's savings funds	Money for snacks given by mothers
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	In school account at local micro finance bank
Main use made of savings by children	Not yet ascertained
Estimated average amount saved by child per month	100 CFA
Estimated average amount withdrawn by child per month	N/A
Average frequency of savings (daily, weekly, monthly, other)	monthly
Average frequency of withdrawal (daily, weekly, monthly, other)	N/A
Number of schools having visited a bank/coop/financial institution during the programme?	75%

Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
	Programme installed in 5 schools in Kayes by July 2007. On return to school in October 2007, a further 5 Kayes schools were trained and a key trainer was included. Two Bamako schools are also included in programme. Schools have begun saving since December 2007, so our data is limited. We do know that the schools who have been sensitized, the village counsellors, teachers and parents have all been very keen for this to start and have constantly been asking the CAMIDE rep about the start date.

Planning & Budgeting	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting	
	N/A

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	11	
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	N/A	N/A
Financial enterprises	..	..

Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:		
	N/A	

#### OTHER STAKEHOLDERS

Teachers			
	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	3	Training	high
Involvement of teachers?	30	Training	high
Have the teachers developed a savings habit through the programme?	N/A		
How often do the teachers in your programme save on average?	N/A		
Do teachers save money at a bank/coop/financial institution?	N/A		

Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:			
	..		

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	12	Project promote	Medium
Have parents developed a savings habit through the programme?	..		
Do parents save money at a bank/coop/financial institution?	Some involved in village banks		
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
	In a Muslim population where some communities have an objection to micro finance because of issues of interest charges that occur with adults, our village bank partners are very pleased that Aflatoun is accepted by Madrassah schools and offers an opportunity to educate children about the fact that modern savings do not necessarily involve payment of interest.		

Education Department	
Endorsement by Education Dep.?	No
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No

Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
	We have invited Ministry of Education officials (at both national and local levels) to take part in our training activities. All are impressed by the Aflatoun project and its potential. However, Cabinet advisor level Ministry officials are reluctant to take a decision because there are so many other programmes seeking to involve schools, and they say they need full details of the project in French. The French translation of the partner manual is a step in this direction and has been submitted to the Ministry. We have a senior Ministry employee on our consultative committee. Without his presence, there is a risk that the Ministry could reject the project and not allow it to operate in schools.

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
PASECA	Village level self-run microfinance network	Full involvement through CAMIDE
..	..	..
..	..	..
..	..	..

Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:	
	CAMIDE designed an Aflatoun Savings pass book which is set up in the same way as a standard micro finance passbook. This passbook is kept at School level, but its format enables the school to deposit funds in its village bank after the weekly savings session, in a way that the volunteer cashier can handle easily. Together, teachers and CAMIDE have written the by-laws for Aflatoun savings clubs - these are deliberately designed to be read and used by child savers.

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
GARI	NGO	Is preparing its 9 schools, and local women's savings groups in far east of Mali for full Aflatoun activities and presentation to local education authorities.
International Service	NGO	Negotiation for provision of a 2-4 year volunteer worker (who could come from any English/French speaking background) to assist with preparing schools materials and initial monitoring.
CAEB	NGO	In areas where a one-year "Speed School" network is preparing out-of-school children to enter state school, CAEB is preparing to introduce Aflatoun into the state schools.
PLAN	NGO	Works with CAEB on introduction of women's savings groups and plans to include Aflatoun project in villages, and to deposit money with these groups.
Bornefondon	NGO	Plans to introduce Aflatoun in villages of sponsored children.

Costs & Funding (in Eur.)	
Total costs of the Aflatoun programme since its start (in Euro):	€ 6,659
Total funding provided by Aflatoun Secretariat since start programme:	€ 13,042
Total funding provided by Government since start programme:	0
Total funding provided by corporate sponsors since start programme:	0
Total funding provided by INGOs since start programme:	0
Total funding provided through own funding:	€ 762
Total funding provided by other sources since start programme:	0



**Organisation Summary**

Partner and Organisational Profile	
Name of Organization	Linking the Youth of Nigeria thru Exchange {LYNX-NIGERIA}
Country	Nigeria
Region	West Africa
Name of International Org.	
Address	Mailing address: Suite 7, No. 7B University Rd.,Akoka-Yaba, Lagos. Office address: 18, Safuratu Sekoni St. behind R-Jolad Hospital, Newgarage Bariga, Lagos.
Name Contact person	Rhoda Nanre Nafziger-Mayegun
Email:	LYNXNIGERIA@YAHOO.CO.UK

**Aflatoun Elements Explored**

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially					
1 Personal Exploration	x	.	.					
2 Rights & Responsibilities following from UN CRC	x	.	.					
3 Saving and Spending	x	.	.					
4 Planning & Budgeting	.	.	x					
5 Child social and financial enterprise	Yes	No	Partially					
- Social Enterprise	x	.	.					
- Financial Enterprise	.	x	.					
<i>Other elements emphasized in the programme (e.g. environment), please specify:</i> Community Service								
Did you introduce the following Principles of Implementation in your programme?	Yes	No	Partially					
The Aflatoun identity:								
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	x	.	.					
- The Aflatoun motto:	.	.	x					
The Aflatoun training tree (training trainers who train teachers):	.	.	.					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	x	.	.					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8
- What is the language of the materials the schools use in the classroom?	English							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	X	1 book per class		audiovisual materials		other:		Saving passbook

**Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION**

**Programme Summary**

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14
Number of children participating in programme	4,261	35%	65%	..	..
Number of children participating in programme that are in non-formal education	0	Age groups (i.e. grade, standard, form, year) in which you have used Aflatoun textbooks: Primary grades 4-6			
Aflatoun Training Tree		Estimated Aflatoun programme hours per month per class: 4 hours			
Number of teachers in programme	84				
Number of teachers trained in total	120				
Number of trainers trained in total	70				
Number of schools in programme	42				
Number of districts in programme	34				
Aflatoun Events					
Number of events (e.g. camps, culmination events) organized by partner:					
school-level:	3	local (cluster of schools):	3	regional (sub national):	0
				national:	0

**CHILDREN - Core Elements**

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
The development of skills and crafts in Lagos and cooperative farming in Kaduna

Rights and Responsibilities
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:
Students were perplexed that they have rights but with responsibilities too

Saving & Spending	
Percentage of children saving actively in programme	78%
Most common source of children's savings funds	Money gifts & trading
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	At home
Main use made of savings by children	Passbook and Kolo' (piggy bank)
Estimated average amount saved by child per month	20 Naira
Estimated average amount withdrawn by child per month	150 Naira
Average frequency of savings (daily, weekly, monthly, other)	N/A
Average frequency of withdrawal (daily, weekly, monthly, other)	N/A
Number of schools having visited a bank/coop/financial institution during the programme?	20
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
Attitude to money has changed tremendously; they have learnt how to trade & increase the money being saved	

Planning & Budgeting
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting
Children have learnt that money and its use have to be planned and managed well. Teachers take them through the exercises of writing out what they have, what their priorities are and what can be done with the money they have either individually or collectively.

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	42	
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	6	Community development and awareness
Financial enterprises	6	Selling of handicrafts
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:	Children have enhanced their social entrepreneur's instincts through community service exercises such as cleaning exercises and visitations to markets and palaces of traditional rulers.	

**OTHER STAKEHOLDERS**

Teachers	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	20	Consultative & Advocacy meetings	high
Involvement of teachers?	..	..	high
Have the teachers developed a savings habit through the programme?	Yes		
How often do the teachers in your programme save on average?	..		
Do teachers save money at a bank/coop/financial institution?	Yes		
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:	By teaching, teachers have confessed that they are rediscovering some of the skills which they have lost in terms of how to keep, manage and spend money		

Parents			
Involvement of parents?	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
	4	PTA, stakeholder meetings, and student camp	High
Have parents developed a savings habit through the programme?	Yes		
Do parents save money at a bank/coop/financial institution?	Yes		
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
Parents have learnt to assist their children to develop a savings habit and to give them extra money			

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
Our organisation paid visits to parliaments, ministries and government agencies to lobby and convince them on the value of the programme.	

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
United Bank for Africa (UBA)	Bank	Moral support
Oceanic Bank	Bank	Moral support
Skye Bank	Bank	Moral support
Trimm	Cooperative	Community banking
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
We identify friendly members of the bank staff, get introduced to the management and send advocacy and technical materials to them with the hope of getting to meet and discuss the programme		

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
CDHR	NGO	Technical skills/support
Female leaders forum	NGO	Female/gender & child rights education
Children	NGO	Stakeholders meeting
Wardic	NGO	Women and children Rights & Education
Ndomie Noodles	Business	Support of student camp

Costs & Funding	
Total costs of the Aflatoun programme since its start:	N/A
Total funding provided by Aflatoun Secretariat since start programme:	N/A
Total funding provided by Government since start programme:	N/A
Total funding provided by corporate sponsors since start programme:	N/A
Total funding provided by INGOs since start programme:	N/A
Total funding provided through own funding:	N/A
Total funding provided by other sources since start programme:	N/A

## Organisation Summary

Partner and Organisational Profile	
Name of Organization	National Confederation of Cooperatives (NATCCO)
Country	Philippines
Region	Asia
Name of International Org.	...
Address	227 JP Rizal Street, Project 4, Quezon City, Philippines
	...
	...
Name Contact person	Mr. Cresente Paez, NATCCO President and CEO
Email:	ceo@natcco.coop, lmgumban@natcco.coop

## Aflatoun Elements Explored

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially
1 Personal Exploration	x	.	.
2 Rights & Responsibilities following from UN CRC	x	.	.
3 Saving and Spending	x	.	.
4 Planning & Budgeting	x	.	.
5 Child social and financial enterprise	Yes	No	Partially
- Social Enterprise	.	.	x
- Financial Enterprise	x	.	.
Other elements emphasized in the programme (e.g. environment), please specify: ...			

Did you introduce the following Principles of Implementation in your programme?									
The Aflatoun identity:									
- The Aflatoun character as central to the programme:									
- The Aflatoun song:									
- The Aflatoun motto:									
The Aflatoun training tree (training trainers who train teachers):									
The Aflatoun Curriculum:									
- Have you developed your own materials?									
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":									
	1	2	3	4	5	6	7	8	
	.	.	x	x	.	.	.	.	.
- What is the language of the materials the schools use in the classroom? English, Filipino, some local dialects									
- What materials are being used in your programme? (mark with an "X" behind the options):									
textbooks per child	X	1 book per class		audiovisual materials		other:			

Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION

## Programme Summary

Aflatoun Children	Breakdown children's ages (in %):				
Number of children participating in programme	6,000	< 6 years	6-9	10-13	>14
Number of children participating in programme that are in non-formal education	0	15%	30%	50%	15%
Aflatoun Training Tree	Age groups (i.e. grade, standard, form, year) in which you have used Aflatoun textbooks: ...				
Number of teachers in programme	124	Estimated Aflatoun programme hours per month per class: 10 hours			
Number of teachers trained in total	124				
Number of trainers trained in total	31				
Number of schools in programme	28				
Number of districts in programme	13				
Aflatoun Events					
Number of events (e.g. camps, culmination events) organized by partner:					
school-level:	...	local (cluster of schools):	1	regional (sub national):	...
				national	...

## CHILDREN - Core Elements

Personal Exploration	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:	
In the Philippines, children gained self-confidence in sharing their thoughts and opinions in front of the class. They learned to overcome their shyness and be comfortable with themselves. During Aflatoun classes, children were given the chance to share their views, witty or mundane it may be. They feel more comfortable and confident because they can relate well to the topics.	

Rights and Responsibilities	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:	
	Children became more appreciative of their studies as one of their rights. They learned also the value of savings not only about saving money but also saving the resources in general. Before the Aflatoun Program, children spent their extra money buying junk foods. With the introduction of the Aflatoun, they reserve every extra centavo they have for their savings. Children take pride in the idea that they have their own passbook as a proof of their savings.

Saving & Spending	
Percentage of children saving actively in programme	95%
Most common source of children's savings funds	allowance, gift from relatives, income from petty business
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	in the local cooperative
Main use made of savings by children	Buy school needs, dress for special occasions
Estimated average amount saved by child per month	Php 40.00
Estimated average amount withdrawn by child per month	Php 15.00
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	Weekly
Number of schools having visited a bank/coop/financial institution during the programme?	the coop visits the schools
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
	The children were very excited to share to their parents about their savings activity in school, including owning a passbook. The parents also became curious of the program and upon learning that the local cooperative takes care of their children's savings, they ended up joining the cooperative also as regular savers.

Planning & Budgeting	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting	
	By the meager allowance they receive from parents, children learn to budget it to fit for the expenses for the week and allot a portion of it for savings.

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	...	
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	...	...
Financial enterprises	...	...
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:		
	...	

#### OTHER STAKEHOLDERS

Teachers			
	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	...	...	medium
Involvement of teachers?	...	Re-orientation trainings, review sessions, meetings	medium
Have the teachers developed a savings habit through the programme?		Yes	
How often do the teachers in your programme save on average?		most of them save once a month	
Do teachers save money at a bank/coop/financial institution?		most of the teachers are members of the local coop	
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:			
	The Aflatoun trainings became an eye-opener for the teachers to save also just like what their students are doing. Usually, during the Aflatoun orientation in schools, after the discussion and presentation of the aflatoun topics, the coop also presents their savings products to the teachers. At the end of the session, the teachers became members of the coop.		

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	...	...	...
Have parents developed a savings habit through the programme?			
Do parents save money at a bank/coop/financial institution?			
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
	...		

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	NATCCO provides regular update to DepEd
Visits by Education Dep.?	No
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
	...

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
ChildHope Asia, Philippines	national	Financial Literacy for Street Children
Cordaid	international	Fund subsidy
Rabobank	international	Fund subsidy
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
	Streetchildren were given a chance to be introduced to a banking system through the savings activity conducted during their street education sessions.	

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
Department of Education	Government	Supports the implementation of the program in the public elementary schools
Cooperative Dev't. Authority	Government	Provides advises in terms of organizing laboratory cooperatives for children

Costs & Funding (in Eur.)	
Total costs of the Aflatoun programme since its start (please indicate currency):	€ 29,572
Total funding provided by Aflatoun Secretariat since start programme:	€ 3,954
Total funding provided by Government since start programme:	0
Total funding provided by corporate sponsors since start programme:	0
Total funding provided by INGOs since start programme:	0
Total funding provided through own funding:	€ 7,907
Total funding provided by other sources since start programme:	€ 15,814



**Organisation Summary**

Partner and Organisational Profile	
Name of Organization	PLAN Philippines
Country	Philippines
Region	Asia
Name of International Org.	Foster Parents Plan (Plan International)
Address	7th Floor, Salustiana D. Ty Tower 104 Paseo de Roxas, Makati City Philippines
Name Contact person	Arlynn Aquino
Email:	arlynn.aquino@plan-international.org

**Aflatoun Elements Explored**

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially					
1 Personal Exploration	x	.	.					
2 Rights & Responsibilities following from UN CRC	x	.	.					
3 Saving and Spending	x	.	.					
4 Planning & Budgeting	x	.	x					
5 Child social and financial enterprise	Yes	No	Partially					
- Social Enterprise	x	.	.					
- Financial Enterprise	x	.	.					
<i>Other elements emphasized in the programme (e.g. environment), please specify:</i> Gender equity principles, environmental protection								
Did you introduce the following Principles of Implementation in your programme?	Yes	No	Partially					
The Aflatoun identity:								
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	.	x	.					
- The Aflatoun motto:	.	x	.					
The Aflatoun training tree (training trainers who train teachers):	.	.	.					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	.	x	.					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8
- What is the language of the materials the schools use in the classroom?	Tagalog, Waray (local dialects)							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	1 book per class	audiovisual materials	other:					

**Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION**

**Programme Summary**

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14		
Number of children participating in programme	1,225	..	14%	14%	..		
Number of children participating in programme that are in non-formal education	0	Age groups (i.e. grade, standard, form, year) in which you have used Aflatoun textbooks: ...					
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:	...					
Number of teachers in programme	7						
Number of teachers trained in total	2						
Number of trainers trained in total	2						
Number of schools in programme	2						
Number of districts in programme	2						
Aflatoun Events	Number of events (e.g. camps, culmination events) organized by partner:						
school-level:	2	local (cluster of schools):	2	regional (sub national):	0	national:	0

**CHILDREN - Core Elements**

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
At the initial stage, the bamboo savings strategy of the Aflatoun project at San Roque Elementary School was designed to teach the children to save for their school needs. Last March 2007, when the children opened/broke their bamboos, the children spent their savings for the payment of test papers, projects and etc. Later, the teachers and parents discovered that through this project, the school children learned the following: 1. the value of saving, 2. the value of eating properly especially the one served at home, 3. the value of "solidarity" with the family needs/condition (nasimpatiya/nakaintindi hit kakurian hit pamilya), and 4. the value of prioritizing

Rights and Responsibilities
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:
...

Saving & Spending	
Percentage of children saving actively in programme	...
Most common source of children's savings funds	...
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	...
Main use made of savings by children	...
Estimated average amount saved by child per month	...
Estimated average amount withdrawn by child per month	...
Average frequency of savings (daily, weekly, monthly, other)	...
Average frequency of withdrawal (daily, weekly, monthly, other)	...
Number of schools having visited a bank/coop/financial institution during the programme?	...
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
...	

Planning & Budgeting
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting
...

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	42	Type of enterprises (i.e. environmental campaigning, etc.)
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	vegetable gardening, buy and sell of recyclable materials
Social enterprises	11	...
Financial enterprises	..	...
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:	...	

**OTHER STAKEHOLDERS**

Teachers	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	...	...	...
Involvement of teachers?	...	...	...
Have the teachers developed a savings habit through the programme?	...		
How often do the teachers in your programme save on average?	...		
Do teachers save money at a bank/coop/financial institution?	...		
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:	...		

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	1	Focus group discussion, meeting with parents and teachers	...
Have parents developed a savings habit through the programme?			...
Do parents save money at a bank/coop/financial institution?			...
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
...			

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
...	

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
...	...	...
...	...	...
...	...	...
...	...	...
...	...	...
...	...	...
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
...		

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
...	...	...
...	...	...
...	...	...
...	...	...
...	...	...

Costs & Funding	
Total costs of the Aflatoun programme since its start (please indicate currency):	...
Total funding provided by Aflatoun Secretariat since start programme:	...
Total funding provided by Government since start programme:	...
Total funding provided by corporate sponsors since start programme:	...
Total funding provided by INGOs since start programme:	...
Total funding provided through own funding:	...
Total funding provided by other sources since start programme:	...

### Organisation Summary (Data provided : June 2007)

Partner and Organisational Profile	
Name of Organization	Pomoc Deci
Country	Serbia
Region	Europe
Name of Mother Org.	Pomoc Deci
Address	Bul. Kralja Aleksandra 237/81 Kolarceva 7 11000 Belgrade
Email:	pomocdeci@eunet.yu

### Aflatoun Elements Explored

Please mark the right answer with "X"

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	x		
The Aflatoun motto:	x		
Exploration of personal values:	x		
Exploration of community values:	x		
Rights & Responsibilities following from UN CRC	x		
Individual savings	x		
Planning & budgeting (e.g. financial decision making)	x		
Child social entrepreneurship	x		
The Aflatoun training tree (you train trainers who train teachers)	x		

### Programme Summary

Aflatoun Children		< 6 years	6-9	10-13	>14
Total number of children in programme	1,225		50%	50%	
Number of children new this year					1-8
Number of teachers	7				11
Number of trainers	2				
Number of schools	2				
Number of districts	2				

### Local Innovation

Children observations >> the messages and lessons from the curriculum stick exceptionally well with the children.  
>> the programme puts extra emphasis on adolescents' responsibility.

### Local Innovation

Teachers observations >> Head teachers like the fact that they meet with other head teachers across Serbia through Aflatoun and could learn from them.  
>> Aflatoun has stimulated them to take on other socially innovative projects.

### Aflatoun experiences

The Education Ministry wanted to see how the programme was accepted in schools before giving it its official stamp of approval. This means that the programme has had to prove that it is successful in achieving outcomes. The partner in the country is very well networked at the highest level within both INGO's and the Education Ministry. This will help with the scale up and also with the roll out to other countries in the South Eastern Europe Region.

### Children - Results of the programme

Rights and Responsibilities	
Number of elections	1 per class
Number of girls elected	N/A

Savings	
Number of children in savings programme	5000
Most common source of savings funds	Gift from parents, friends, pocket money
Most common location for deposits	School, home
Main use made of savings	N/A
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	N/A
Average frequency of withdrawals	N/A

Micro Enterprise	
Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

#### Aflatoun experiences

When talking to children about what they have learnt the partner was very impressed how clearly and succinctly the messages and lessons from the curriculum had got across to the children. This could be because of the very uniform way it has been implemented and the fact that Aflatoun has been featuring in many different lessons in the children's curriculum.

Responsibility is a very big issue in Serbia as there is a general perception that children can be sheltered from taking responsibility for their actions into early adulthood. Therefore the responsibilities element of the programme is very heavily emphasised.

- 60% of children venture out of the village for the first time
- Cleaner Class rooms

#### Significant others

Teachers and Trainers			About teachers	
	This year	Total		
Number of trainers trained	15	15	Was the principal involved?	N/A
Number of teachers trained	170	170	Do the teachers have a savings habit?	N/A
			How often do they save?	
Teachers focus on gender equality	Sometimes		Do teachers save money at a bank?	N/A
Teacher focus on disability teaching	Often			
Children's questions in class encouraged	Sometimes			
Local materials developed	Yes			

#### External Environmental Factors

Social environment		Community	
Parental involvement	Yes	General Involvement	No
Parental attitude	Positive		
Change in parental savings behaviour	N/A		
Government Buy-in		Other stakeholders	
Endorsement by Education Department	Yes	Stakeholders met	Unicef, UNDP, Save the Children, SDC
Government Monitoring	No		National Poverty Reduction Team
Government visits	Yes	Working with	None
Government funding	No	Type of involvement	

#### Aflatoun experiences

##### Teachers reactions

The Serbian teachers liked the content and idea of responsible children, Aflatoun helps with the way that you should bring up children. They also liked the fact that they got to meet with other head teachers across Serbia and got to learn from them. Through Aflatoun some of them have started to work on other things together or to be linked in with other projects that they did not know about. Feedback from the children to the teachers is that they like to be able to express themselves differently through the different activities, the teachers like it because the children are getting information and learning but not in the traditional way.

\* Principles are involved in initial discussions on the programme, permission for implementation, participation in initial training and supervising the implementation of the programme.

\* Parents provided money for class piggy box and participated in parent's day parties.

#### Organisation Summary (Data provided : June 2007)

Partner and Organisational Profile	
Name of Organization	Agape Copeland Train (ACT) Productions
Country	South Africa
Region	Africa
Name of Mother Org.	N/A
Address	PO box 2098; Uppington 8800 South Africa
Email:	willsol7@mweb.co.za

#### Aflatoun Elements Explored

Please mark the right answer with "X"

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	x		
The Aflatoun motto:	x		
Exploration of personal values:	x		
Exploration of community values:	x		
Rights & Responsibilities following from UN CRC		x	
Individual savings	x		
Planning & budgeting (e.g. financial decision making)	x		
Child social entrepreneurship	x		
The Aflatoun training tree (you train trainers who train teachers)	x		

#### Programme Summary

Aflatoun Children		< 6 years	6-9	10-13	>14
Total number of children in programme	1032	Brakedown of kids ages			100%
Number of children new this year	1032	Standards taught			3-6,8-10
Number of teachers	13	Aflatoun programme hours per month			25
Number of trainers	4				
Number of schools	18				
Number of districts	1				

#### Local Innovation

Children observations >> Art exchange cooperation set up between the South African and Vietnamese Aflatoun programmes

#### Local Innovation

Teachers observations >> At Agape@agape events, teachers present projects to each other featuring their schools' projects

#### Aflatoun experiences

##### "Ubuntu"

The South African notion of UBUNTU (I am because you are!) is truly expressed through the implementation of Aflatoun approach in the country. Instead of training many teachers per school on the concept, we selected a co-coordinating teacher who was taught on the Aflatoun curriculum. Aflatoun kids meet every Tuesdays and Thursdays during first interval. These days are used for savings and peer education, where students learn from each other on savings and children rights.

##### School leaders

Each school elects five students as "school leaders" who are responsible for the overall savings and peer education within their respective schools. These leaders attend on training camp with the partners, where they are being taught the Aflatoun curriculum and other skills needed to assist the coordinating teacher. The last day of the training camp we have a "light the night", where we tackle one crucial societal problem (i.e. child abuse) and try create awareness about it by walking through the streets with lit candles. The school leaders are responsible to plough back into their respective schools the newly learned skills. They host peer education sessions on Tuesdays and Thursdays.

#### Children - Results of the programme

Rights and Responsibilities	
Number of elections	1
Number of girls elected	7



Savings	
Number of children in savings programme	1032
Most common source of savings funds	Parents
Most common location for deposits	Local bank
Main use made of savings	Christmas holidays
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	N/A
Average frequency of withdrawals	N/A

Micro Enterprise	
Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

#### Aflatoun experiences

##### Partnership with Vietnam

We recently formed partnerships with Nguyen Duc Hoang from PLAN in Vietnam, our counterpart for Aflatoun in Vietnam. With this partnership we envisage to exchange artwork from Aflatoun children in South Africa and Vietnam. Every second month children from one country will send artwork to the other country and visa versa. The artwork is based on Child savings and Children's Rights. In addition to this children will email a friend, get to know his/her culture and form global friendships, with a strong focus on how he/she brings change to their homes and communities.

#### Significant others

Teachers and Trainers			About teachers	
	This year	Total		
Number of trainers trained	4	4	Was the principal involved?	Yes
Number of teachers trained	13	13	Do the teachers have a savings habit?	No
			How often do they save?	Almost never
Teachers focus on gender equality	Yes		Do teachers save money at a bank?	N/A
Teacher focus on disability teaching	No			
Children's questions in class encouraged	Yes			
Local materials developed	Yes			

#### External Environmental Factors

Social environment		Community	
Parental involvement	Yes	General Involvement	Attend all public events
Parental attitude	Positive		
Change in parental savings behaviour	Positive		
Government Buy-in		Other stakeholders	
Endorsement by Education Department	Ongoing	Stakeholders met	Unicef
Government Monitoring	N/A	Working with	N/A
Government visits	N/A	Type of involvement	N/A
Government funding	N/A		

#### Aflatoun experiences

##### Agape@Agape

Once a month we have a special event called agape@agape. At this event we feature our different projects, such as Aflatoun and introduce one change maker per event to community members. The rationale for this event is to get communities involved and to get their buy-in. All who attend are required to bring small change, in order to share the spirit of savings with the larger community. This group uses the same principles and model as the schools. The partner has also designed plays to introduce the importance of savings to communities and to motivate parents to provide their children with spending/ saving money.

#### Organisation Summary

Partner and Organisational Profile	
Name of Organization	Private Education Development Network
Country	Uganda
Region	Central
Name of International Org.	
Address	Plot 2D, Katalima Road, Naguru P. O. BOX 5099 Kampala
Name Contact Person	Irene Mutumba, Executive Director
Email:	enterdevltd@yahoo.com, irene@pedn.org

#### Aflatoun Elements Explored

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially
1 Personal Exploration	.	.	x
2 Rights & Responsibilities following from UN CRC	x	.	.
3 Saving and Spending	x	.	.
4 Planning & Budgeting	x	.	.
5 Child social and financial enterprise	Yes	No	Partially
- Social Enterprise	.	.	x
- Financial Enterprise	.	.	x
<i>Other elements emphasized in the programme (e.g. environment), please specify:</i> ...			

#### Did you introduce the following Principles of Implementation in your programme?

The Aflatoun identity:	Yes	No	Partially					
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	x	.	.					
- The Aflatoun motto:	x	.	.					
The Aflatoun training tree (training trainers who train teachers):	x	.	.					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	x	.	.					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1 x	2 x	3 x	4 x	5 x	6 x	7 .	8 .
- What is the language of the materials the schools use in the classroom?	English							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	1 book per class	x	audiovisual materials	other:				

Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION

#### Programme Summary

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14
Number of children participating in programme	7,142	..	14%	14%	..
Number of children participating in programme that are in non-formal education	250	Standards 1-7			
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:	8			
Number of teachers in programme	80				
Number of teachers trained in total	46				
Number of trainers trained in total	21				
Number of schools in programme	39				
Number of districts in programme	2				
Aflatoun Events					
Number of events (e.g. camps, culmination events) organized by partner:					
school-level:	..	local (cluster of schools):	..	regional (sub national):	1 national 0

#### CHILDREN - Core Elements

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
At the end of the introduction session of the Aflatoun programme in Muzinda, Mercy, a young and hitherto reserved girl, could stand before her group/club -mates and lead the Aflatoun song. The facilitator believes that this reflected increased self-esteem among each of the individual members of the new club, one of the values emphasised in the Aflatoun trainings.

Rights and Responsibilities	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:	
Aflatoun club members took a lead role in cleaning their classrooms after introduction of the rights and responsibilities sessions in Luzira primary school. The other classmates took an example from the Aflatoun members. Together this showed increased concern and respect for others, as well as taking responsibility for their actions.	

Saving & Spending	
Percentage of children saving actively in programme	75%
Most common source of children's savings funds	Allowances (parent-given)
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	Bank
Main use made of savings by children	Buying gifts
Estimated average amount saved by child per month	2000 Shilling
Estimated average amount withdrawn by child per month	1000 Shilling
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	Weekly
Number of schools having visited a bank/coop/financial institution during the programme?	2
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
Young Aflatouns in Wakiso Bright primary school reported a 50% increase in saving habits during the past 6 months; not so much as saving high amounts but an increase in the frequency of savings, from once a month to once a week. By the end of the school term last year, saved amount was twice the amount saved in the previous term. This showed increased perseverance among the children for saving, as well as attaching value for money, key values in the Aflatoun programme.	

Planning & Budgeting	
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting	
In Murchison Bay primary school, the Aflatouns began to save with a purpose to hold a small party at the end of their school term. All through the term, the Aflatouns were instrumental in planning and making a budget for key items that they would need. A few days towards the party, they realised that they might have to cut out some of the items because they could not afford them on their budget. From this, the Aflatouns learnt responsibility that comes with managing an event, but also with preparing for one adequately. The opportunity also presented a great opportunity for team-work among the Aflatouns. This relates to the lessons from the Aflatoun programme on planning and budgeting.	

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	1	
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	...	...
Financial enterprises	1	Craft-making
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:		
Young Aflatouns from Luzira BEUPA centre, with guidance from their trainers have so far made 150,000/= during the last three months from sale of handcrafted products such as bags, necklaces, and other ornaments that they themselves started to make. The Aflatouns were enabled to realise the value of sacrifice now for gain later, and as a result learned a key lesson in making investments. During this same process, the young Aflatouns also came up with innovative ways to save on the quantity of raw materials used, and yet maintain quality, to enable them gain even higher profits from their sales. At the end of the process, they had become more responsible Aflatouns showing resourcefulness and increased initiative together, all key elements of the Aflatoun programme at this stage.		

#### OTHER STAKEHOLDERS

Teachers			
	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?	1	Culmination event	Low
Involvement of teachers?	2	Culmination event	High
Have the teachers developed a savings habit through the programme?	Yes		
How often do the teachers in your programme save on average?	Twice a month		
Do teachers save money at a bank/coop/financial institution?	Bank		
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:			
Teachers at the Luzira primary school, when they saw how children's funds were accumulated at the end of every term, decided to begin a saving culture of their own following the Aflatoun model.			

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?	N/A	N/A	N/A
Have parents developed a savings habit through the programme?	N/A		
Do parents save money at a bank/coop/financial institution?	N/A		
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
N/A			

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
PEDN has lobbied members of the National Curriculum Development Council (Uganda) and key officials of the Ministry of Education and Sports to consider inculcating child social and financial education within the schools' curriculum. The response of the two bodies was very positive, however, their limitation were the funds to adequately sustain this. As a result, PEDN was accepted to pilot this initiative in two districts in Uganda; Kampala and Wakiso. In addition to this, the two bodies committed themselves to emphasising the role of child social and financial education during the teacher trainings by inviting PEDN to facilitate sessions on the same. The initiative of child social and financial education has also been tabled for inclusion in the school curriculum during the next review of the national curriculum.	

Financial Institutions		
Name of organization you work together with	Type of organization (national/corporate bank/coop, etc.)	Type of cooperation
Post Bank Uganda	Bank	Banking Service, Advisory service to children, parents & teachers
...	...	...
...	...	...
...	...	...
...	...	...

Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
Mrs. Irene Mutumba, the executive director of PEDN met with Mr. Stephen Mukweli (managing director) and Ms. Florence Nviri, two banking officials from the Post Bank Uganda, at which point Irene introduced to them the PEDN idea of having child friendly banking systems, especially for the children involved in the Aflatoun programme. From a series of discussions, PEDN successfully lobbied for a waiver of the 10,000; initial deposit fee to a pocket friendly 100; the least money that any child could start with their saving. In addition to this, the bank has now offered: a special code for children participating in the Aflatoun program, provided each child with their own piggy-bank, provided banking officers to collect money saved at the schools at least once every month, and provided children with an experience to visit the banking hall where they have seen first-hand the day-to-day operations of the bank.		

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
MINISTRY OF EDUCATION and SPORTS	National	Programme development
NATIONAL CURRICULUM DEVELOPMENT COUNCIL	National	Programme development
BASIC EDUCATION FOR URBAN POVERTY AREAS	National	Child support
MONITOR PUBLICATIONS LIMITED	Corporate.	Resource sharing: Information,
INTERNATIONAL CHILD RESTORATION	INGO	Resource sharing: Information,
SUUBI/SEED PROJECT	INGO	Resource sharing: Information,
POWER OF HOPE	INGO	Resource sharing: Information,
PASSWORLD	INGO	Sends volunteers to work with the programme

Costs & Funding (Eur.)	
Total costs of the Aflatoun programme since its start (in Eur.):	€ 35,186
Total funding provided by Aflatoun Secretariat since start programme:	€ 38,653
Total funding provided by Government since start programme:	0
Total funding provided by corporate sponsors since start programme:	0
Total funding provided by INGOs since start programme:	0
Total funding provided through own funding:	€ 847
Total funding provided by other sources since start programme:	0

**Organisation Summary**

Partner and Organisational Profile	
Name of Organization	Plan Vietnam
Country	Vietnam
Region	Asia
Name of Mother Org.	Plan International
Address	Plan Vietnam, 10th Floor, Capital Building 72 Trung Hung Dao, Hanoi, Vietnam
Email:	shikha.ghildyal@plan-international.org

**Aflatoun Elements Explored**

Please mark the right answer with "X"

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	x		
The Aflatoun motto:			x
Exploration of personal values:	x		
Exploration of community values:			x
Rights & Responsibilities following from UN CRC	x		
Individual savings	x		
Planning & budgeting (e.g. financial decision making)			x
Child social entrepreneurship		x	
The Aflatoun training tree (you train trainers who train teachers)	x		

**Programme Summary**

Aflatoun Children		< 6 years	6-9	10-13	>14
Total number of children in programme	6978	Brakedown of kids ages			
Number of children new this year	6978	Standards taught			1
Number of teachers	210	Aflatoun programme hours per month			2
Number of trainers	30				
Number of schools	22				
Number of districts	13				

Local Innovation	
Children observations	>> Reported increase of with public speaking and leadership abilities. >> Also reported increase of confidence of non-Aflatoun clubmembers.

Local Innovation	
Teachers observations	>> Parents and teachers are actively involved in the programme, creating understanding and cooperation.

**Aflatoun experiences**

There is active involvement of different local and district stakeholders, like the local and district Department of Education and Training (DoET), the governmental Youth Union and Young Pioneer's Union, and local micro-credit initiatives. PLAN is investigating the ways in which the micro-credit programmes and Aflatoun fit together and can contribute to each other.

The Department of Education and Training provides most of the trainers for the teachers in the programme, and it does monthly monitoring visits to the schools. 6 monthly monitoring reports are prepared for PLAN, providing a good resource for internal learning.

Rights and Responsibilities	
Number of elections	3
Number of girls elected	N/A

Savings	
Number of children in savings programme	6978
Most common source of savings funds	Gift from parents, relations, pocket money, job at home
Most common location for deposits	Piggy bank at home
Main use made of savings	Buying school related things, or do not generally withdraw
Average amount saved	Eur. 0.75
Average balance	Eur. 1.2
Average withdrawals	Eur. 0.6
Average frequency of savings	Once a week
Average frequency of withdrawals	Once a month

Micro Enterprise	
Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

**Aflatoun experiences**

**Other benefits**

All students had positive reviews of the club and activities. Many students spoke of increased confidence because of the ability to have their own resources. Many of the key members also spoke of increased confidence with public speaking and leadership abilities. Even non-participants said they liked the club meetings and felt like they were benefiting from their attendance.

**Shifting the financial burden**

There are indications that more financial burden is being placed on students because of their new wealth. Some students indicated that they are saving their money to buy school supplies or clothing that their parents had previously purchased for them. One student said her parents were supportive of the program because it meant they no longer had to buy her certain things. The Viet Long's school trip has also indicated that much of the funding responsibilities shift from parents to teachers. However, the number of attending students increased by 25% from the previous year despite the higher cost compared, so students are clearly benefiting even if they do have to make a bigger independent financial contribution.

**Participation**

Participation in clubs appears to be higher among females than males, including at the key member posts. Some students claim this is because women are the historic/traditional savers in Vietnam while the boys spend more money on candy and games. One reason that many students may not have changed their savings habits is because Vietnam might already have a culture of saving. Indications are that more than half of students annually saved just as much money at home before AFLATOUN started. In addition, some students have taken money previously saved at home and just transferred it to the AFLATOUN club.

**Significant others**

Teachers and Trainers	This year	Total	About teachers	
Number of trainers trained	30	30	Was the principal involved?	Yes
Number of teachers trained	0	210	Do the teachers have a savings habit?	N/A
			How often do they save?	N/A
Teachers focus on gender equality	Sometimes		Do teachers save money at a bank?	Generally No
Teacher focus on disability teaching	Never			
Children's questions in class encouraged	Rarely			
Local materials developed	Yes			

**External Environmental Factors**

Social environment		Community	
Parental involvement	Yes	General Involvement	Program activities are supported by local communities and partners, particularly the youth union (YU). Additionally, the participation of other mass organizations such as the Women Union – WU has also been assured.
Parental attitude	Positive		
Change in parental savings behaviour	Yes		
Government Buy-in		Other stakeholders	
Endorsement by Education Department	Yes	Stakeholders met	Unicef, Save, World Vision,
Government Monitoring	Yes	Working with	Central Bank, ICS
Government visits	Yes	Type of involvement	Technical assistance
Government funding	No		

**Aflatoun experiences**

**The Principal's role**

The principals of schools were involved in providing enabling environment for Aflatoun program in their schools such as: assigning teachers to training, communication sessions, allowing time to teachers for their participation, making transactions with banks. In addition, principals also attended trainings, board meetings and especially meeting with the children in classes to hear from their ideas for improvements.

**The parent's role**

Parents have been playing important roles in encouraging and supporting their children to the program. During their meetings with teachers, parents asked questions, discussed and worked with head teachers and, sometimes with the principals on Aflatoun and their children's participation. Furthermore, parents also playing as "informal communicators" about Aflatoun in their communities – in their neighborhood and with other parents. Talks with children and parents have shown that parent's savings habits have changed. Among the positive changes were reduced shopping of unnecessary items, reduced smoking. In some cases parents have actually started saving money in the local bank.



**Organisation Summary**

Partner and Organisational Profile	
Name of Organization	Junior Achievement Zimbabwe
Country	Zimbabwe
Region	Africa
Name of International Org.	
Address	...
	...
	...
Name Contact Person	Phillimon Mlambo
Email:	jazed@mweb.co.zw

**Aflatoun Elements Explored**

Please mark the right answer with "X"

Did you introduce the following Core Elements in your programme?	Yes	No	Partially					
1 Personal Exploration	x	.	.					
2 Rights & Responsibilities following from UN CRC	x	.	.					
3 Saving and Spending	x	.	.					
4 Planning & Budgeting	x	.	.					
5 Child social and financial enterprise	Yes	No	Partially					
- Social Enterprise	x	.	.					
- Financial Enterprise	x	.	.					
<i>Other elements emphasized in the programme (e.g. environment), please specify:</i> Career planning								
Did you introduce the following Principles of Implementation in your programme?	Yes	No	Partially					
The Aflatoun identity:								
- The Aflatoun character as central to the programme:	x	.	.					
- The Aflatoun song:	x	.	.					
- The Aflatoun motto:	x	.	.					
The Aflatoun training tree (training trainers who train teachers):	.	x	.					
The Aflatoun Curriculum:	Yes	No	Partially					
- Have you developed your own materials?	x	.	.					
Which Aflatoun materials have you used to develop your own materials? Please mark with "X":	1	2	3	4	5	6	7	8
- What is the language of the materials the schools use in the classroom?	English							
- What materials are being used in your programme? (mark with an "X" behind the options):								
textbooks per child	1	1 book per class	5	audiovisual materials		other:		

**Please note for all numbers below: these are all the numbers FROM THE FIRST START OF THE PROGRAMME until THE MOMENT OF DATA COLLECTION**

**Programme Summary**

Aflatoun Children	Breakdown children's ages (in %):	< 6 years	6-9	10-13	>14		
Number of children participating in programme	4,395	0%	0%	100%	0%		
Number of children participating in programme that are in non-formal education	0	Age groups (i.e. grade, standard, form, year) in which you have used Aflatoun textbooks: ...					
Aflatoun Training Tree	Estimated Aflatoun programme hours per month per class:	8					
Number of teachers in programme	115						
Number of teachers trained in total	115						
Number of trainers trained in total	2						
Number of schools in programme	19						
Number of districts in programme	1						
Aflatoun Events	Number of events (e.g. camps, culmination events) organized by partner:						
school-level:	1	local (cluster of schools):	2	regional (sub national):	1	national:	0

**CHILDREN - Core Elements**

Personal Exploration
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of personal exploration:
...

Rights and Responsibilities
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Rights & Responsibilities:
...

Saving & Spending	
Percentage of children saving actively in programme	50%
Most common source of children's savings funds	Gift from parents, pocket money, Aflatoun club project
Where are children's savings kept? (e.g. at school, at home, at the bank, other?)	School
Main use made of savings by children	Stationary, end of year parties
Estimated average amount saved by child per month	N/A
Estimated average amount withdrawn by child per month	N/A
Average frequency of savings (daily, weekly, monthly, other)	N/A
Average frequency of withdrawal (daily, weekly, monthly, other)	N/A
Number of schools having visited a bank/coop/financial institution during the programme?	N/A
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Saving & Spending:	
...	

Planning & Budgeting
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Planning & Budgeting:
...

Child Social & Financial Enterprise		
Number of Aflatoun clubs in programme:	N/A	
Total number of enterprises organized by Aflatoun clubs	Total number of social enterprises to date	Type of enterprises (i.e. environmental campaigning, etc.)
Social enterprises	N/A	...
Financial enterprises	N/A	...
Tell a (case) story of a learning experience or a positive change of an individual child or group of children relating to the core element of Child Social & Financial Enterprise:		
...		

**OTHER STAKEHOLDERS**

Teachers	Total number of activities organized, targeting them	Type of activities (e.g. network meetings)	Describe level of involvement (low, medium, high)
Involvement of principals/head teachers?			High
Involvement of teachers?			High
Have the teachers developed a savings habit through the programme?			N/A
How often do the teachers in your programme save on average?			Regularly
Do teachers save money at a bank/coop/financial institution?			Often
Tell a (case) story of a learning experience or a positive change of an individual teacher or group of teachers relating to involvement in the Aflatoun programme or trainings:			
<p>Quelling teacher's doubts                      A lot of teachers were really negative when they came for training. They doubted if the program would succeed, given the current harsh economic climate. They wondered if it was worth their while to pursue such a program under the present circumstances. A lot of barriers were brought up during the "Hopes and Expectations; Fears and Doubts Session." They even discussed that as teachers, they were not allowed to handle cash. One by one, the challenges that arose were dealt with during the sessions. The Ministry of Education, Sport and Culture dealt with some of the challenges which are more biased to the Education rules and regulation. Their support was of paramount importance. They not only responded to the questions of handling of cash by teachers, they also encouraged the teachers to implement the program thoroughly as it supports elements of the school curriculum like "Money and banking." The rest of the challenges were discussed by teachers and facilitators until an agreement was reached.</p>			

Parents			
	Total number of activities organized, targeting parents	Type of activities (e.g. parent evenings)	Describe level of involvement (low, medium, high)
Involvement of parents?			Medium
Have parents developed a savings habit through the programme?			N/A
Do parents save money at a bank/coop/financial institution?			N/A
Tell a (case) story of a learning experience or a positive change of an individual parent or group of parents relating to involvement in the Aflatoun programme or trainings:			
N/A			

Education Department	
Endorsement by Education Dep.?	Yes
Monitoring by Education Dep.?	Yes
Visits by Education Dep.?	Yes
Funding by Education Dep.?	No
Tell a (case) story of the way in which your organization has advocated successfully for child social and financial education at the national level:	
N/A	

Financial Institutions		
Name of organization you work together with	Type of organization (national/ corporate bank/coop, etc.)	Type of cooperation
Post Bank Uganda	Bank	Banking Service, Advisory service to children, parents & teachers
...	...	...
...	...	...
...	...	...
...	...	...
Tell a (case) story of the way in which your organization has advocated successfully for child friendly banking systems:		
...		

Your Aflatoun Network		
Name of organization you work together with	Type of organization (NGOs, networks, corporates, etc.)	Type of cooperation
Unicef	...	Material support
Plan International	...	Material support
...	...	...
...	...	...
...	...	...

Costs & Funding (Eur.)	
Total costs of the Aflatoun programme since its start (in Eur.):	
Total funding provided by Aflatoun Secretariat since start programme:	
Total funding provided by Government since start programme:	
Total funding provided by corporate sponsors since start programme:	
Total funding provided by INGOs since start programme:	
Total funding provided through own funding:	
Total funding provided by other sources since start programme:	

PART 1

ANNEXES

## ANNEX 1 – CSFE and the UN CRC

The Aflatoun Programme supports the United Nations Convention on the Rights of the Child<sup>1</sup> in the following ways:

### Articles 12,13,14,15: Participation

Aflatoun is a Concept created by children, for children. The right to equal participation for all irrespective of gender, (dis) ability, etc is a central theme of the materials. Childrens clubs provide child friendly spaces outside the formal education framework.

### Articles 6, 27, 39: Survival and Development

Aflatoun supports children in developing practical life skills which enable children to survive and increase their future ability to succeed.

### Articles 28, 29: Education

Aflatoun emphasizes the importance of education and the 100% enrollment in primary education target through the education channel, both through the concept itself and an active advocacy campaign to all stakeholders globally.

### Articles 2, 19, 34, 36: Protection

Aflatoun materials explicitly deal with child protection issues from discrimination (on any grounds) to sexual abuse, exploitation or any form of harm being caused to them.

### Articles 1,31, 42: General

Aflatoun focuses on an important segment of the CRC target group (6-18) and advocates the importance of the overarching CRC framework to stakeholders at all levels. All parties are encouraged to discuss and interpret these elements and their local implications.

The “right to play” is an integral part of the materials as many concepts are explained via games.

<sup>1</sup> For the original text of the Convention: <http://www.unhcr.ch/html/menu3/b/k2crc.htm>

## ANNEX 2 – CSFE & the MDGs

The Aflatoun Programme contributes to a number of the UN development goals in the following ways:

### Develop a global partnership for development

Aflatoun is creating a strong global Network consisting of NGOs, bilateral and multilateral organisations, governments and corporations to roll out the Aflatoun Concept, share best practices and build global capabilities.

### Promote gender equality, empower women and ensure environmental sustainability

Aflatoun provides citizenship education to children, in which gender equality is mostly explored in Standards 5-8, with the entire standard 8 devoted to it. Environmental sustainability is also addressed in several standards. These elements are explained and practiced using fun, engaging games and activities.

### Achieve universal primary education

Aflatoun supports the 100% primary school enrolment goal by rolling out the Aflatoun Concept primarily through national education systems. In India, the Aflatoun Programme (then called MeJol) was found to increase school attendance rates.

### Eradicate extreme poverty and hunger

Aflatoun aims to equip this and future generations of children with knowledge and skills that will increase their chances of escaping poverty - specifically, to embed responsible citizenship, savings habits, and understanding of financial management. Aflatoun will pilot the Programme in non-formal education systems (street children, institutions) starting in 2008.





## ANNEX 3 – MEMBERS OF THE IMPACT ADVISORY COMMITTEE

### Ray Boshara

Vice President and Director of the Asset Building Programme at the New America Foundation. Advisor to the Bush and Clinton Administrations as well as European leaders on asset-building policies. Recipient of several leadership awards.

### Judith Bruce

Senior Associate at New York City-based NGO Population Council. Director of the Council's Gender, Family and Development programme. policy-maker, writer and researcher. Expert in women's and girl's rights. BA at Harvard University.

### Lisa M. Dacanay

Associate professor with and Program Director of Asian Center for Entrepreneurship (Philippines). Strategic planning, HR and organizational development, social entrepreneurship, community empowerment, sustainable area development, and civil society in Asia. Member of Executive Committee of the Conference of Asian Foundations and Organizations (CAFO). Government consultant. Extensive publisher.

### J. Gregory Dees

Professor of the Practice of Social Entrepreneurship and Nonprofit Management at Duke University. Faculty Director of Center for the Advancement of Social Entrepreneurship at Duke University. Previously developing areas of social entrepreneurship, nonprofit management and philanthropy at Stanford University and Harvard Business School. Public speaker and extensive author ("A Toolkit for Social Entrepreneurs", with Jed Emerson and Peter Economy, 2001)

### John Elkington, chairperson

Co-founder and chief entrepreneur of SustainAbility – leading British consultancy on corporate responsibility and sustainable development. "Dean of the corporate-responsibility movement" (BusinessWeek). Co-author of 16 books (including best-seller Cannibals with Forks: The Triple Bottom Line of 21st Century Business, 1997)

### Dean Karlan

Assistant professor of Economics, Yale University and President of Innovations for Poverty Action. Research focuses on micro-economic issues of poverty, employing experimental methodologies to examine what works, what does not and why. PhD in Economics from MIT.

### Lewis Mandell

Professor at University of Buffalo's School of Management. Dean of UB School of Management (1998-2001). Leading expert and extensive author on consumers' finances. Author of "Financial Literacy: Improving Education" 2006. Board member of Jump\$tart Coalition for Personal Financial Literacy and consultant for Citi.

### Lata Narayan

Associate Professor Tata Institute of Social Science Board member of Indian NGOs YUVA, LAYA and Aflatoun's MeJol. Co-convener of a TISS Field Action Project, 'Humanity United in M-Ward [HUM]', initiated with a vision of 'creating a Human Rights sensitive Ward'. Ph.D. Social Work, University of Mumbai.

### Sara Olsen

Founder of SVT Consulting and co-founder of the Global Social Venture Competition (GSVC). Leading consultant, writer and lecturer on social return analysis, community economic development and social entrepreneurship. Advisor to the European SROI Network.

### Marta Santos Pais

Director - Evaluation, Policy and Planning UNICEF. Focus on human rights and child rights policy, monitoring and evaluation issues. Active in drafting the Convention of the Rights of the Child. Elected a member and rapporteur of the UN Expert Committee on the Rights of the Child in 1991. Author of several articles and publications in the field of children's rights.

### Peter Scholten

Co-founder of Scholten & Franssen, the primary European consultancy on Social Return on Investment (SROI). MBA Harvard Business School. Peter is working pro-bono with Aflatoun in the technical and practical development of its open source SROI tool.

### Michael Sherraden

Benjamin E. Youngdahl Professor of Social Development and founding director of the Center for Social Development (CSD), George Warren Brown School of Social Work, Washington University in St. Louis. His work focuses on development rather than "maintenance." His book "Assets and the poor" proposes universal and progressive savings from birth. Current research focuses on Children's savings accounts in the USA.

### Fred Ssewamala

Assistant Professor of Social Work at Columbia University School of Social Work. Faculty Associate with Center for Social Development at Washington University (St. Louis). Senior Research Fellow with Asset Building Program (New America Foundation). Designed programs for poverty alleviation and community development for Red Cross in Uganda, with emphasis on asset-development initiatives.



## ANNEX 4 – IMPACT MAP

No.	What impact do we think Aflatoun will establish?	What element of change do we think Aflatoun will establish?	What is the expected outcome?	What is an indicator for this impact?	What core element(s) will establish this change?
1	social empowerment	“Through exploring their values, uniqueness and capabilities, children in the Aflatoun classroom gain more confidence, thus socially empowering themselves.”	More confidence	Increasing no. of Aflatoun and non-Aflatoun activities in/outside the village per student	1. Personal Exploration
2		“Through the active stimulation of children to act independently and creatively in the classroom, children become more actively creative and socially empower themselves.”	Activated creativity	Increasing no. of self-made songs and daily independently developed creative activities (e.g. plays)	1. Personal Exploration
3		“Through a combination of rights and economic education, Aflatoun students increase their understanding of their right to enjoy longer education and the possibilities to make that reality, thus socially empowering themselves.”	1. Valuing of own, uniqueness, more confidence, increased critical thinking; 2. Child can name (more) rights. 4. Increased motivation to save	1. Decreasing drop out rate in primary education, 2 increasing ‘survival’ rate until grade five	1. Personal Exploration; 2. Rights & Responsibilities; 4. Planning & Budgeting
4		“Through a combination of rights and economic education, Aflatoun students increase their understanding of their right to enjoy longer education and the possibilities to make that reality, thus socially empowering themselves.”	1. Valuing of own, uniqueness, more confidence, increased critical thinking; 2. Child can name (more) rights. 4. Increased motivation to save	1. Increasing no. of Aflatoun students enroll in secondary education, 2. increasing percentage of Aflatoun students attend secondary education	1. Personal Exploration; 2. Rights & Responsibilities; 4. Planning & Budgeting

5		“Through a combination of rights and economic education, girls increase their understanding of their right to enjoy longer education, socially empowering themselves to get married later and have children later”	1. Valuing of own, uniqueness, more confidence, increased critical thinking; 2. Child can name (more) rights. 4. Increased motivation to save	1. increasing average age of marriage of girls in Aflatoun Programme, 2. increasing age of girls of first parenthood	1. Personal Exploration; 2. Rights & Responsibilities; 4. Planning & Budgeting
6		“Through an active learning about rights and responsibilities and participation in Aflatoun elections, children learn to understand the concept of democracy, thus socially empowering themselves”	1. increased knowledge of rights and responsibilities, 2. increased no. of students participating in democratic processes and elections, 3. increased no. of students elected	1. increasing no. of elections experienced per Aflatoun student	2. Rights & Responsibilities
7	economic empowerment	“Through changing children’s savings behaviour and motivation, giving them knowledge on financial systems and increasing their planning skills, and stimulating them to advocate for child empowerment, they economically empower themselves to open their own bank accounts.”	3. increased savings per student, increased frequency of saving, increased usage of ledgers, increased knowledge on savings tools and financial systems, increased awareness of benefits of saving. 5. increased ability to advocate for a purpose	Increasing no. of individual active children’s bank accounts	3. Saving & Spending; 5. Social & financial enterprise
8		“Through changing children’s savings behaviour and motivation, giving them knowledge on financial systems and increasing their planning skills, and stimulating them to advocate for child empowerment, they economically empower themselves to open a class bank account.”	3. increased savings per student, increased frequency of saving, increased usage of ledgers, increased knowledge on savings tools and financial systems, increased awareness of benefits of saving. 5. increased ability to advocate for a purpose	Increasing no. of active class bank accounts	3. Saving & Spending

9		“Through changing children’s savings behaviour and motivation, giving them knowledge on financial systems and increasing their planning skills, showing them the importance and practice of planning, they economically empower themselves to increase their savings and financial assets”	3. \$ saved, increased frequency of saving, increased ability to keep record of saving & spending, increased knowledge on savings tools and financial systems, increased awareness of benefits of saving. 5. increased motivation to save; increased ability to elaborate financial plans	1. Increase in savings and other financial assets, 2. regular deposit behaviour 3. less frequent withdrawals	3. Saving & Spending; 4. Planning & Budgeting
10	social empowerment	“Because they are stimulated to become aware of environmental issues, children start to act to treasure the resources of their immediate environment, thus socially empowering themselves.”	Increased awareness of importance of preserving natural resources for self and community	Increasing number of environmentally oriented activities initiated by individual children and groups of children	3. Saving & Spending; 4. Planning & Budgeting
11		“Because they are stimulated to propose, organize & carry out social activities, children will organize more change making activities, thus socially empowering themselves.”	Increased ability to propose and organize social activities, increased no. of social activities	Increasing no. of social community activities per student	5.Social & financial enterprise
12	economic empowerment	“Because they are stimulated to propose, organize & carry out micro-enterprise activity, children will start more promising micro-enterprises, thus socially empowering themselves”	Increased ability to propose and organize entrepreneurial activities, no. of ME, no. of sustained Micro Enterprises	Increasing no. of Micro Enterprises and Social Enterprises per child	5.Social & financial enterprise

## ANNEX 5 – GLOSSARY

### Section 1: Overall Aflatoun

Aflatoun	Aflatoun is a fireball who loves to explore and share with children from all over the world. It is also a Concept, a Programme and a Network.
The Aflatoun Concept: CSFE	Child Social and Financial Education seeks to inspire children to learn about social and financial issues through a balanced approach, based on the Convention of the Rights of the Child. The balance between social and financial education is what makes the Aflatoun concept unique. A balanced approach to (CSFE) involves developing two key trajectories of learning; first, an understanding of rights and responsibilities that enables individuals to develop their communities in a conscientious manner; and second, financial knowledge and skills that enable individuals to make the best use of available resources. The CSFE concept involves five core elements.
The Aflatoun Programme	The Aflatoun Programme targets children aged 6-14, who attend predominantly government run schools. In addition, the Aflatoun programme targets children in alternative and non-formal education institutions. It is designed to be engaging and child-friendly, and through a participatory and interactive methodology puts children at the centre of the learning process. The Aflatoun Programme has 3 principles of implementation and several implementation phases.
The Aflatoun Network	From our country implementation partners, to our local partners, to our donors, to our Secretariat in Amsterdam; the international Aflatoun network works together to help children become independent, socially and financially responsible citizens.

### Section 2: The Aflatoun Concept

Aflatoun’s Core elements	<p>The “Five Core Elements” of the Aflatoun Concept:</p> <ol style="list-style-type: none"> <li>1. Personal exploration: Children investigate their own personal values. Through exploration of citizenship ideas, interaction with peers and learning how to balance financial skills with the judgement to use these skills responsibly.</li> <li>2. Rights and responsibilities: It is grounded in the UN Convention on the Rights of the Child (1990), which identifies four sets of interdependent rights. Responsibilities go hand in hand with those rights and children learn about their responsibilities towards themselves, their family, the environment and their community.</li> <li>3. Saving and spending: Children learn how to save and how to spend in a responsible manner.</li> <li>4. Planning and budgeting: Children use their saving and spending skills to maximise their life choices.</li> <li>5. Child enterprise (social and financial): Children are encouraged to view themselves as active participants in and shapers of their community. Through managing community enterprises or entrepreneurial activities children discover how they can have a positive impact on their community.</li> </ol>
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### Section 3: The Aflatoun Programme

Principles of implementation	<p>Programme is intended to be tailored to the local context by the partner organisations, so that it can be as effective as possible in each country. There are three key principles which should be adhered to when implementing the Programme in any country.</p> <ul style="list-style-type: none"> <li>• Aflatoun Character</li> <li>• Aflatoun Curriculum</li> <li>• The Training Tree</li> </ul>
Aflatoun Curriculum	<p>The Aflatoun Curriculum is divided into eight consecutive levels. The levels are age specific and each is associated with a workbook containing different activities. The textbooks are designed to be used by teachers in the classroom or in other non-formal educational environments with children. To keep the child at the centre of the learning process, the textbooks are based on stories, songs, games and other tools which communicate the CSFE elements. The curriculum materials also include games manuals and guidelines for teachers.</p>
Training tree	<p>Training is essential to the success of the Aflatoun programme. It seeks to inform and inspire highly motivated teachers, who are the key actors in the learning process. The training tree model follows a cascade training method and is essential to achieve scale at low cost. The training tree consists of several levels of training in a country:</p> <ul style="list-style-type: none"> <li>• Training of the Implementing Partner</li> <li>• Training of Local Partner(s)</li> <li>• Training of Trainers</li> <li>• Training of Teachers</li> <li>• Training of Children</li> </ul>
Contextualization	<p>The Aflatoun materials are being contextualized to produce region specific versions of the Aflatoun curriculum (i.e. Middle East Arabic version, Latin American Spanish version, African English version, European English version). These versions reflect the main language of the region, are culturally sensitive in terms of content and illustration, and address key issues raised in the region.</p> <p>Country by country adaptation of material will still be required to reflect the local realities, but the regional contextualization of the materials will significantly decrease the work required on country level.</p>

### Section 4: The Aflatoun Network

Partner	<p>The individuals, institutions and/or organizations that collaborate to achieve CSFE for every child in the world. Partners include multilateral institutions and agencies, supra governmental institutions, financial institutions, non-governmental organizations, foundations, private companies, etc.</p>
Implementing partner	<p>Organizations and/or institutions responsible for implementation of the Aflatoun Programme in a given country, whether through formal or non formal education. A formal partnership agreement is to be signed between the partner and the Aflatoun secretariat. The implementing partner may have separate agreements with local organizations for multiple programme implementation within the country.</p>
Potential partner	<p>Institution and/or organization that have expressed interest in implementing the Aflatoun programme in their country. It is considered a potential partner after an information exchange with the Aflatoun secretariat, and preferably having attended the annual regional meetings.</p>
Local partner	<p>Institution and/or organization implementing the programme with a separate partnership agreement with an Aflatoun Implementing Partner. As the programme scales up in a country, inclusion of additional local implementation partners is expected. The Implementing Partner is responsible for the Local Partner regarding the Aflatoun programme.</p>
Child Friendly Banking	<p>Banking products and services which are available and appropriate for children from 0 to 18 years old.</p>
Child Friendly Bankers Alliance	<p>An alliance of various senior executives in the banking sector working together to find ways to reform banking policy and products for improved child access. The alliance is likely to focus on the removal of the minimum savings and age thresholds present in many countries which prevent many children from holding their own bank accounts</p>
Strategic network approach	<p>. The 'working title' for Aflatoun's approach to its network, which combines elements of the catalytic management model, the franchise model and other innovative approaches, allowing an iterative, egalitarian approach to learning, improvement and growth</p>

## General Glossary

Child	Every human being below the age of 18 years unless under the law applicable to the child, majority is attained earlier (UN CRC)
Rights	Rights refer to “the basic rights and freedoms to which all humans are entitled.”[1] Examples of rights and freedoms which are often thought of as human rights include civil and political rights, such as the right to life and liberty, freedom of expression, and equality before the law; and social, cultural and economic rights, including the right to participate in culture, the right to work, and the right to education.
CRC	<p>The Convention on the Rights of the Child. Adopted by the General Assembly of the United Nations in 1989, ratified by all countries except Somalia and the United States, and which entered into force on 2 September 1990. A legally binding instrument that incorporates the full range of human rights for children — civil, cultural, economic, political and social rights. By agreeing to undertake the obligations of the Convention (by ratifying or acceding to it), national governments have committed themselves to protecting and ensuring children’s rights and they have agreed to hold themselves accountable for this commitment before the international community. States parties to the Convention are obliged to develop and undertake all actions and policies in the light of the best interests of the child.</p> <p>The Convention sets out these rights in 54 articles and two Optional Protocols. It spells out the basic human rights that children everywhere have: the right to survival; to develop to the fullest; to protection from harmful influences, abuse and exploitation; and to participate fully in family, cultural and social life. The four core principles of the Convention are non-discrimination; devotion to the best interests of the child; the right to life, survival and development; and respect for the views of the child. The Convention protects children’s rights by setting standards in health care; education; and legal, civil and social services.</p>
Poverty	<ul style="list-style-type: none"> <li>• The state of one who lacks a usual or socially acceptable amount of money or material possessions.</li> <li>• Deprivation of essential assets and opportunities to which all human beings are entitled. Poverty is related to unequal and limited access to productive resources and to a low level of participation in social and political institutions. It stems from restricted access to property, low income and consumption levels, limited social, political and job opportunities and insufficient access to education, health, nutrition, the use and control of natural resources and other areas of development.</li> <li>• The lack of necessary resources to carry out a certain minimum of activities. (Amartya Sen)</li> <li>• Lack of well being measured by the following indicators: (i) income; (ii) right of access to free or subsidized government services or benefits; (iii) ownership or rights in respect of assets for basic use or consumption (accumulated basic assets); (iv) educational levels, with skills and abilities as expressions of the capability to act and understand; (v) time available for education, rest and recreation; and (vi) the dimensions that together strengthen individual autonomy. Thus, poverty is defined in its broadest sense by little or no income; lack of access to State-provided goods and services, such as social security and health; non-ownership of housing or other assets; little or no education and training; and lack of free time for educational activities, recreation and rest, all of which is expressed in a lack of autonomy and in nonexistent or limited social and family ties.</li> <li>• The state of living on less than \$2 a day (World Bank)</li> </ul>

Poverty cycle	<p>Set of factors or events by which poverty, once started, is likely to continue unless there is outside intervention.</p> <p>It occurs when poor people do not have the resources necessary to get out of poverty, such as financial capital, education, or connections. In other words, poverty-stricken individuals experience disadvantages as a result of their poverty, which in turn increases their poverty.</p> <p>The poverty cycle is usually called “development trap” when it is applied to countries</p>
Empowerment	Expansion of assets and capabilities of poor people to enable them to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. In its broadest sense, empowerment is the expansion of freedom of choice and action. It is a participatory process which places or transfers decision-making responsibility and the resources to act into the hands of those who will benefit.
MDGs	<p>The Millennium Development Goals. Eight goals indicated by the United Nations Millennium Declaration in 2000, to be achieved by 2015.</p> <ul style="list-style-type: none"> <li>• Goal 1: Eradicate extreme poverty and hunger</li> <li>• Goal 2: Achieve universal primary education</li> <li>• Goal 3: Promote gender equality and empower women</li> <li>• Goal 4: Reduce child mortality</li> <li>• Goal 5: Improve maternal health</li> <li>• Goal 6: Combat HIV/AIDS, malaria and other diseases</li> <li>• Goal 7: Ensure environmental sustainability</li> <li>• Goal 8: Develop a global partnership for development</li> </ul>
Child Friendly Schools (CFS)	<p>UNICEF has developed a framework for rights-based, child-friendly educational systems and schools that are characterized as “inclusive, healthy and protective for all children, effective with children, and involved with families and communities - and children” (Shaeffer, 1999). Within this framework:</p> <ul style="list-style-type: none"> <li>• The school is a significant personal and social environment in the lives of its students. A child-friendly school ensures every child an environment that is physically safe, emotionally secure and psychologically enabling.</li> <li>• Teachers are the single most important factor in creating an effective and inclusive classroom.</li> <li>• Children are natural learners, but this capacity to learn can be undermined and sometimes destroyed. A child-friendly school recognizes, encourages and supports children’s growing capacities as learners by providing a school culture, teaching behaviours and curriculum content that are focused on learning and the learner.</li> <li>• The ability of a school to be and to call itself child-friendly is directly linked to the support, participation and collaboration it receives from families.</li> <li>• Child-friendly schools aim to develop a learning environment in which children are motivated and able to learn. Staff members are friendly and welcoming to children and attend to all their health and safety needs.</li> </ul>

Impact assessment	<p>Impact: Positive and negative, primary and secondary long-term effects produced by a development intervention, directly or indirectly, intended or unintended.</p> <p>The result of a program or project in relation to the development objectives or long-term goals. They are the changes that the intervention helped bring about.</p> <p>The extent to which an intervention improves or weakens the ability of a country or region to make more efficient, equitable, and sustainable use of its human, financial, and natural resources, for example through: (a) better definition, stability, transparency, enforceability and predictability of institutional arrangements and/or (b) better alignment of the mission and capacity of an organization with its mandate, which derives from these institutional arrangements. Such impacts can include intended and unintended effects of an action.</p>
Quality assurance	<p>Quality assurance encompasses any activity that is concerned with assessing and improving the merit or the worth of a development intervention or its compliance with given standards. Note: examples of quality assurance activities include appraisal, RBM, reviews during implementation, evaluations, etc. Quality assurance may also refer to the assessment of the quality of a portfolio and its development effectiveness.</p>
Sustainability	<p>The continuation of benefits from a development intervention after major development assistance has been completed. The probability of continued long-term benefits. The resilience to risk of the net benefit flows over time.</p>
Social entrepreneur	<p>A person that acts as the change agent for society, seizing opportunities others miss and improving systems, inventing new approaches, and creating solutions to change society for the better. While a business entrepreneur might create entirely new industries, a social entrepreneur comes up with new solutions to social problems and then implements them on a large scale</p> <p>Each social entrepreneur presents ideas that are user-friendly, understandable, ethical, and engage widespread support in order to maximize the number of local people that will stand up, seize their idea, and implement with it. In other words, every leading social entrepreneur is a mass recruiter of local change makers.</p>
Participatory and interactive methodology	<p>Learning methodology which entails putting children at the center of the learning and engaging them at all levels – example children are encouraged to proposed their own activities for the club, make their own rules for their club and create their own materials.</p>





Aflatoun  
P.O Box 15991,  
1001 NL Amsterdam

The Netherlands  
Phone +31 (0)20 6262025  
Fax +31 (0)20 6262118

[info@aflatoun.org](mailto:info@aflatoun.org)  
[www.aflatoun.org](http://www.aflatoun.org)  
KvK no. 34229026