

**Children and Change 2009:
Balancing Social and Financial Education**



AFLA TOWN



Acknowledgements

Aflatoun is a movement which could not be created without the generous support and dedication of teachers, children, parents, trainers, ministries, donors, partners, volunteers, board members, current and former members of the Secretariat team, family and friends – everyone who has helped bring Aflatoun to children.

A special thank you to those who made the creation of this publication possible, particularly to our Aflatoun Partners. We would also like to thank our taskforces, particularly the Impact Assessment Taskforce and Impact Advisory Committee.

Impact Advisory Committee

Ray Boshara
Judith Bruce
Lisa Dacanay
Greg Dees
John Elkington (chair)
Jed Emerson
Dean Karlan

Lew Mandell

Lata Narayan

Sara Olsen

Peter Scholten

Michael Sherraden

Fred Ssewamala

Impact Assessment Task Force

Rammani Acharya
Johanna Cloete
Gilberto E. Mendez
Ingrid Jones

Zheina Khoury

Patricia Formadi

We would also like to thank all our stakeholders and donors who allowed us to benefit from their expertise and whose continual support and faith has helped us increase the size and scope Aflatoun movement. We would like to pay a special mention to those who are contributing substantially in cash and kind to the Aflatoun Secretariat:

Amsterdam Worldwide, Citi Group, Deloitte, Central Bank of the Netherlands, Ernst & Young, International Child Support, Het Groene Woudt, Houthoff Buruma, Jacob's Foundation, Plan International, Skoll Foundation, Marie & Alain Philippson Foundation, McKinsey & Company, Tata Consultancy Services and UNICEF.

A final word of thanks to our dedicated volunteers, all of whom have shared the Aflatoun vision and who have contributed their own time and knowledge to help bring this vision to life.

Many thanks from the current Aflatoun Secretariat: Alodia, Bram, Elizabeth, Gabriela, Hassan, Hayley, Jacques, Jeroo, Lubna, Maartje, Marine, Paul, Rediet, Sara, Sawsan, and Simon.

Aflatoun™ 2005 Jeroo Billimoria

Copyright 2009. Aflatoun, Child Savings International.

This work may be reproduced and redistributed, in whole or in part, with or without alteration and without prior written permission, solely by educational institutions for non-profit administrative or educational purposes providing all copies contain the following statement: Copyright 2009, Aflatoun Child Savings International. This work is reproduced and distributed with permission of Aflatoun, Child Savings International. No other use is permitted without express prior written permission of Aflatoun, Child Savings International. For permission contact: info@afatoun.org



Table of Contents

Acknowledgements	3
Preface	7
Executive Summary	9
Developing Aflatoun's Balanced Approach	11
What is Social Education?	12
What is Financial Education?	12
How Aflatoun Balances Social and Financial Education?	13
Integrating the Financial into the Social: Aflatoun's Origins in India	14
Aflatoun Goes Global: Refining the Balanced Approach	15
Key Principles of Child Social and Financial Education	16
Conclusions	19
Evaluating the Aflatoun Programme	21
Aflatoun's Quality Assurance and Impact Assessment Strategy	21
Aflatoun's Theory of Change	21
A Strategic Approach: Defining Key Methods and Approaches	22
The Aflatoun Quality Assurance Approach	23
Measuring Outputs, Outcomes and Impact at Aflatoun	23
Evidence about the Aflatoun Programme	25
Aflatoun Research and Evaluation Projects	28
Conclusions	29
Aflatoun Partner Programme Information and Analysis	31
Data Collection Methods for Children and Change 2009	31
Programme Growth and Outputs	31
Programme Delivery	34
Costs and Resources	38
Advocacy	38
Partner Programme Information:	41
Africa	41
The Americas	57
Asia	71
Europe	89
Middle East and North Africa	93
References	97



Preface

Children & Change is the flagship annual publication of Aflatoun, Child Savings International. It details the activities undertaken by Aflatoun in 2008 and the impact on children that resulted.

This year the focus is on the pedagogical model of Aflatoun which is called Child Social and Financial Education, and the introduction of the Aflatoun's Quality Assurance and Impact Assessment System and the initial results of the first data collection using these new tools.

Children and Change is therefore divided into three sections.

The first section provides an overview of the evolution of the Aflatoun curriculum and how the pedagogical approach to Child Social and Financial Education developed and was formalized. In this section, Aflatoun's five core elements will also be described.

The second section introduces the Aflatoun Quality Assurance and Impact Assessment System. The new tools and methods that will be used to evaluate the quality and efficacy of partner programmes are described. It then reviews existing evaluation results and introduces current research projects.

The third section describes the data collection methods, provides a description of the Aflatoun programme growth in the previous 3 years, and details outputs for Aflatoun programmes that completed a full school year in the 2008 calendar year. This was compiled through a network wide survey carried out with partners delivering the programme in schools.





Executive Summary

The Aflatoun programme teaches Child Social and Financial Education to 484,253 children in 20 countries. It works with children aged 6-14 in schools, alternative education and non-formal settings. It is tied together by 8 workbooks contextualized for their appropriate regions that correspond to the stages of child development. Its methodology is engaging and child-friendly, and puts children at the centre of the learning process through activities, songs, stories, games and worksheets.

The goal of Aflatoun is to teach children about their rights and responsibilities, and to provide them with a set of financial tools to realise those rights. It does this through a pedagogical approach that it developed called Child Social and Financial Education. While work in the development sector often concentrates on either economic empowerment (e.g. savings, credit or income-generating programmes) or on social education (e.g. human rights or citizenship), Aflatoun believes that balancing social and financial components in its programme helps achieve sustainable child empowerment.

Aflatoun believes that children should be able to participate in their own development process. Programmes that intend to benefit children should actively engage them as individuals and teach them the skills they need to be successful. This requires schools and classes to create spaces in which children may be able to express their needs and allow them the space to learn and act independently.

Ultimately, Aflatoun aims to help children grow into responsible self-aware individuals, who know their rights and who aim to change their lives and their communities for the better. Alongside financial empowerment, children must know about themselves and their abilities in order to succeed.

While it is a relatively new concept globally, it represents years of refinement and innovation from the original programme in India in 1991. The development of the programme shows a progression from a rights based programme in Mumbai to a programme that integrated savings as a result of the demands of children. When the programme moved from India to the global stage, social and financial enterprise was integrated as a result of the skills and expertises of organizations delivering the programme.

The global move also resulted in a more formal system of curriculum development and refinement. Regional editions have been produced and contextualized for the appropriate languages and issues. As well, the programme methodology incorporated child centred methodologies and increased the emphasis on activities and games. As a result of this collaborative work, Aflatoun and its partners have developed 18 different contextualized editions of the material in 17 languages.

Another key development in the growth of the Aflatoun programme is the introduction of its Impact Assessment and Quality Assurance system. This has been based on the demand from partner organizations and assisted by an expert panel of academics and researchers. It focuses on initial partner selection for quality assurance as well as both network wide and targeted approaches to outcome and impact assessment.

The results to date from 5 external reports and evaluations have shown that the Aflatoun model can be made appropriate for different regions, that it is replicable and that there are outcomes from participation in the programme. Key highlights include:

- Baseline: Aflatoun concepts are not foreign to all schools, but do require proper contextualization
- Programme Evaluations: Programme is replicable using the Aflatoun model based on buy in of children, teachers and administrators
- Post Evaluations: 78% of children reported saving up to 6 years after programme completion
- Secretariat Evaluation: Aflatoun's partners stress certain capacity needs and stakeholders require clearer communication

Other research and evaluation projects are ongoing and will be reported in coming years of Children and Change. This includes pilot projects on Social Return on Investment, Comparative Constituency Feedback, as well as research projects on savings and organizational models and child participation.

The results of the data collection found that Aflatoun is working in 3912 schools in 20 countries in 2008. Of the 484 253 children in the programme as of the end of 2008, 210 803 are saving.



Developing Aflatoun's Balanced Approach

The goal of Aflatoun is simple: to provide children with an understanding about their rights and responsibilities, and give them a set of financial tools to realise those rights. In so doing, the Aflatoun programme seeks to increase a child's sense of control over their own lives, build their self-confidence, and prepare them to participate in matters affecting them and their communities.

The Aflatoun programme, books and activities are all based on the idea of Child Social and Financial Education. This pedagogy mixes elements of both social and rights-based education with financial education. While the concept is new, it represents a culmination of years of refinement and innovation - from its beginning as a field action project at the Tata Institute of Social Sciences in 1991 through a global pilot to the current programme being delivered today.

Aflatoun's approach to Child Social & Financial Education (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.

Much work in the development sector concentrates on either economic empowerment (e.g. savings, credit or income-generating programmes), or on social education (e.g. human rights or citizenship). Aflatoun believes that concentrating exclusively on one element and neglecting the other creates an imbalance that prevents children from achieving holistic and sustainable empowerment.

It is for this reason that the Aflatoun programme seeks to ensure that one area is not emphasised at the expense of the other. We believe that both are equally important and are complimentary. For example, social empowerment is quickly made irrelevant if a child does not have the resources to secure her entitlements meaningfully. Additionally, financial empowerment should be reinforced by a sense of responsibility to the larger community. Aflatoun aims to promote rights whilst acknowledging that for many people, improving

their living conditions is crucial. Social justice, personal integrity and financial know-how are all interwoven. The balance of social and financial education is best captured in Aflatoun's five core elements – the basic educational themes which make up the Aflatoun curriculum. The balance of social and financial education is best captured in **Aflatoun's five core elements** – the basic educational themes which make up the Aflatoun curriculum.

These core elements are:

- **Personal Understanding and Exploration:** Children are encouraged towards greater self-knowledge and are given the space to explore their values.
- **Rights and Responsibilities:** Aflatoun is grounded in the UN Convention on the Rights of the Child and teaches children about both rights and responsibilities.
- **Saving and Spending:** Children learn how to save resources – both natural and financial- as well as how to spend in a responsible manner.
- **Planning and Budgeting:** Children are provided with tools to plan and budget available resources, enabling them to form and achieve goals for the future.
- **Child Social and Financial Enterprise:** Children are encouraged to view themselves as active participants in, and shapers of their community. They design and deliver both social justice campaigns and experiment with generating revenue with school based businesses.

Each of these core elements will be described in greater detail throughout this section. The process of developing these core elements has been an evolutionary process and is key to understanding the Aflatoun methodology. Beginning with a social and rights-based programme in India, financial savings and budgeting were integrated. Based on the learning from the Aflatoun global pilot, financial and social enterprise became additional core elements in the international programme in 2005.

The Aflatoun programme seeks to combine these core elements to create **balanced** social and financial education. It is calibrated to the key principles of child development. New concepts and skills are introduced based on the evolving capabilities of the children and follow a graduated model. They are initially

introduced to simple concepts and principles, and then complimentary and more complex topics are layered on top. The program is activity (as opposed to knowledge) based and is designed to help children develop both investigative attitudes and practical skills to use for rest of their lives. This section in Children and Change seeks to describe this approach. It will first define what we are doing in both areas and it will detail the history and evolution of the programme. Finally, it will then look at the core principles that underpin the Aflatoun curriculum.

Personal Understanding and Exploration

Aflatoun believes that increasing a child's personal understanding is a key to achieving both social and economic empowerment. Self-confidence - and the resulting positive self identity - is essential for a child's personal development and for their development as a social being.

The Aflatoun programme attempts to increase personal confidence by helping children explore their own emotions beginning at an early age. This individual self exploration is set within a wider value based framework. Aflatoun promotes compassion, respect for differences and emphasizes the child's position within a wider community, where all members are mutually dependent. When financial education is introduced, it is based on this strong value system.

Aflatoun believes that for individuals to understand and empathize with others they should first know who they are. Children are encouraged to explore their different identities, as a child, a boy or girl, a son or daughter, a student and citizen. Along with their personal identities they also explore regional or religious influences. This results in an awareness and appreciation of the different influences on their lives that make them unique individuals.

What is Social Education?

Social education helps children build an ethical framework for the future. Children are encouraged to explore, question and form their own values. This is done in line with the Aflatoun motto which is, 'Separate fiction from fact. Explore, think, investigate and act.' Children are urged to look at their values closely and begin to reconsider prejudices regarding gender, class, religion or ethnicity.

As children grow and progress through the curriculum, they increasingly apply what they are discovering in terms of ethics and values to the pursuit of social justice. Children often see that their peers are disadvantaged because their rights are denied. They are urged to advocate for solutions. In so doing, social education helps children render their own lives and the lives of their communities, somehow fairer, safer and healthier.

Social education also seeks to balance individual aspirations with a communal dimension. With regards to financial education, social themes are designed to

provide children with an ethical grounding that informs all their subsequent financial activities. Team work, mutual respect, self-esteem, moderation and living within one's means are emphasized over material goods.

A common question that is asked is, "What are the components of social education?" There are three core elements that make up Aflatoun's social education and they are:

- Personal Understanding and Exploration
- Rights and Responsibilities
- Child **Social** and Financial Enterprise

These themes are presented throughout the eight workbooks and attempt to help children develop into responsible, self-aware individuals, who know their rights and who aim to change their communities for the better.

What is Financial Education?

Aflatoun seeks to provide an ethical framework for the use of the money that children have. It also recognizes that understanding value and resources are equally important components of financial education for children. Education needs to be about money and resources in terms of their personal, financial, and societal meanings.

As most parents are aware, children have an interest in money and also have access to resources. Based on our previous research, the most common source of money comes directly from parents who provide it in the form of allowance or pocket money. As such, they are brought into the financial world within the family context.



Aflatoun incorporates its financial education within a broader educational programme that is activity - based. This means that children learn by doing as opposed to being provided information that might not have any direct or immediate application. Children are taught about financial concepts and also given the opportunity to use them. The Aflatoun programme has three core elements in its curriculum that attempt to teach children about their resources. They are:

- Saving and Spending
- Planning and Budgeting

• Child Social and **Financial** Enterprise
These themes appear throughout the Aflatoun curriculum and attempt to introduce children to the idea and concept of resources and money.

How Aflatoun Balances Social and Financial Education?

Aflatoun believes that social and financial education are complimentary and mutually reinforcing. Aflatoun is aware that many individuals see economic development and social justice as distinct efforts and often incompatible.

Providing both social and financial education engages children in a more substantive way. As is seen in the history of the Aflatoun programme, the introduction of financial education, particularly savings activities, helped engage and hold the attention of children in a way that allowed social messages to be more readily accepted. As our programme focuses on children, Aflatoun has found that children do not make the same differentiation between the social and financial themes in a way that adults do. Instead they are interested in practical skills and knowledge and financial education helps ground key social messages.

Aflatoun also believes that providing a balance of social and financial education allows for more holistic child development. Aflatoun aims to promote rights while acknowledging that improving life conditions are crucial. As stated earlier, social empowerment is quickly made irrelevant if a child does not have the resources to secure her entitlements meaningfully. Financial empowerment requires a sense of responsibility to the larger community and therefore it is important to provide a solid base in both areas to increase the possibility of balanced development.

Social and financial education is balanced within the curriculum. Aflatoun seeks to ensure that children are given an appropriate mix of social and financial themes while making sure that these messages are appropriate to the stages of a child's development. For both social and financial themes, new concepts and activities are calibrated in terms of the evolving capabilities of the children and efforts are made within the curriculum to tie the themes together.

The process of balancing social and financial education has been responsive to the demands of both children and partners. Aflatoun's progress from a

local initiative to a global programme has resulted in different elements of the programme being stressed, or changed, as well as experimentation in how best to teach these topics to children. This includes the introduction of the financial education component to the program in 2001, due to the demands of the children and the incorporation of social and financial enterprise in 2006, based on the field experiences of our partners. This evolution was based on a consistent and open debate about what the goals and aims of the programme should be and how best to achieve the vision of Aflatoun. Since becoming a global programme, there has been an organizational effort to

Rights and Responsibilities

The child's rights perspective informs all the work at Aflatoun and it forms the philosophical foundation for the programme.

The Convention on the Rights of the Child is important and progressive because it is the most expansive legally binding human rights document to date. It incorporates economic, civil, cultural, political and social human rights and recognizes that children need distinct care and protection as well as having rights of their own.

While there is a substantive and legally binding component of the Convention -setting standards in health care; education; and legal, civil and social services- obliging governments to develop and undertake policies in the light of the best interests of the child, there is a strong role for both non state actors and individuals in moving the Child's Rights agenda forward through awareness raising.

Aflatoun believes that its work directly with children both the understanding and knowledge of Child Rights but also contributes to the fulfilment of certain key principles. This includes Articles 28 and 29 that cover the right of children to quality education. Article 27 which supports the right of every child to a standard of living adequate for the child's physical, mental, spiritual, moral and social development. Finally, Aflatoun programme seeks to support Articles 12-17 which assures the right of children to participate. Along with child rights, children are also taught to understand that rights go hand-in-hand with duties and responsibilities

By allowing children some control over their learning and by creating spaces in which they might express themselves, the Aflatoun programme helps children realise key participation rights in accordance with the United Nations Convention on the Rights of the Child. The Aflatoun programme therefore encourages teachers to actively participate with children in the classroom, which differs from the traditional and prevalent rote-learning method.

provide clear space for reflection and lesson sharing to allow for the curriculum to evolve. The history of the Aflatoun programme will show that the programme is not only firmly rooted in theory, but has also been connected to the learning needs and demands of the children who have been through the programme and the partners who deliver it.

Integrating the Financial into the Social: Aflatoun's Origins in India

In order to understand why Aflatoun teaches both social and financial education, it is important to consider the history of the programme. The curriculum was not created fully formed from an inspirational or planned vision. Instead it developed from a small child rights project in Mumbai, and additional themes and materials were added along the way based on experience and learning. The origins of Aflatoun was in a field action project of the Tata Institute for Social Sciences in Mumbai, India when teachers and students came together to try to teach children about their rights. In December 1991, it began working in 5 schools in Mumbai providing child's rights education and using activities to illustrate their importance. It also began experimenting with bringing students from both the private and public school sectors together.

In 1993 as a response to the bombings and riots in Mumbai, the organization felt a greater sense of urgency. The project sought to deal with the underlying ethnic and religious frictions in Mumbai through activities, education and exposure. It sought to address "issues related to children's regional, language, gender, class, caste, ethnicity, age, and ability prejudices." In Mumbai, this included using art as a medium to provide a safe space for children to express themselves, and bringing children from different schools together from public and private schools to share experiences and foster understandings. Each year a new theme was chosen and taught for that year. The underlying belief was that citizenship and social empowerment are skills that can be acquired, and that children can be taught how to function and address issues in an open and democratic manner.

The social elements of the programme continued in the schools in Mumbai through the 1990s, run with the voluntary support of the Tata Institute faculty and its students. It formally registered as an official not-for profit organisation called MeJol in 1999.

The programme began to see an application for its work in the rural areas of the State of Maharashtra. This was due to research work that showed that children who were leaving rural areas for Mumbai were both entrepreneurial and inquisitive. MeJol thought that by providing relevant and challenging programming at school, it may be able to provide an outlet for this energy and reverse this urban drift. The

expansion to rural settings necessitated modification of both the programme material and methodology.

Saving and Spending

Aflatoun promotes a graduated model of saving over the course of its programme. This is the result of variations in the child's knowledge and access to both resources and money, as well as their level of understanding and maturity.

Aflatoun introduces children to savings at a very early age. Initially, it begins by teaching children about saving resources as opposed to just money. This includes resources like water, electricity and fuel as well as items or things that have specific personal value to children, even if it is non monetary, like stamps, stickers or pencils. While children are free to also save money, saving is a personal act and Aflatoun merely facilitates this by helping create a safe place for this activity. Some programmes have also developed social savings, where non financial goods are saved like good deeds.

Aflatoun programmes will often move towards a class based approach to saving. Children set up an Aflatoun Club, electing leaders from within the class. Clubs are responsible for the organization of the social and financial enterprises as well as being key participatory decision makers for the Aflatoun classes. Under the supervision of a trained teacher, children also create some key structures that make up this very small bank, like class and individual ledgers. In technical terms, this is an informal savings group within the classroom. In some instances, banks are linked directly to schools and savings occurs in the formal bank.

It is important to note that children are neither required nor pressured to save. It remains an optional component of the programme and seeks not to discriminate based on the ability of a child to participate. Similarly, children are never judged by the amount or consistency of their savings. Rather, the programme seeks to expose children to the act of saving, thereby providing a possible voluntary option which allows them to participate and start building their assets.

In 2001, it began incorporating a savings programme at these rural primary schools. This took the form of creating non-formal savings groups in classrooms with children playing an active role. In so doing, it discovered that there were economic and financial dimensions to the empowerment of children and that financial activities and education had added value. They provided an activity that both children and teachers were interested in and it resulted in greater child involvement in the programme. Children preferred activities that they could participate in and have personal ownership over and saving allowed this to occur.

By collecting savings from children, the programme had grown from a rights based programme to one that was more active in the financial lives of the children. Being responsible for a child's savings introduced an element of risk and, therefore, a more systematic approach was required. In 2001, MeJol staff visited the schools involved and conducted a survey of 63,000 children to determine if the programme was working well. Through a class questionnaire, it attempted

to determine the strengths and weaknesses of its programme and methodology. It also tried to answer a key question, "Could a child savings programme be scaled and also keep a child's money safe?" The response was a resounding yes!

With this survey complete, MeJol sought to consolidate its existing social education messages with its new financial themes. This resulted in the commissioning of a new piece of research in 2002 which sought to refine core Aflatoun values and link them with corresponding life skills and activities. The process also required MeJol to think about the social implications of this change and the longitudinal outcomes for children. The result was the development and refinement of the games and activities that became a fundamental feature of the Aflatoun curriculum.

It was at this stage that many of the programmatic elements that now make up Aflatoun were refined and consolidated. This includes the curriculum based programme, with five core "values" (different from the current core elements), the training of trainers, the child savings clubs and the use of child activities as a key driver for child participation.

The final programmatic detail to emerge was the name. MeJol's original programme was named Explorer, which did not always capture the imagination of the children. When the children were asked what name they preferred, they decided on a character that they thought best embodied the goals of the program. It was taken from a character in a popular Bollywood movie of the time, Aflatoun. The name is also appropriate as Aflatoun is the Arabic and Persian name of Plato the Greek philosopher whose goal was to examine life. With this simple act of child participation, the final element of the Aflatoun programme was completed.



Aflatoun Goes Global: Refining the Balanced Approach

In 2005, Aflatoun was piloted globally. With the aid of a start up grant, 10 organizations willing to test

the Aflatoun programme were found. The goal of the pilot was to determine whether the Aflatoun model was replicable and whether it had similar impacts on children in different cultural contexts. Using the methodology of the original programme, organizations sought to develop and deliver their own programmes in Africa, Asia, Europe and Latin America. It also introduced Aflatoun's distinct programme delivery

Planning and Budgeting

Planning and budgeting lessons help children make both personal and financial goals for the future. The concept of thinking ahead and planning is a life skill that is rarely addressed and is key for personal development.

This lesson is taught to children in the later years of the Aflatoun programme and is designed to compliment three core elements of the Aflatoun programme; personal understanding and exploration, saving and spending, and child social and financial enterprise. Children are taught to make concrete steps towards the goals that they have set for themselves. This is usually done for small financial goals, but it is used for individual goals as well.

Children are asked to think beyond their immediate experience and start to consider what their future may hold. These exercises have the goal of increasing a child's self-confidence and creating opportunities for children to begin to design and act on their personal or financial aspirations. Through planning and budgeting, children learn to see the future as something that can be planned for and managed.

model. After the initial pilot, no Partner is provided any compensation for the delivery of the Aflatoun programme. Instead participation and delivery of the programme is based on a shared interest and belief in providing Child Social and Financial Education to children.

The diversity of organizations joining the Aflatoun pilot challenged many of the previous assumptions of the programme. As this was a test phase, it was decided that the best way to test the methodology was to allow new organizations to adapt Aflatoun as they saw fit. This resulted in a number of different national and regional contextualizations; from full adaptation of all books to targeted approaches to specific age cohorts. Organizations also took the opportunity to develop aspects of the programme based on their previous experiences. This included adding financial enterprise as well as using more structured approaches to social action and advocacy. Finally, some organizations, based on their mission, included only the social or the financial elements of Aflatoun into their programmes.

The pilot demonstrated that the programme was applicable to different cultural contexts. It also highlighted the extent to which the materials and the teaching methodologies would have to be adapted. When these organizations were brought together to share their views towards the end of the pilot period,

the result was surprising. Organizations that had previously chosen to deliver either financial or social education saw value in the other approach and agreed to deliver a more balanced programme. Each saw some limits with the age range they were working with or of providing a narrow programme. Another key outcome was the introduction of child financial enterprise into the curriculum and the formalization of all social advocacy work under social enterprise.

A second key that resulted was the need to develop a more structured process in order to assist new Partners in developing appropriate materials. It was agreed that the curriculum should be made flexible enough to allow for national and regional contextualization while maintaining a strong core to ensure some measure of consistency across all Aflatoun programmes.



From 2007 to early 2009, Aflatoun held a series of curriculum development workshops to help create appropriate regional editions of the Aflatoun workbooks. Partner organizations, curriculum development experts and Secretariat staff were brought together for three days on a regional basis and were tasked with determining what areas required modifications based on regional issues and concerns.

Social Enterprise

Aflatoun wants children to become agents of positive change, both within their own lives and within their communities. Children are encouraged to see that through planned interventions they can make their communities healthier, safer and fairer places to live. Typically their activities are related to social or environmental change. They begin with community mapping and identify a local problem. Children might then use this information to plan to an awareness campaign (e.g. campaigns against tobacco or for saving water) or other activities (e.g. recycling projects). These require careful planning and budgeting of resources, as well as a desire by children to identify problems and address them for the benefit of the community.

Children are actively encouraged to design and deliver their social campaigning projects. This requires the children to exercise a considerable degree of creativity and independence. For this reason, child social enterprises are introduced to children in the final few years of the programme. The results are both fun for children and a way of getting children to think about issues that are important to them and their communities.

They suggested new characters, activities, stories and additional social or financial topics. The premise of the regional editions was to provide a base for subsequent national or local programme materials. The regional editions were designed so that Partners would not have to develop new illustrations and, in some

instances, translations. They were in a format that was easy to adapt.

The content and the pedagogical approach of Aflatoun was also refined and improved. The learning from the regional workshop was that thematic modules, rather than the previous chapters, brought greater cohesion to the Aflatoun programme. Each module was designed to guide the children on an experiential learning journey based on the Aflatoun motto: "Separate fiction from fact. Explore, think, investigate and act". Hence, each thematic module contained subchapters of an introductory activity (explore), a reflective activity (think), a research activity (investigate) and a small practical project (act).

This process has resulted in 7 regional editions of the Aflatoun curriculum that will become the basis for further Partner contextualizations. The result is that 18 Partners have adapted Aflatoun workbooks into a total of 17 languages. Aflatoun believes that this model is a new bottom up approach to deploying a programme across multiple regions. It has the advantage of allowing for control over the programme core elements, while allowing for country variations based on languages and local needs.

Key Principles of Child Social and Financial Education

Throughout the development of the Aflatoun pedagogy, there have been several key drivers and themes that underscore the Aflatoun programme. These are often brought into the Aflatoun programme due to their fit with the mission of the organization, as well as our experience working with both children and Partners.

Child Centred Development

Aflatoun believes that the child should be the centre of the development process based on an ecological perspective. This means thinking of children as distinct, and also within a network of different relationships with their family, school and community. This requires taking into account the stages of child development and framing the programme goals within the boundaries and constraints of their abilities and learning preferences. Aflatoun has designed its programme with three stages of child development in mind. They are:

- Younger Children (Age 6 - 9): Children are focused on themselves and can only really conceptualise things in their immediate environment. Children think about

the world in relation to themselves and their place within it. All the learning is related to the immediate experience of the child.

- **Transitional Children (Around age 10):** Children begin to understand that they fit into a country and a world which is wider than their direct experience. Therefore, children are introduced to the country and the wider world. Aflatoun introduces children to concepts of their regional identities and local traditions that might differ in other parts of the world or their country.
- **Older Children (Age 11-14):** Children now start to think about the world in terms of outside factors which influence their life. They evaluate and reflect on their experiences and participate in experiential learning.

Aflatoun materials have therefore been designed with a child's developmental abilities in mind. The content and activities within the Aflatoun curriculum seek to compliment these stages to ensure comprehension.

Child Rights

Aflatoun is firmly rooted in the United Nations Convention on the Rights of the Child. The programme began as a rights-based programme and this philosophy is reflected in the social messages of Aflatoun.

Aflatoun's work resonates most with the key education goals as outlined in Article 29. This includes:

- The development of the child's personality, talents and mental and physical abilities to their fullest potential
- The development of respect for human rights and fundamental freedoms, and for the principles enshrined in the Charter of the United Nations
- The development of respect for the child's parents, his or her own cultural identity, language and values, for the national values of the country in which the child is living, the country from which he or she may originate, and for civilizations different from his or her own
- The preparation of the child for responsible life in a free society, in the spirit of understanding, peace, tolerance, equality of sexes, and friendship among all peoples, ethnic, national and religious groups and persons of indigenous origin

For this reason, many of the themes within the curriculum have these ends as implicit or explicit goals.

Child Participation

The Aflatoun programme encourages children to actively participate within the classroom, which differs from the traditional and prevalent rote-learning method. By allowing children some control over their learning and by creating spaces in which they might express themselves, the Aflatoun programme helps children realise key participation rights in accordance with the United Nations Convention on the Rights of the Child. Aflatoun believes that how we go about teaching is

Financial Enterprise

Child financial enterprise is meant to assist children in starting and running their own school based enterprise. This is meant to be a collective activity within the group that helps them demonstrate and benefit from the work that they had previously been doing. The teaching of financial enterprise introduces new concepts like basic market research, product identification and valuation, sales, and money management.

Businesses tend to be quite small, often involving the creation of a craft or school related object, and Aflatoun promotes that the business occur in the school environment. This is to ensure that children do not either miss any class due to their involvement in this business. These projects tend to excite children as it requires a significant level of collaboration and collective decision making.

as important as what we are teaching. Rote-learning is the pre-dominant style of education around the world. It refers to the system of education whereby knowledge is treated as lists of facts, and education entails memorising those facts. This often stifles a child's self-expression and creativity, which are precisely the qualities that Aflatoun needs to foster in children. Instead, Aflatoun holds child participation to be of key value.

Through the Aflatoun programme, children are allowed to 'learn by doing'; by completing tasks, either by working alone or in small groups to share ideas and to make their own discoveries. Child participation allows children to become responsible for their work and may ultimately result in a better understanding of their personal capabilities. It is a fun and active way of working for everyone and keeps people connected to the messages of the programme.

Aflatoun is also attempting to bring child participation beyond the class and into the Aflatoun programme more broadly. This includes incorporating child participation into material and programme development with Partner programmes. Also, the Aflatoun Network is looking to move children up the ladder of participation to allow them to be consulted and eventually participants in decision making processes.

Life Skills-Based Financial Education

Aflatoun connects its financial education to distinct activities that require the application of this new information or skill to something practical and tangible. This has been the result of the experience of working with children in schools. Previous iterations of the programme were more knowledge intensive and the financial information had less resonance. Research has also shown that financial education, on its own, has little effect on financial knowledge. For both practical reasons, as well as the result of evidence, Aflatoun moved towards a more interactive and activity based approach to financial education.

Aflatoun believes that approaches that combine theory and practice may have greater resonance and impact. Aflatoun seeks to combine practical financial education with activities to equip children with the basic skills and confidence to succeed later. This is done throughout the programme with different savings models; from piggy bank models, to non-formal savings groups in the classroom, to facilitating bank access for older children. This is also done by promoting school based financial enterprises. In so doing, children are required to think about and make decisions in relation to basic financial concepts in a safe, low risk environment.

Quality Assurance

There is concern that with additional contextualizations and translations of the Aflatoun materials, the key principles of Aflatoun may be diminished or lost. With the breadth of material being produced by the Aflatoun Secretariat and by Partners, Aflatoun has sought to ensure that Aflatoun's five core elements have been maintained in an appropriate way. This will ensure that with the proliferation of new material, the quality of the programme does not diminish.

The development of a quality assurance process for Aflatoun's curriculum was done in collaboration with its Partners. Aflatoun Partner organizations collected key principles which they felt were part of the Aflatoun programme. They provided these from a child's perspective –using “I” statements- and based it on their field experience from speaking with children. The Aflatoun Secretariat thereafter integrated this into a framework that compared these key knowledge, skills, attitudes, and behaviour indicators against the 5 core elements.

Demand Driven Curriculum Development

The Aflatoun Secretariat works with its Partners to deliver the best possible programme to the children that they work with. Due to the range of different organizations that Aflatoun works with, there is variety in both the methods of delivery and the types of programming.

This results in emerging requirements for the Aflatoun curriculum. While regionally contextualized curriculums were an initial requirement, Partners have begun to adapt the material to work with different groups. This includes Aflatoun materials for children in non formal settings, in child or youth microfinance groups and with older children/youth.

Aflatoun has been taking two different approaches to these emerging demands. In some instances, where there is a fit with the Aflatoun strategy, Aflatoun has convened Partners who are working in the area to do contextualization workshops and to actively develop curriculum. In other areas, Aflatoun is linking like-minded Partners and allowing them to lead their own contextualization process.

Conclusions

Aflatoun has grown from a local programme that had success dealing with a specific set of issues, to a programme that is applicable internationally. It has remained relevant by allowing innovation by both Partners within its network and by being responsive to the demands of children in the Aflatoun programme.

Currently, it has developed a solid foundation for Partners to develop their own workbooks in ways that are most appropriate to their region, country and context. This is done while maintaining the core integrity of the programme.

That said, Aflatoun continues to ensure that its programme is made more vibrant, dynamic and effective. This is done by capturing new approaches and methods from Partners and looking at ways to improve future learning and change within the curriculum. Aflatoun is looking to combine this bottom up work with new pedagogical approaches that use both technology and educational research. This will inform the next iteration of our programme materials scheduled for 2011.





Evaluating the Aflatoun Programme

Aflatoun's Quality Assurance and Impact Assessment Strategy

As the Aflatoun programme expands, there is an increasing need to assure the quality of its programme and to better understand its impact.

For this reason, Aflatoun invests time, resources and effort into evaluation and believes that these results will help improve the programme. This focus on evaluation has also been done at the request of Aflatoun's Partners who desired a unified and network wide approach on the topic.

Over the course of the previous year and a half, Aflatoun developed a strategy to fulfil these two key goals. The initial outlines of the approach came from a panel of expert researchers who met in 2007 and early 2008. The actual formulation of the strategy was then done by the Aflatoun Secretariat with a taskforce of programme Partners providing input in the process. Ultimately, the strategy was approved by all Partners in 2008. The result is the Evaluation Manual that outlines the approach that Aflatoun will take regarding quality assurance and impact assessment.

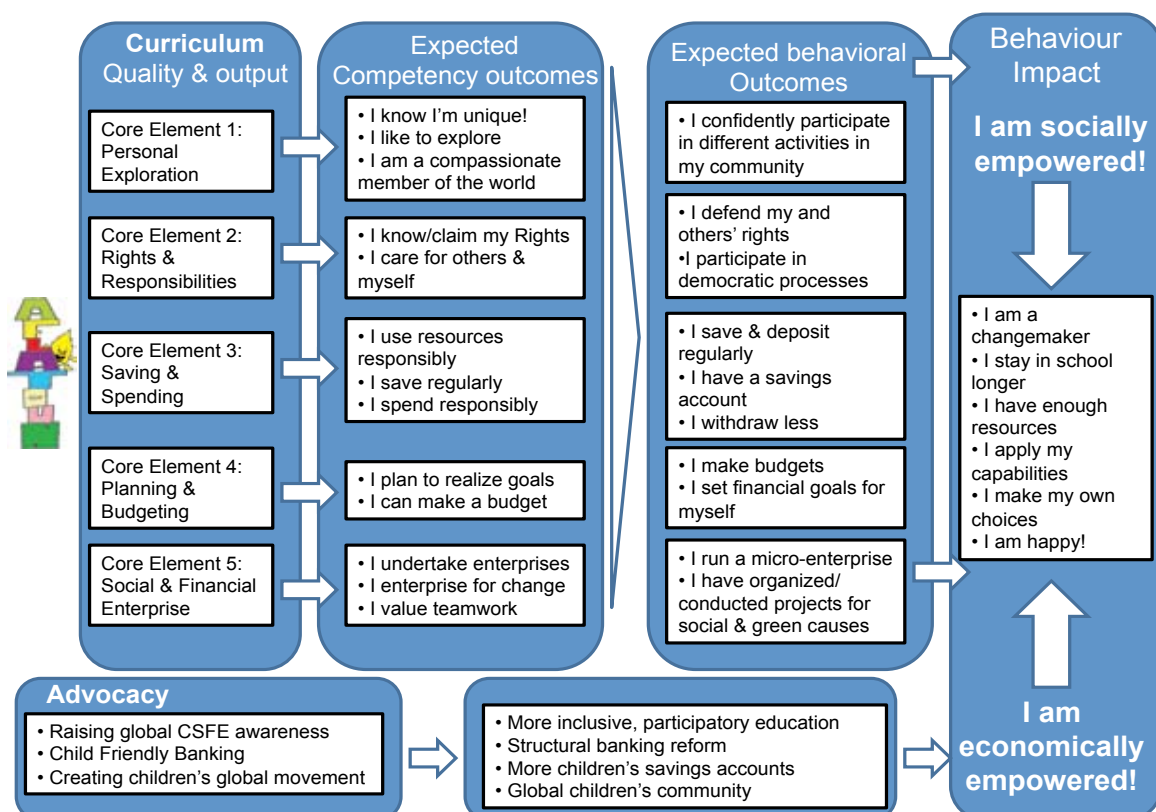
The approach was developed with five key issues in mind. These are:

- **Smart:** It focuses on the most important competencies and indicators of the programme
- **Simple:** All methods are designed to be easy to use
- **Cost Effective:** Partners will require few resources to deploy the approach
- **Open:** Our methods and approaches will be published along with our data
- **Collaborative:** The approach has been developed in consultation with our Partners who are responsible for the implementation

The resulting approach will be the foundation for Aflatoun's evaluation work and we hope that it is both functional and effective.

Aflatoun's Theory of Change

Evaluation will be the key to determining whether Aflatoun's aspirations correlate with its actual programme practice. A "Theory of Change" helps clarify and define the key indicators and outcomes that Aflatoun seeks to measure. It functions for Aflatoun in the same way that a log frame analysis does for other organizations. This distinct framework is thought to best state the inputs, approach and aspirations of Aflatoun.



Aflatoun hopes to promote change through two parallel approaches:

- **Child Social & Financial Education (CSFE):** Through the provision of a balanced social with financial education curriculum, children will develop new competencies and will change their behaviour. This will hopefully result in social and financial empowerment.
- **Advocacy:** Through advocacy on global, national and local levels, Aflatoun hopes to cause change in national education systems and banking systems. It also hopes to increase child participation and build systems that facilitate children’s empowerment.

The Theory of Change seeks to demonstrate how these two approaches relate to children and the effects that are hoped to be seen in practice. As is seen, most of the desired changes are with the attitudes and behaviours of children. This includes direct changes based on the inputs of the Aflatoun programme and also facilitates an enabling environment for certain types of changes and actions through advocacy.

A Strategic Approach: Defining Key Methods and Approaches

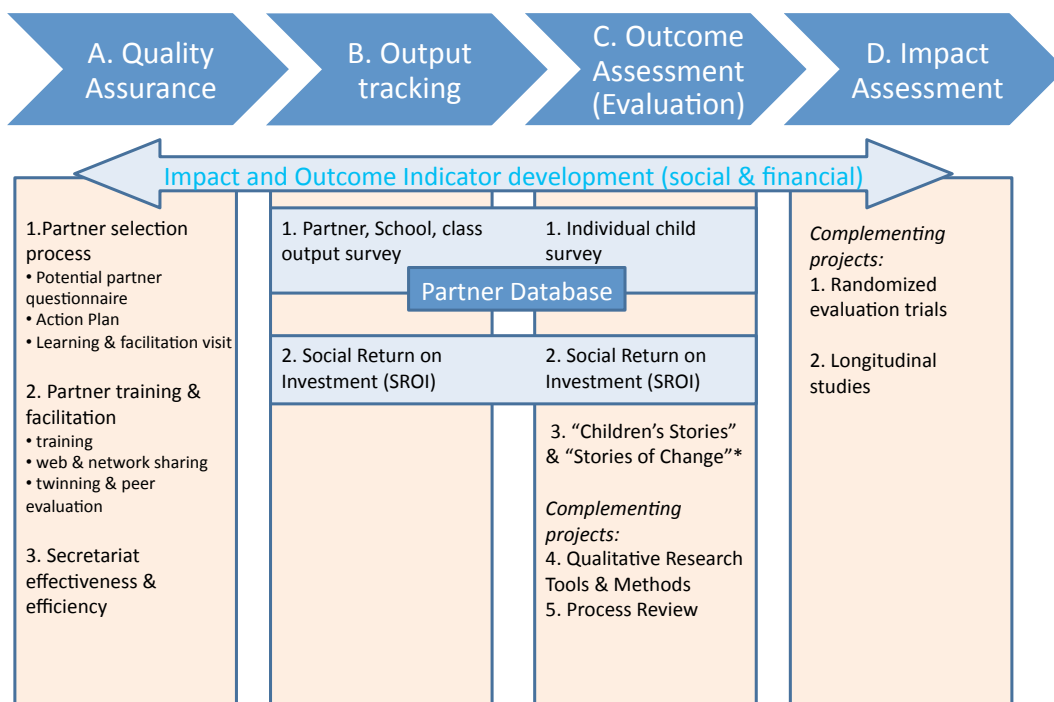
The elements of this monitoring and evaluation strategy are designed such that they assess and evaluate the different components of the Aflatoun activities. As monitoring and evaluation require different types of information to be collected, Aflatoun

has divided its approach into four key components:

- **Quality Assurance:** Aflatoun starts with high-quality Partner selection. It assists with programme implementation and facilitation to ensure both programme quality and Secretariat effectiveness.
- **Output tracking:** It is necessary to understand the scope, outreach and activities of the Aflatoun programme.
- **Outcome Assessment (Evaluation):** Aflatoun sets out to change child competencies and related behaviours. Different research tools, such as field surveys and a Partner database, have been developed to measure outcomes.
- **Impact Assessment:** Aflatoun seeks to work with research institutions, which use cutting-edge impact assessment methodologies, to study the impact of Aflatoun.

These pillars along with the types of evaluation methods that we are using are represented in the diagram below:

As seen by the diagram, each method provides important information and insight into the Aflatoun programme and, in some cases, compliments or enriches other methods. Aflatoun believes that the various methods used to collect information on the programme results in a comprehensive approach to monitoring and evaluation.



The Aflatoun Quality Assurance Approach

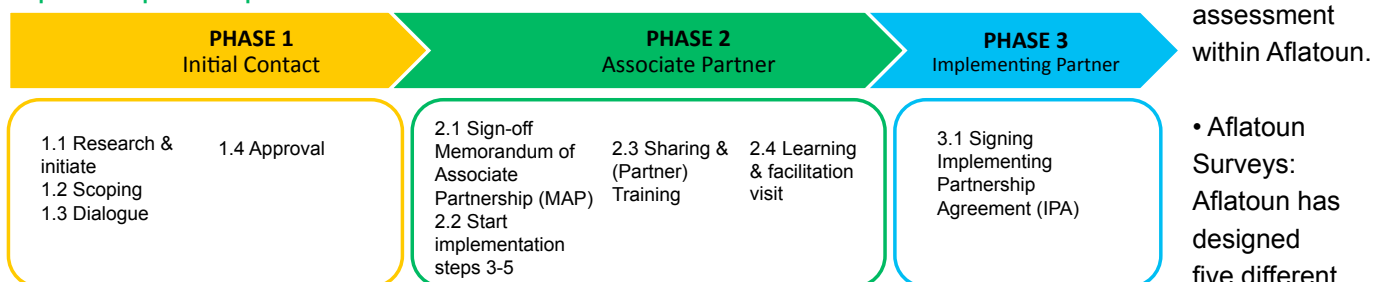
Aflatoun's Quality Assurance (QA) is designed to maintain high quality programme delivery as well as ensure that the Secretariat is effective and responsive. Quality assurance at Aflatoun is composed of three elements:

- Quality partnership selection process: Setting standards for Partner organisations who wish to be part of the Aflatoun Network.
- Training: Ensuring that the concept of the programme is clearly communicated to Partners and teachers.
- Secretariat Performance Evaluation: To ensure that the Secretariat is carrying out its function effectively and efficiently as per the needs of the Partners and the programme.

In the previous year, the quality Partner selection process was developed and agreed upon by the Aflatoun Network. The process is a graduated system of involvement within the network that culminates with the right to fully participate with the planning and governance of Aflatoun. The steps are based on the provision of organizational records and references, the demonstration of programme competence, and the commitment in the delivery of the Aflatoun programme.

In order to help Partners deliver the programme in accordance with the objectives and goals of Aflatoun, training is provided. This allows Partners to be exposed to the Aflatoun values and principles, as

3 phases of partnership



well as learn the key lessons in how to develop and manage an Aflatoun programme. In the previous year, a training manual was developed to train Partners and to be used by those same Partners to train trainers and teachers within their programmes. In the coming 2 years, as a result of a new grant, 70 master trainers in the regions will be trained.

Based in Amsterdam, the Aflatoun Secretariat facilitates the Aflatoun Network. As this is its primary task, it must be responsive to the needs, goals and aspirations of both Partners and stakeholders. To ensure that it is doing so, Aflatoun does an annual Secretariat Performance Evaluation that consults Partners about the performance of the Secretariat along with their needs for the upcoming year. In 2008, this was done primarily by McKinsey & Company. In the coming year, we will be working in a pilot programme with Keystone Accountability using their Comparative Constituency Feedback approach to determine the efficacy of the Aflatoun Secretariat's work facilitating the network of Partners.

At the request of Partners, Aflatoun will be developing tools for their Partners to best judge the implementation of the programme in their schools and non formal settings, as well as ensuring consistent curriculum quality.

Measuring Outputs, Outcomes and Impact at Aflatoun

Aflatoun has two tracks for measuring outputs, outcomes and impacts for its programme. There is a network wide approach that provides a base for both our monitoring and reporting, as well as more targeted approaches that are being rolled out with specific Partners more interested in impact evaluation.

1. Network Wide Approach

Surveys are the key tools for general output tracking and outcome assessment within Aflatoun.

- Aflatoun Surveys: Aflatoun has designed five different surveys to measure programmes and their outcomes. These were designed by the Secretariat and then tested and evaluated by the Impact Assessment Task Force along with other Partners in the Network. Partner and school surveys collate output information, while two child surveys and a class survey look at attitudes and behaviours of teachers and children. The process is uniform across all our Partners and is meant to provide comprehensive and comparable information across the Aflatoun network.

- **Stories:** Stories can be effective as they provide clear examples of programme outcomes. Guidelines are in place for stories for children and for other individuals involved with the programme.

- **Qualitative Research Tools:** Aflatoun is developing different tools for both Partners and the Secretariat to use to do basic qualitative research. This includes case study and focus group research and tools for institutional assessments called process review.

- **Partner Database:** Tata Consultancy Services designed a database for Aflatoun's Partners, which allows for a smoother transfer of information from the Partners to the Secretariat.

Pomoc Deci - Serbia

Pomoc Deci is a child rights organization that seeks to create an environment of hope and respect for children and youth. Its goal is to help children and youth to achieve their full potential and provide them with practical tools for positive change.

A key value that is central to Aflatoun is responsibility because there is the perception that children can be sheltered from taking responsibility for their actions into early adulthood. For this reason, children taking initiatives and doing things on their own is both new and unique.

An Aflatoun school merged social and financial activity by organising a very distinct school fashion show. To address issues of environmental protection and sustainability, they found and used recycled material to create new garments. These garments were modelled by the children. They were able to keep the financial costs down by using this "new" approach to fashion.

The main component of Aflatoun network wide data collection is composed of 5 different surveys that attempt to measure output and outcomes. Partners are required to complete school visits in their programme and distribute the school survey. Additional quality assurance checklists for schools are also being developed and will be deployed. Class and child surveys have been developed and will be implemented on a voluntary basis during those school visits. Additionally, some Partners will be doing both pre and post tests to determine the relative change in attitudes as a result of a school year in the Aflatoun programme.

Partner Survey: Partners complete this once a year. It looks at basic organisational information and programme activities including the delivery methods and costs, as well as summative programme output data.

School Survey: This survey is an interview with the head Aflatoun teacher or the principal. It captures relevant information about Aflatoun programme delivery, demographic composition, savings outcomes,

and penetration rate of the Aflatoun programme in the school.

Class Surveys: Teachers have know the children within their class and the Aflatoun programme. They are a resource for determining whether there are attitudinal or behavioural changes amongst the Aflatoun children. As teachers, they are also pushed to deliver a programme in a sometimes new and difficult way. For this reason, the class survey details changes in group dynamics amongst the children as well as with the teacher.

Children's Surveys: Aflatoun has developed child surveys for younger and older children in its programme. This is based in part on the curriculum focus as well as some of the principles of child centred development. They were developed by the Secretariat in consultation with Partners who both pre-tested and piloted them. They were then reviewed by the Impact Assessment Taskforce, composed of Partners, as well as for review by all other Partners. Questions were chosen such that they relate to Aflatoun's five core elements and that, during pre-testing with children without exposure to Aflatoun, could not be linked to socialization.



These surveys will hopefully provide a representative and accurate account of Aflatoun's programme activities, at the Partner, school and class level, and their effects on children.

2. Impact Assessment

To determine the internal validity and impact of the Aflatoun programmes an impartial and external approach is needed. Aflatoun has teamed up with research organizations interested in doing this evaluation work and has Partners who are willing to participate. We are exploring three approaches:

- **Random Assignment:** Aflatoun has submitted proposals with both Innovations for Poverty Action at Yale University and the Amsterdam Institute for International Development to do a multi-country study of the Aflatoun programme. These evaluations would compare children in the programme with those children who have no access to the programme over the same period of time.

- **Social Return on Investment (SROI):** In partnership with socialevaluator.eu and Context, International Cooperation, Aflatoun is piloting a web based tool to calculate the return on investment of the Aflatoun programme. Aflatoun is exploring both participatory and outcome oriented SROI calculations for both Aflatoun Partner's work with children and the Secretariat's facilitation of the network.

- **Longitudinal Studies:** Aflatoun will be looking to work with external researchers to follow a select group of Aflatoun children to determine what effect the Aflatoun programme has had on children over an extended period of time. This work would rely on extensive in-depth interviews.

This research would require additional resources in order for it to be done effectively and impartially. In the interim, Aflatoun is developing a database which is able to manage control and treatment groups and may experiment or pilot a random assignment approach.

Next Steps

Aflatoun's Quality Assurance and Impact Assessment approach has been developed and has been rolled out throughout the Network. With both Partner and expert input, we hope that this system provides meaningful results and ensures high quality delivery of the Aflatoun programme. Early output results will be included in this Children and Change with a full iteration of the strategy providing results at the end of 2009.

Current Evidence about the Aflatoun Programme

Aflatoun believes in evaluation and the importance of sharing results and learning from them. As a fairly young organization, our evidence is currently at the preliminary stage. We are hoping to develop more robust metrics and publish more substantive impact evaluations in coming years. This will include the output and outcome results collected and analysed by the Aflatoun Secretariat and the impact results done in collaboration with external researchers.

Below, we have detailed the evaluation projects that have been completed to date. These were completed or designed by external researchers and aims to evaluate different aspects of the programme. These reports have provided excellent insight into the effectiveness of the programme, have helped identify key issues, and have informed our programme design and modification. It is important to note that many

of these evaluations have been conducted by the Partner programmes of Aflatoun, independent of the Secretariat.

Baseline Research: International Child Support (Thailand)

Qualitative baseline work on attitudes towards child rights and saving was done by International Child

LYNX - Nigeria

LYNX-Nigeria is a local NGO committed to fostering empowerment and socially responsible leadership among Nigerian children and youth. LYNX uses civic and human rights education and community service learning to develop the potentials of children and youth to become conscious citizens.

In partnership with Kaduna State Ministry of the Environment, Aflatoun children participated in a community service project this year on "Kids Care for the Environment". After receiving 2000 trees from the government, LYNX will be distributing the trees to schools where they will be planted in the school compounds and the neighbouring community as part of an effort to fight desertification caused by the ever expanding Sahara desert and also to create awareness among children about the need to care for the environment and the world.

Support (ICS), a Dutch international non governmental organization, prior to the start of the programme. Currently, ICS delivers the Aflatoun programme in 3 countries: Kenya, Tanzania and Thailand. Through a series of studies, they attempted to better understand child, teacher and parental attitudes towards child rights and financial education in Srisaket province in North-East Thailand. This is where the programme began in late 2008. Using informal semi-structured interviews with teachers and guardians, and games with children, they sought to gain a deeper understanding of these concepts in the villages. They also inquired about ways the Aflatoun programme could be made more culturally appropriate for the local situation. The research found that:

- Existing school-based savings programmes were operating in some schools, but without child participation or an educational component.
 - Teachers generally knew about the concept of child rights, but did not know precisely what these rights were.
 - Parents were supportive of the idea of financial education in schools, but mistakenly thought that it would result in large amounts of money saved.
 - There were already market based activities in schools; notably gardens that furnished money for the purchase of school supplies
- Interestingly, this affirms that the core activities of the Aflatoun programme are not entirely foreign to schools in developing countries. Instead, Aflatoun may complement, support and formalize existing school based processes and activities.

The general recommendations were that integrating the Aflatoun curriculum must be especially sensitive to local context and demands, involve intensive teacher selection and training, and involve the government at an early stage to ensure successful integration within the school system.

Programme Evaluations: Plan International (Philippines and Vietnam)

Plan International, a large international non government organization working in 49 countries, did an external evaluation of two of its programmes that were part of the initial global Aflatoun pilot beginning

Sahil - Pakistan

Sahil is an NGO working against child sexual abuse. Their areas of expertise are: training, data collection, counselling, legal aid, material development, research and publications. In July 2008 they started the Aflatoun programme in a new, non formal setting. Instead of the usual class based approach, they began with juveniles in the Adiala jail.

Instead of being involved in a financial bank, participants were involved in social savings. This meant that instead of saving money, in a place where children had no access to it, they saved good deeds and this became the "currency" in Aflatoun. This is aligned with their philosophy that saving good deeds benefit the whole society and also gives them a reward in the spiritual world after. One participant also mentioned that "controlling ones anger saves them from a bigger loss".

From this early success, they plan to also start the programme in their drop-in centres for children who are victims of abuse and have also developed an interactive learning CD for children with low literacy levels.

in 2006. An independent external consultant assessed the Aflatoun programme in Plan Philippines and Plan Vietnam. Using focus groups, discussions and semi-structured interviews with participants, stakeholders and key informants, it sought to elicit responses on the programme's acceptance, benefits and effects. An additional sample survey was done to determine the socio-economic profile of the children participating in the Aflatoun programme. The evaluation found that:

- The Aflatoun programme increased the awareness and understanding of children on the importance of saving and provided them an opportunity to practice saving.
- The programme's direct contribution to an increased awareness of child rights and responsibilities was limited, due to the fact that the social education elements of the programme only supplemented or clarified further what was being taught and promoted in the schools with Plan International.
- Child participation was also something that varied across the programme with some classes using only Aflatoun Club (a non formal savings group) as the participatory venue while other classes embraced the

participatory methods more systematically.

- The main determinant of programme sustainability was whether there was support from the school administration and leadership.
- There were criticisms about the pilot process. The initial flexibility of the program, which was meant to test different approaches, created some confusion.

One key finding from this evaluation and a future challenge for both Aflatoun and other school-based programmes was that the program tended to reach more non-poor than poor households. While the percentages of poor households were substantive (30% and 42% for Vietnam and the Philippines respectively), they did not constitute a majority. It was suggested that Aflatoun should also look to children who are out of school or in non-formal settings. This is a recommendation that has been taken up by Aflatoun and has resulted in the development of a non formal curriculum.

Programme Evaluations: MeJol (India)

A sociological evaluation in India looked at the child saving process and sought to assess the appropriateness and efficacy of this approach. Specifically, it looked at the participation and support of students, teachers, and school administration as well

Plan Philippines - Philippines

Plan Philippines, as part of Plan International is committed to helping children realise their rights and potential. In the Philippines, they work in about 10 provinces across the archipelago. They are implementing the Aflatoun programme in partner schools in 2 provinces.

In one school, Aflatoun students have set up a chicken enterprise that has given birth to a school feeding program. In 2006, Plan Philippines donated 18 chickens to children in 5th grade at Gutad Elementary School. Children sold the eggs to the community stores and to their neighbours. Their profits were saved in their bamboo banks called "alkansya." By 2007 the chickens had laid enough eggs to be shared with students in younger grade levels and with the school to start its own chicken enterprise for all students. The profit students generated from the school chicken enterprise, aided by financial donations and support from the Parent Teacher Council (PTC) has funded the cultivation of a rice field. The harvest of the rice field will be used for the lunch feeding.

as how Aflatoun dealt with the varying local cultural and social contexts. The evaluator visited 16 schools in 5 different districts in Maharashtra and did semi-structured interviews with teachers and principals as well as group interviews with children. It found that:

- The savings scheme was operational and running independently in 14 of the 16 schools visited and that the adoption by teachers was largely voluntary.
- The efficacy of the training process, where vocal doubts by teachers were addressed by knowledgeable

facilitators, and the positive response of children to the saving process resulted in high take up rates of the Aflatoun programme by both teachers and children.

- Saving was widespread and 70% of students self reported that they saved.

The evaluation highlighted the importance of a simple savings process that can be easily replicated and maintained without many additional financial or organizational inputs.

Post Evaluations: MelJol (India)

MelJol was the original Aflatoun programme and started its delivery in 1991. The most comprehensive post evaluation of the programme was completed by Greenearth Social Development Consulting with MelJol in India. It evaluated 3 key programme related questions:

1. Have the children inculcated the habit of savings?
2. To what extent do the participants (children and teachers) of the Aflatoun programme remember the contents of the Aflatoun series and have inculcated the learning?
3. Have the teachers continued with the implementation of the Aflatoun programme at the end of 3 years?

To answer these questions the team surveyed children who had completed the Aflatoun program in the previous 6 years. It looked at the retention of key Aflatoun messages and continued Aflatoun-related activities. It found that:

- A total of 78% of students reported that they were saving at the time of interview. 65% of participants used their money for school supplies while 12% reported using their savings to pay for school fees outside the basic primary system.
- At least 84% of participants claimed to be involved in at least two different programme activities and 64% remembered the Aflatoun books and songs.
- Three years after MelJol discontinued support for the Aflatoun programming in a district, saving clubs were maintained by 58% of teachers and issue based work by 42% of teachers.

This is Aflatoun's most comprehensive evaluation to date. It shows that children continued to save after completing the Aflatoun programme and that they remember key Aflatoun social messages. The data has not been disaggregated by the number of years out of

the Aflatoun programme or by gender. The Secretariat is planning to do further analysis of this data in the coming months.

Aflatoun Secretariat Evaluation: Aflatoun Secretariat and McKinsey and Company

Aflatoun is a network-based organization and its Partners take a leading role in its governance as well as provide programmatic direction. To ensure that this occurs, Aflatoun has been attempting to develop tools to assess its responsiveness to both Partner and stakeholder needs. In 2008, the Secretariat Performance Evaluation was designed by McKinsey and Company and was based on key informant interviews. It attempted to measure the level of satisfaction with the work of the Aflatoun Secretariat and to determine planning and priorities for coming years. It found that:

- Aflatoun Partner organizations are generally satisfied with Aflatoun's assistance and value its mission, network, materials and brand. It was felt that more assistance could be given on program implementation, training, action plan development and linking Partners with stakeholders for fundraising.
- Stakeholders stated that the communication of the concept required more clarity and that it should be done in a simple manner.
- Stakeholders from a financial background felt the social message diluted the programme and vice versa for stakeholders with a rights-based perspective.
- Researching new areas of concept development was where the stakeholders felt the Secretariat should focus their future work.

In the coming year, Aflatoun will be part of a pilot with Keystone Accountability using comparative constituency feedback to assess the efficacy of our network.

Conclusions: Results to Date

Aflatoun believes that these evaluations have consistently shown that social and financial education can be integrated into school settings. Evaluations have highlighted issues that Aflatoun needs to address and improve. This includes clarifying key organizational messages, ensuring properly contextualized materials are available, expanding to non formal settings, and working to ensure that social messages are equally registered alongside the financial ones. Looking forward, Aflatoun is hoping to be able to

provide more substantive outcome and impact evaluation work. This includes using both pre and post results as well as including research using a control or counterfactual group. We are also looking at doing more qualitative research to better clarify and communicate the different programme models in Aflatoun and the outcomes that are being seen by Partners. Finally, we are looking to collaborate and Partner with external organizations to ensure that Aflatoun is properly evaluated by third parties.

Vision Solidaria - Peru

Visión Solidaria (VISO) is an NGO promoting social responsibility and values in youth and children of Peru through volunteer work, educational programmes and social projects. It has established an alliance with AFP Integra, a pension fund which is part of the ING group in Peru, to support the Aflatoun programme implementation in Lima.

In one school, Yolanda Prieto, the children had very limited access to pocket money, but they were still very enthusiastic about savings. The children decided to collect bottle caps, empty bottles, etc. and sold these to generate savings. This also addressed the issue of environment and sustainability as they focused on the importance of reusing and recycling. This resulted in two benefits, a much cleaner school ground and a newly capitalized microenterprise.

Current Aflatoun Research and Evaluation Projects

Aflatoun is currently in the midst of several research projects that we hope will result in both interesting evaluation and advocacy results. Many of the results will be available in next year's publication of Children and Change.

The diversity of projects reflects our openness to new approaches and our willingness to challenge key assumptions, as well as explore interesting aspects of our programme model. The projects also highlight our willingness to be involved and the added value of collaboration.

Social Return on Investment - Socialevaluator.eu and Context International Cooperation

Aflatoun has been interested in Social Return on Investment (SROI) since it began its work in 2005. It compliments many of the key principles that Aflatoun has incorporated into its organizational model including how we budget and prioritize staff resources.

In spite of this planning, Aflatoun has not been able to actually calculate the social and financial returns on its programme. For this reason, we have started a pilot

project with socialevaluator.eu, a new Dutch social enterprise that has created a web based tool that allows for easy SROI calculations.

We are hoping to complete two SROI calculations, one for the work of the Secretariat and another for the work of our Partners with children. We hope to be able to measure the value of the work the Aflatoun Secretariat does with its Partners as well as the social and financial return of the programme. The child SROI study is being done with International Child Support in Kenya.

Aflatoun is also working with Context International Cooperation on a method for deploying an SROI methodology throughout the Aflatoun network. This will allow Partners to do their own SROI calculations with the social evaluator being used to monetize the results.

Comparative Constituency Feedback - Keystone Accountability

Aflatoun has just begun a pilot project to test a new approach to network evaluations.

Previously, in collaboration with McKinsey and Company, Aflatoun evaluated the Secretariat's effectiveness. While this was a valuable process and resulted in key organizational changes, it was limited in terms of its ability to be replicated. An external approach was required that could be done on an ongoing basis.

For this reason, Aflatoun is now part of a process called Comparative Constituency Feedback with Keystone Accountability that will assess Aflatoun through a survey of our Partners and compare the results to similarly structured organizations. This will allow Partners a voice in assessing the Aflatoun Secretariat as well as provide clear benchmarks for Aflatoun in regards to its performance as compared to other organizations.

Savings Model Research- Aflatoun with Programme Partners

Aflatoun has begun to look closely at the different savings models that have developed within the Partner programmes. This research will look at how these approaches work in Aflatoun schools, whether they are both effective and inclusive, and what the benefits/ costs are associated with each model. This will be done using case study methods and will be written in collaboration with Partners.

The different child and class saving models to be studied include:

- **Class-Based Non Formal Savings Groups:** Most children in the Aflatoun programme save in a class based “Aflatoun Club.” This process is led by the children with the supervision of a teacher. Children’s money is usually kept within the school.
- **Group Accounts:** Some Partners have banks that provide class or school accounts for the class based savings. This provides additional security for child savings and may promote bank linkages.
- **Microfinance or Self Help Savings Groups:** Organizations that promote microfinance and self help groups tend to provide savings opportunities to children outside the classroom.
- **Individual Formal Accounts:** Partners have entered into partnerships with banks. These banks have agreed to provide individual bank accounts to children within classrooms. Banks often visit schools to collect savings and provide support to teachers.
- **Piggy Banks:** Some programmes use individual personal savings outside of the class or banks. This is usually a bag, box, or ‘piggy bank’ container used to save money or other resources.
- **Saving in Informal Settings:** Aflatoun has begun to work with children in non formal settings, including street children and juvenile jails. This research will look at how savings can be facilitated in these settings.

Child Savings Research - Ernst & Young

In collaboration with Ernst & Young, Aflatoun has begun to look at the market for child savings products in both developed and developing countries. A group of 31 countries have been chosen for this. This will hopefully be complimented by regulatory research on barriers and opportunities for child savings.

Child Centred Development - Context International Cooperation

Putting the child at the centre of the development process is important to Aflatoun. This requires Aflatoun to create space for meaningful participation of children in the Aflatoun network. This is difficult and will require new methods and instruments to be developed. In collaboration with Context International Cooperation, Aflatoun will be researching child centred development and will look to incorporate child centred approaches into our evaluation and programme methodologies.

Random Assignment – Amsterdam Institute for International Development and Innovations for Poverty Action, Yale University

Aflatoun has submitted proposals to do random assignment research. Aflatoun hopes to be involved in a project to better determine our effectiveness in the coming year. We are also developing a database with Tata Consultancy Services that will be able to capture results of this research

Organizational Model Research

Aflatoun has a unique working model due to its role as facilitator of a network and an educational programme. For this reason we are interested in informing other individuals, mainly in the social entrepreneurship field, about how we work and what we are doing. For example, in the previous year, our organization has been highlighted as having many of the organizational attributes of a social franchise.

In collaboration with researchers on social entrepreneurship and non profit management, we hope to begin to document some of the innovations in our approach. This includes the use of the ecosystem approach to social change and some of the administrative tool models that make us unique.

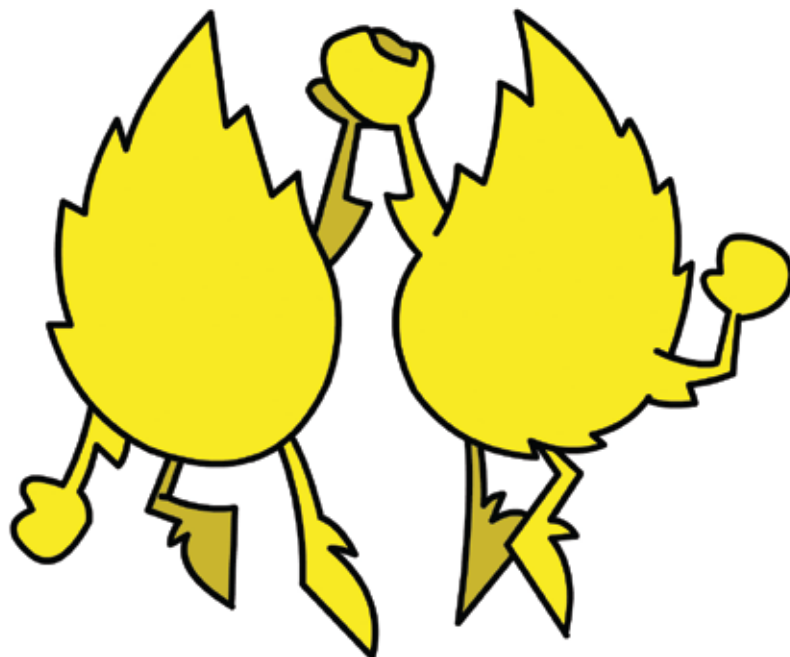
Conclusions

Aflatoun believes in the value of research and evaluation. In the past year and a half, a comprehensive approach has been adopted by the Aflatoun Network and will hopefully result in robust research and evaluation findings being published on an annual basis. This has been done with external experts and is responsive to the needs and requirements of Aflatoun.



Early evaluation results from Aflatoun have demonstrated the soundness of the programme model. Children do save and learn about their rights, teachers are able to adapt and manage the requirements of the programme, and the Secretariat model can be used to increase the proliferation of the programme.

As Aflatoun moves forward, an increase in the breadth and variety of research reports will hopefully shed greater light on different aspects of the Aflatoun model. This is being done with Partners and will result in both an understanding of whether the programme works as well as how.



Aflatoun Partner Programme Information

Data Collection Methods for Children and Change 2009

The survey results presented in Children and Change 2009 are from partners that had delivered the Aflatoun programme for at least one full school year. This data is for the period between January 1, 2008 and December 31, 2008. Surveys were provided in three languages and information was submitted by 23 out of 25 eligible partners.

It is important to note that the information is self reported. This means that it is not necessarily independent or statistically rigorous. That said, it provides a base for understanding programme outputs, how the programme is operating and how partners have applied the Aflatoun methodology.

Some partners completed their academic year prior to the April 31, 2009 deadline for partner survey submission. In these cases, school, class and child surveys have been applied. In the case of Meljol in India, school visits to a sample of schools was

completed in order to obtain more accurate output information.

Data from the surveys were either provided to the Aflatoun Secretariat via a partner database developed by Tata Consultancy Services India or by email. Data was analysed at the Aflatoun Secretariat. While this year's data will only show mainly output numbers, we hope to provide more comprehensive demographic, outcome and impact measures in the coming year.

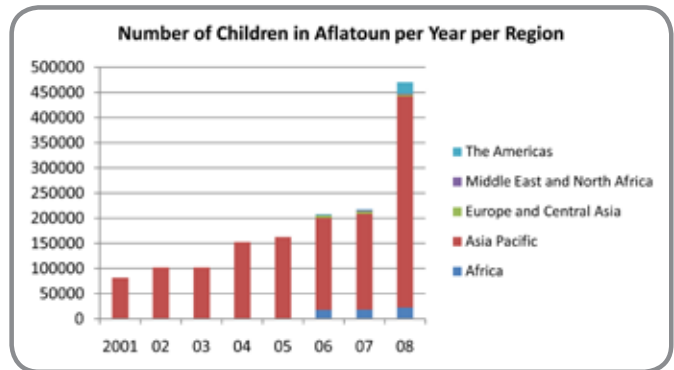
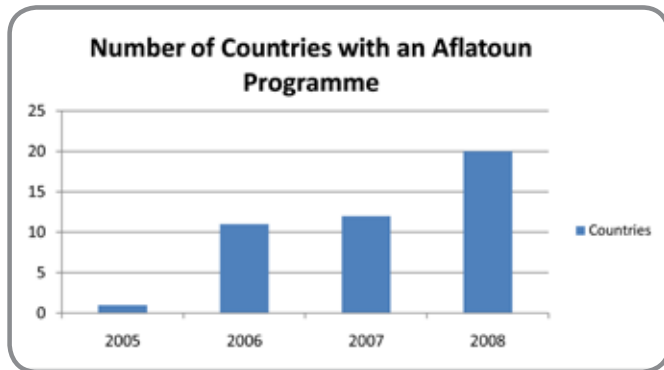
Programme Growth and Outputs

Aflatoun began in 1991 as a programme in 5 schools in Mumbai. Over the course of the last 17 years, the programme has grown and changed substantially. It has developed from a programme that focused solely on child rights to one that now has a balanced approach to Child Social and Financial Education as well as moving beyond its original location in Mumbai.

Over the course of the last 7 years, there has been an increased emphasis on collecting comparable programme information and that allows for an analysis of the growth of the Aflatoun movement over this period.

Programme Growth:

Until 2005, the Aflatoun programme was only delivered in India. Since the start of the global Aflatoun programme, it has expanded and increased its global reach. As of the end of 2008, Aflatoun is working in 3912 schools with 484,253 children in 20 countries.



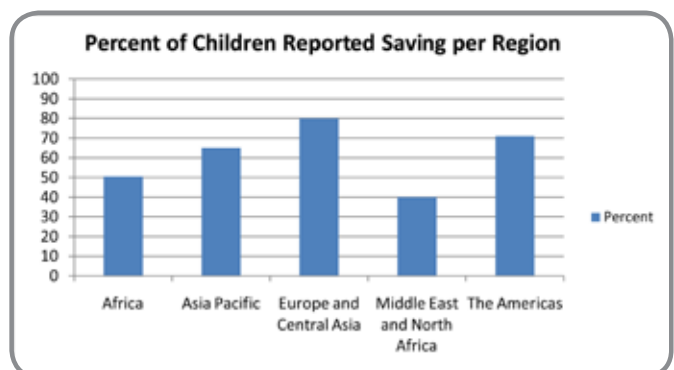
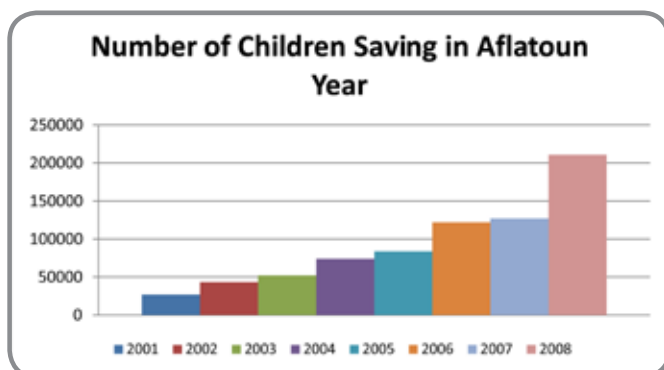
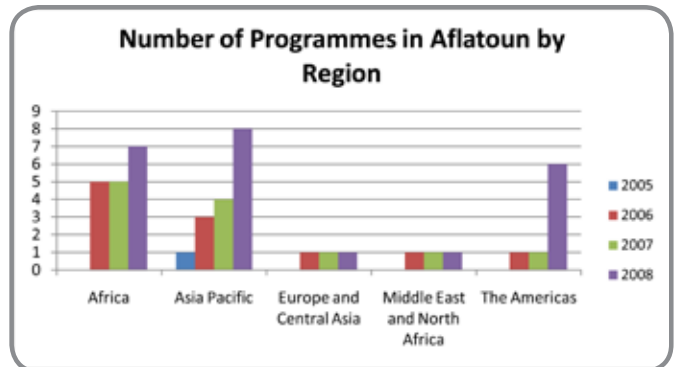
Growth by Region:

The increase in the outreach of the Aflatoun programme was effected mainly by growth in the regions of Asia, Africa, and the Americas. There are additional programmes in Europe and the Middle East and North Africa

Region	Number of Schools	Number of Children
Africa	235	22494
Asia Pacific Total	3536	419747
Europe and Central Asia	5	3722
Middle East and North Africa	54	16000
The Americas	82	22290
Totals	3912	484253

Children Saving:

Along with an increase in the number of programmes, there has been an increase in the number of children, savers and schools involved in the Aflatoun Programme. The number of children savings has increased as well. Partners reported that 210, 803 children were actively saving in the programme. The percentage of children saving is therefore 43% of all children in programmes.



Programme Development (excluding India):

The number of children savings has increased as well. Partners reported that 210, 803 children were actively saving in the programme. The percentage of children saving is therefore 43% of all children in programmes.

The majority of the growth of children and schools is the result of the expansion of the Meljol programme in India. A look at programme information from all other programmes shows that most are either in the pilot phase or just beginning their scale up process. Number of schools range from 1 jail to 137 child care centres for orphans in Nepal.

Corresponding with these school numbers, the number of children on average in these other programmes is proportional to the reduced number of schools. The range of programme sizes from 100 children in a juvenile jail in Pakistan to 16000 from the Ministry of State for Family and Population Affairs in Egypt.

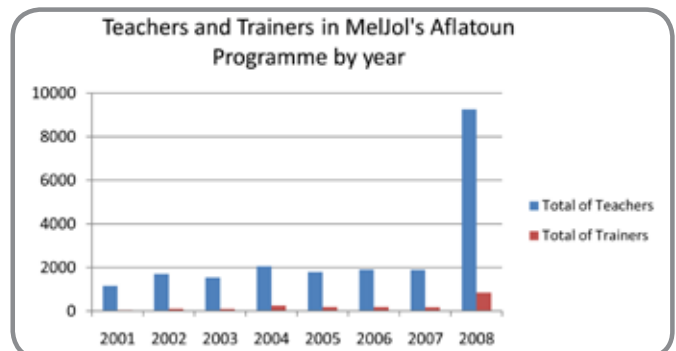
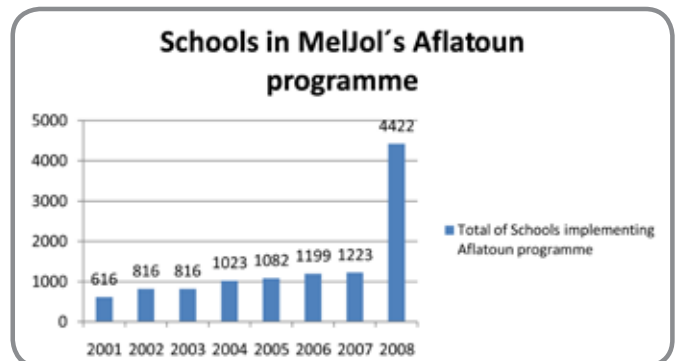
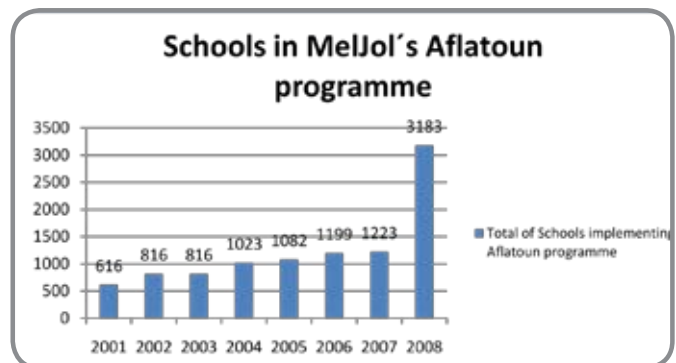
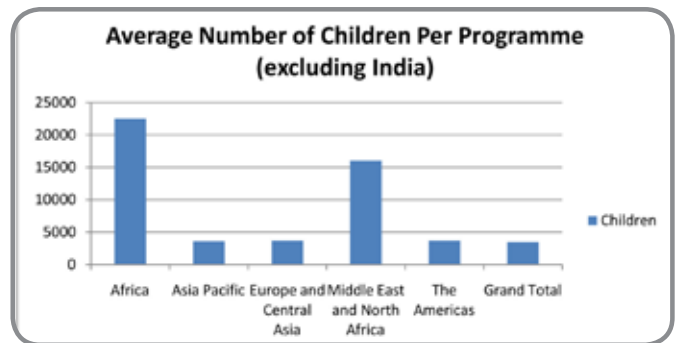
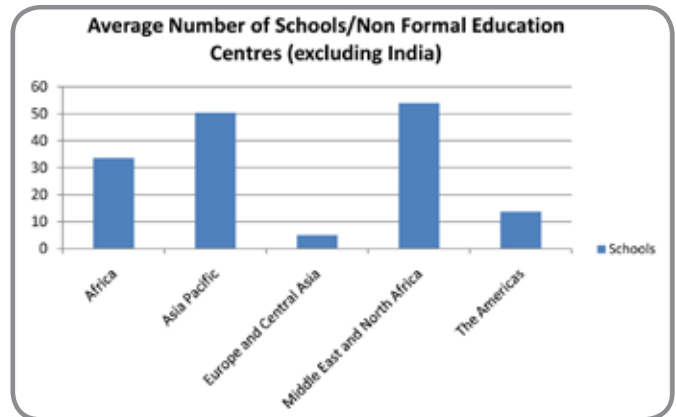
Programme Expansion in India:

As a result of data collection since 2001, Aflatoun is able to chart the expansion of the India programme and detail its growth. The results show that the growth has been dramatic in 2008.

In 2008, Meljol received a grant that is allowing it to expand its programme within Maharashtra and to additional states in India. The programme is now in 4422 schools and in three 3 new states, Kerala, Rajasthan and Orissa, as well increasing its expansion throughout the entire state in Maharashtra.

In these new states, expansion has been greatest in Kerala with an additional 102,865 children being introduced into the programme. As well, Prayatn in Rajasthan has introduced the Aflatoun programme to 40,416 children in NGO schools.

Along with an increase in the number of children in the programme, a significant increase in the number of trainers and teachers has been accomplished. Over 9000 teachers have been trained and the pool of trainers has increased to 844. This has actually resulted in only a slight increase in the teacher to trainer ratio, from 10.5 in 2007 to 10.91 in 2008.



Programme Delivery by Aflatoun Partners:

Aflatoun provides programme partners with work-books, technical assistance and material to deliver the Aflatoun programme. Once partners have received Aflatoun information, they are able to interpret and apply the programme principles as they see fit for their country and context using material, like the core competency grid mentioned above, provided by the Secretariat.

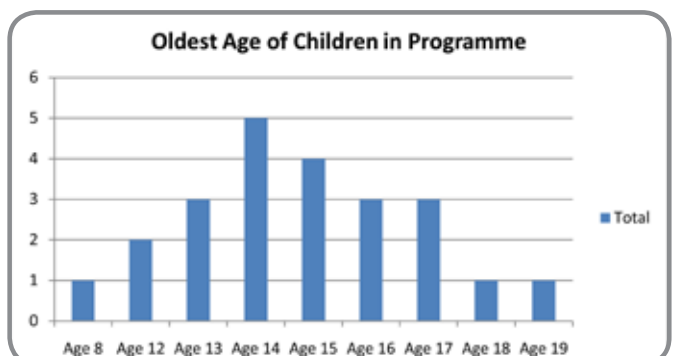
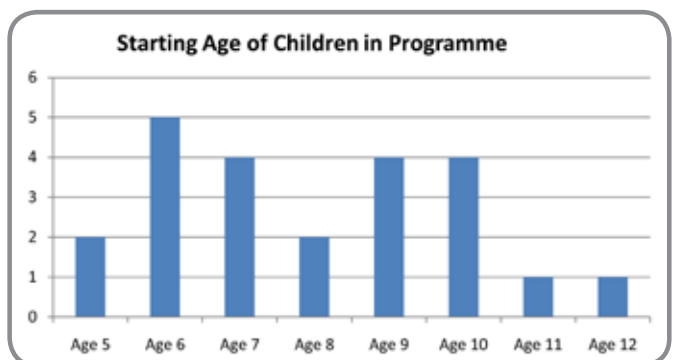
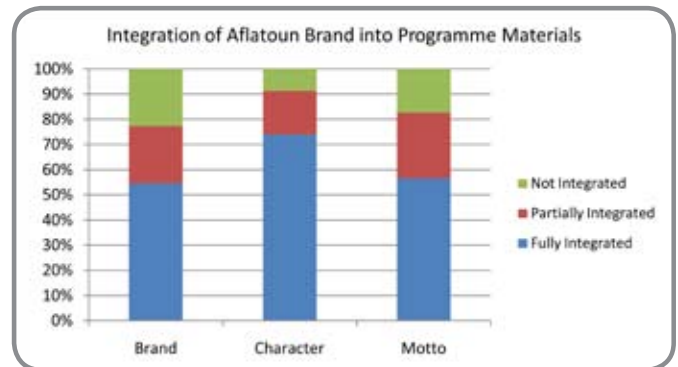
The Aflatoun Identity:

There are several key components or building blocks of the Aflatoun identity. This includes the character Aflatoun, the cheery fireball coming from outer space to teach children, as well as the motto, and the branding materials that communicate the child friendly nature of the programme. Aflatoun supports the use of these materials as a means of building a global movement and brand recognition but does not require it of our partners. Some partners chose to incorporate Aflatoun material into other programmes or use their own branding.

As is seen, just over half of the Aflatoun programmes have integrated the brand with an additional quarter partially integrating this. The character is used more regularly with over 90% of partners fully or partially integrating the character into their programme.

Age Range:

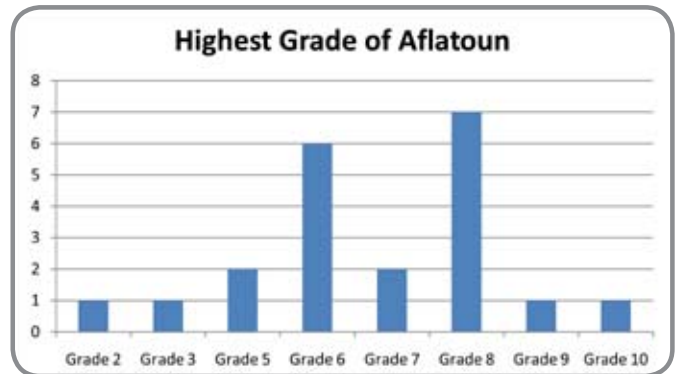
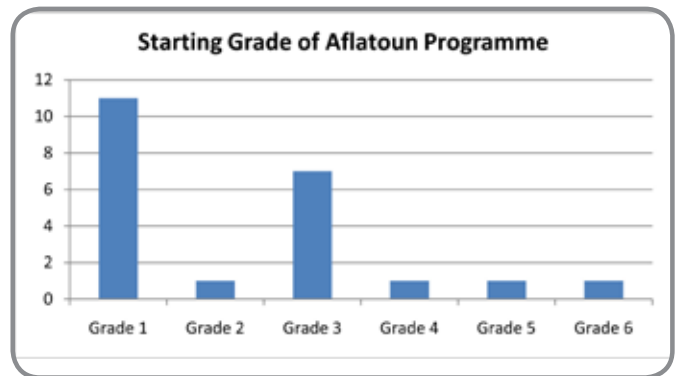
Partners also select age and grade levels of children and grade levels that they chose to work with. This is often due to the piloting process where they limited the range of children to determine the best application of the Aflatoun pedagogy as well as formalizing their delivery process. The Aflatoun programme and material have been developed for children age 6-14 but partners apply the programme to children both older and younger than this selected range. Working with children outside of the Aflatoun age range most often happens in non formal settings, like youth centres, jails or street school.



Grade Range:

The Aflatoun programme in school settings most often happens with children in Grade 1 or 3. Almost half of the Aflatoun programmes begin their programme in Grade 1 with the Grade 3 year as the next most frequent starting period. Programmes generally run though to either the 6th or the 8th grade. Two programmes report working with children older than Grade 8.

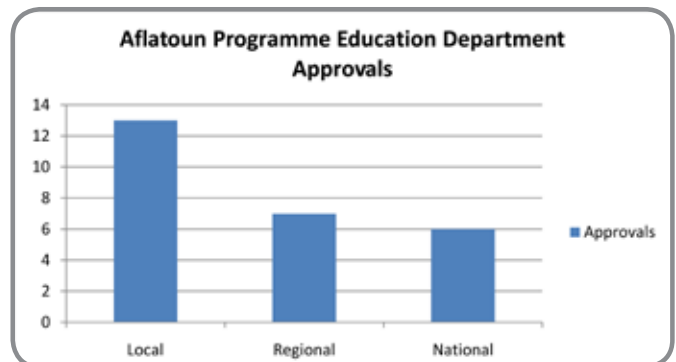
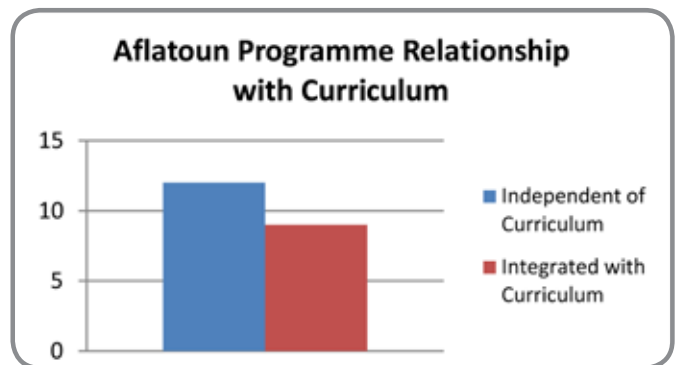
On average, partners deliver 4 years of the Aflatoun programme. This is due to the large number of pilot programmes in 2008. The average age range of children partner's work with is almost 7 years. This is likely due to the number of non formal education programmes that have been introduced and possibly the age ranges that are present in some classes in the economically developing countries.



Curriculum Integration:

Aflatoun promotes the integration of the Aflatoun Programme into the existing educational system. For this reason, a key goal is ensure both government approval for the delivery of the Aflatoun programme as well as integration of the Aflatoun material into the formal education system.

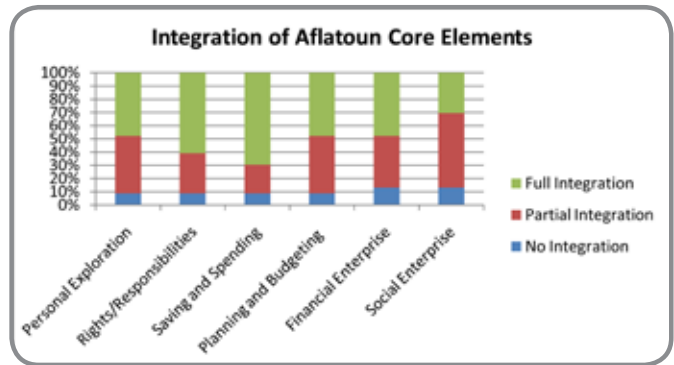
As can be seen, in the graph, most partners have received approval for the local educational authorities, usually for their initial pilot projects. Some partners have chosen- or been required to receive- either regional or national approval for programme delivery. In 2 cases, Aflatoun is being supported either financially or with services by Education Departments. Aflatoun also works to integrate its programme within the school curriculum, often as a component of a life skills curriculum. This has been reported by 12 different partners.



Five Core Elements:

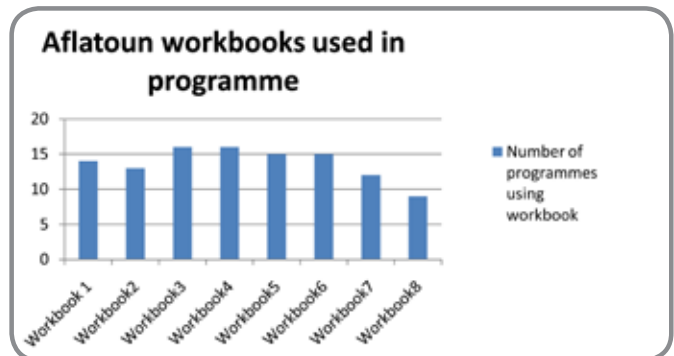
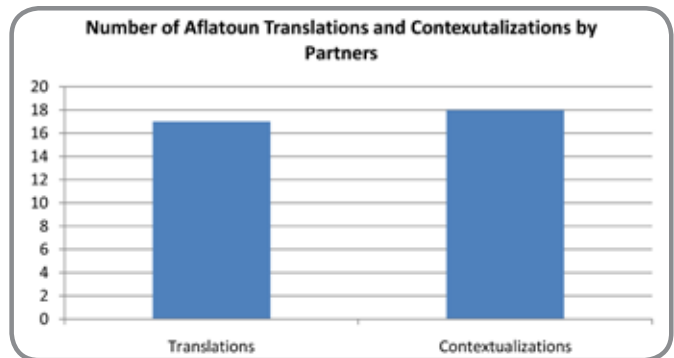
Aflatoun has 5 core elements that are balanced to make up the key components of the programme. Different programmes apply these elements in their programme to different extents in part based on their organizational missions as well as the ages of children that they work with.

As can be seen, Saving and Spending as well as Rights and Responsibilities are integrated by the highest percentage of partners. Child Social Enterprise is the least well integrated.



The Aflatoun Workbooks:

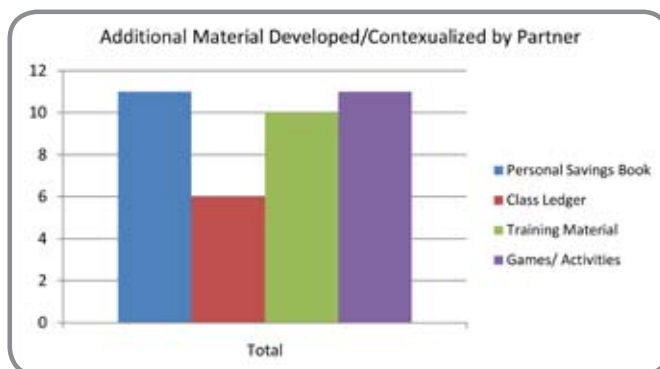
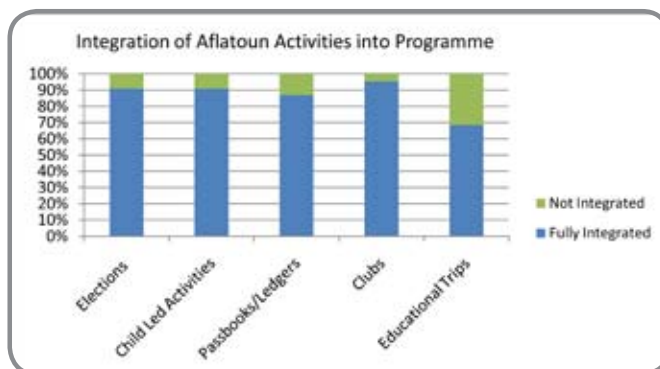
This integration of core elements is related to the contextualization of different workbooks by partners. As is seen, partners have predominantly used Workbooks 1 through 6 in the development of their Aflatoun Programme. As social and financial enterprise is concentrated in the final workbooks, it is logical that this core element has not been equally integrated. The workbook contextualization also reinforces that many partners have chosen to only use selective workbooks in the delivery of their programme.



Aflatoun Activities and Additional Material:

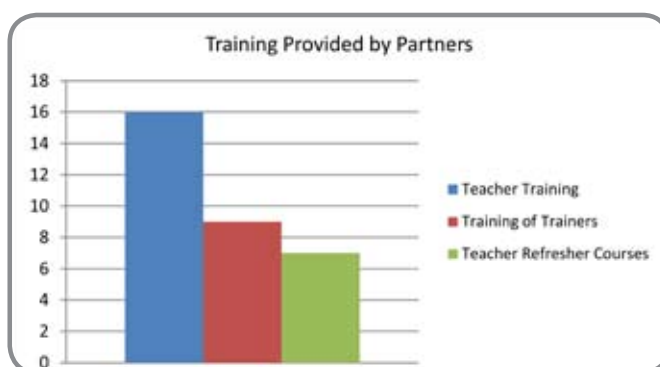
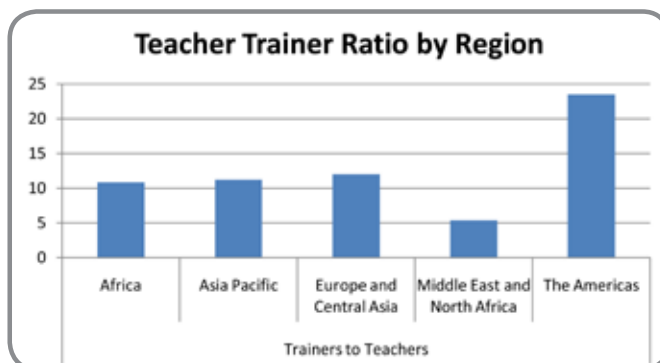
Aflatoun has core activities and additional material that compose the delivery of the programme. This includes the workbooks as well additional activities that have to be organized by either teachers of the partner organization. Some of these activities rely on the ability of the partner to provide properly contextualized material to accomplish the activity.

As is seen in the graph, most programmes choose to deliver most of the Aflatoun activities, with some partners choosing not to organize school or bank visits on behalf of children in the programme. In terms of additional materials, savings books for children and contextualized games/activities were most often developed.



Training and Teachers:

To deliver the programme appropriately, teachers and trainers must be exposed to the Aflatoun curriculum and pedagogy and be given guidance in order to be able to implement the programme. A trainer is often a teacher who has been provided a multiday training who is then responsible for briefing and managing the Aflatoun programme in their school. A key measure of the ability of partners to implement the programme is the ratio of teachers to trainers. As a result of the variation within programmes and the scale and scope of their programmes, there is substantial variance in the results. Overall, the teacher to trainer ratio across all organizations is 19 teachers to 1 trainer. The highest teacher to trainer ratio is 60:1 and the lowest is 3.



Costs and Resources of delivering the Aflatoun Programme:

Aflatoun delivers its programme through partner organizations that believe in Child Social and Financial Education. As a result of this partnership relationship, there is no financial contribution from the Aflatoun Secretariat to partner programmes. They are responsible for raising appropriate resources to deliver the programme and Aflatoun works at connecting interested donor organizations to its partners.

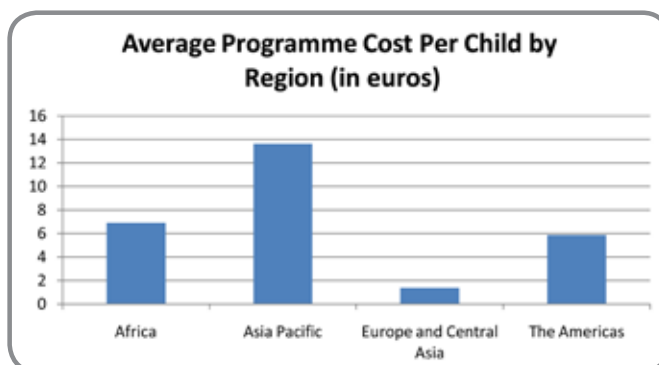
Staff Time:

As a result of the delivery model, Aflatoun attempts to ensure that the costs and resources required to deliver the programme are minimized. The Aflatoun Secretariat is responsible for providing support to programmes in order to minimize the duplication of efforts across programmes. Usually the Aflatoun programme is managed by one programme coordinator. In select cases, like Meljol in India and the Ministry of Family and Population Affairs in Egypt, there are multiple people working. Based on partner responses, the average programme dedicated 32.5 hours of staff time by Aflatoun programme coordinators.



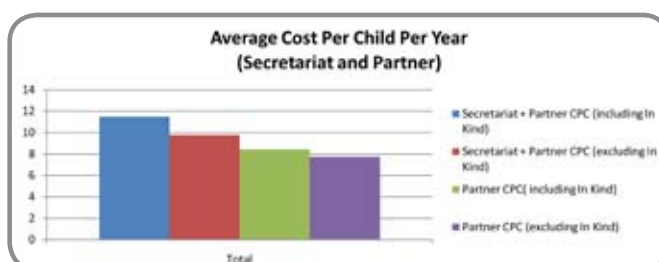
Cost Per Child:

Aflatoun also has made an effort to calculate the cost per child. Based on available information, we have attempted to determine what the total costs (expenses plus in kind contributions) are for the Aflatoun programme. This has been done for partner programmes as well as the Secretariat. The results show that the Aflatoun programme cost per child-inclusive of all costs- in 2008 was €11.48 per child. Partner cost per child averaged €8.40.



Advocacy:

Aflatoun is both a programme but also an organization that promotes core values and principles. This includes the United Nations Convention on the Rights of the Child, Child Social and Financial Education, as well as Child Friendly Banking. Partner organizations lobby for some or all of these principles in different measure, depending on their mission and organizational values.



United Nations Rights of Child:

Aflatoun supports the United Nations Convention on the Rights of the Child. As such, it believes that children have their own rights and corresponding responsibilities. Many organizations that Aflatoun partners with hold similar values and are part of the international effort to ensure that children are given their voice. 11 organizations report working at the programme level to support the child's rights agenda and 9 work nationally to move this work forward.

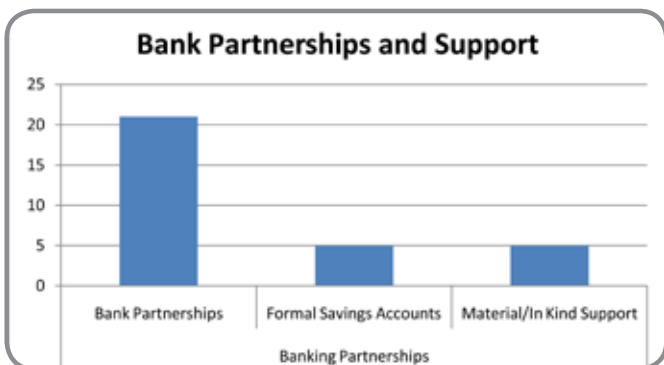
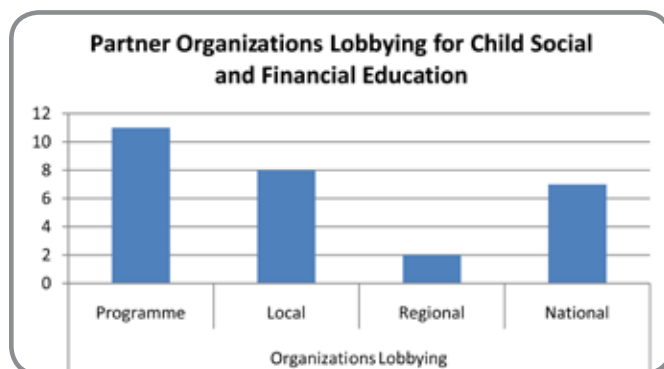
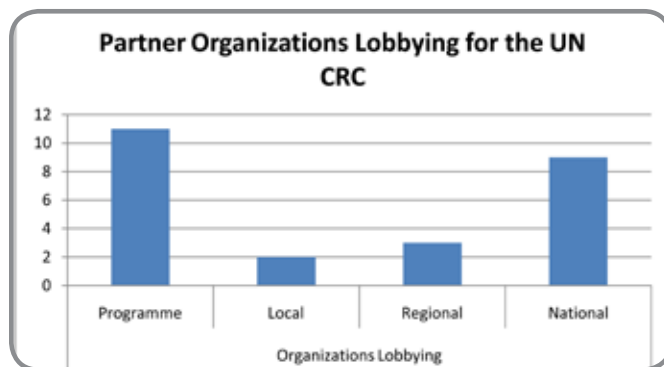
Child Social and Financial Education:

Aflatoun believes that all children should have access to appropriate Child Social and Financial Education. As such, it is actively pushing governments to integrate these principles into their curriculum. This is done in collaboration with partner organizations who also are working at the local, regional and national level to achieve this end. There were 9 partners who report working at a national level towards Child Social and Financial education integration. An additional 8 organizations reported working with local government towards this aim.

Child Friendly Banking:

A key goal of the Aflatoun programme is to provide opportunities for children to gain access to financial products. This includes the legal right for children to open formal bank accounts. This is done through both advocacy work with Central Banks, Banker's Associations, Microfinance Organizations, Savings, Coops and Credit Unions, as well as commercial banks.

In addition to lobbying, Aflatoun seeks to connect banks with children directly. Aflatoun has begun to actively work with different types of registered financial service providers to lobby for their active engagement with programme. Partners report 21 bank partnerships. This includes one programme, The National Confederation of Cooperatives in the Philippines, that delivers the Aflatoun programme through 6 of cooperatives as well a Junior Achievement programme that brings bankers directly into the classroom. Of these partnerships, 5 banks provide formal bank accounts to children in Aflatoun schools.





AFRICA

Kenya

ICS Kenya



Partner and Organisational Profile

Name of Organization	ICS Kenya
Country	Kenya
Region	Africa
Geographical Reach	Regional
Mission	Safe and enabling environment for children
Key Focus	Education, Health, Poverty Peducation
Type of Organization	International Non Governmental Organization
Website	www.ics.nl
Email:	icsro@icsafrica.org
Phone	204445048
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	1100		
Number of children in non-formal education	0	Age Range	Lowest 7 Oldest 17 Range 7-17
Total Number of children	1100	Grade Range	1 8 1-8
Aflatoun Schools			
Number of Government schools	12	Programme hours per week:	1
Number of Non-formal Education Centres	0	Programme hours per year:	36
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	12		
Teachers and Training			
Teachers in programme	20	Trainers	2
Teachers trained	24	Trainers trained	0
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	9	Teachers	1
		Culmination	0
		Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		3	
2 Rights & Responsibilities		4	
3 Saving and Spending		4	
4 Planning & Budgeting		3	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		2	
- Financial Enterprise		2	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		2	
- The Aflatoun Training Tree:			
- The Aflatoun Character		4	
- The Aflatoun Motto		2	
The Aflatoun Curriculum			
- Language translated			
- Culture/country/region contextualized		Kenya	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used		X	X
What additional materials did you develop for use in your programme?			
Personal savings books and additional activities			

Costs & Resources	
Total costs of the Aflatoun programme in previous year	10790
Total time spent by Aflatoun Coordinator per week	8
Number of additional staff working on the Aflatoun programme	2

Saving & Spending	
Percentage of children saving actively in programme	25%
Average savings per child per month (in euros)	\$30.00
Most common source of children's savings funds	Parents, Work, Gifts
Average frequency of savings (daily, weekly, monthly, other)	Monthly
Average frequency of withdrawal (daily, weekly, monthly, other)	Monthly
Main use made of withdrawals by children	School, Family and Child Expenses

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	12	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises		Child Led Activities	

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X		
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				X
Integration into the Curriculum	X			X
Child Friendly Banking				X

Mali

CAMIDE, GAP



Partner and Organisational Profile

Name of Organization	CAMIDE, GAP
Country	Mali
Region	Africa
Geographical Reach	Regional
Mission	To provide viable microfinance services
Key Focus	Microfinance
Type of Organization	Microfinance Organization
Website	www.camide.org
Email:	vialloster@gmail.com
Phone	76369455
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	3701		
Number of children in non-formal education	0	Age Range	Lowest 9 Oldest 13 Range 9-13
Total Number of children	3701	Grade Range	3 6 3-6
Aflatoun Schools			
Number of Government schools	8	Programme hours per week:	3
Number of Non-formal Education Centres	0	Programme hours per year:	156
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	8		
Teachers and Training			
Teachers in programme	25	Trainers	1
Teachers trained	25	Trainers trained	3
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	1	Teachers	2
Culmination		Bank	1

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		2	
2 Rights & Responsibilities		3	
3 Saving and Spending		5	
4 Planning & Budgeting		3	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		3	
- Financial Enterprise		5	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		5	
- The Aflatoun Training Tree:		0	
- The Aflatoun Character		5	
- The Aflatoun Motto		1	
The Aflatoun Curriculum			
- Language translated		French	
- Culture/country/region contextualized		Mali/Afrique Francophone	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used			X
What additional materials did you develop for use in your programme?			
Class ledgers			

Costs & Resources	
Total costs of the Aflatoun programme in previous year	12000
Total time spent by Aflatoun Coordinator per week	5
Number of additional staff working on the Aflatoun programme	

Saving & Spending	
Percentage of children saving actively in programme	100%
Average savings per child per month (in euros)	\$0.84
Most common source of children's savings funds	Parents, Festivals, Errands
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	School Expenses

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	25	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X	X	
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum		X		
Child Friendly Banking	X	X		

Mozambique



Associacao Wona Sanana

Partner and Organisational Profile

Name of Organization	Associacao Wona Sanana
Country	Mozambique
Region	Africa
Geographical Reach	National
Mission	To promote active learning and integrated development for children
Key Focus	Education, Early Childhood Development
Type of Organization	Non Governmental Organization
Website	www.wonasanana.org.mz
Email:	wona.sanana@tvcabo.co.mz
Phone	258 21418753
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	1324		
Number of children in non-formal education	0	Age Range	Lowest 8 Oldest 15 Range 8-15
Total Number of children	1324	Grade Range	3 6 3-6
Aflatoun Schools			
Number of Government schools	0	Programme hours per week:	1
Number of Non-formal Education Centres	9	Programme hours per year:	40
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	9		
Teachers and Training			
Teachers in programme	54	Trainers	18
Teachers trained	38	Trainers trained	16
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	1	Teachers	3
		Culmination	0
		Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		2	
2 Rights & Responsibilities		2	
3 Saving and Spending		2	
4 Planning & Budgeting		2	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		2	
- Financial Enterprise		2	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		2	
- The Aflatoun Training Tree:		3	
- The Aflatoun Character		3	
- The Aflatoun Motto		3	
The Aflatoun Curriculum			
- Language translated		Portuguese	
- Culture/country/region contextualized		Mozambique	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used		X	X
What additional materials did you develop for use in your programme?		Training manuals and new games/activities	

Costs & Resources

Total costs of the Aflatoun programme in previous year	0
Total time spent by Aflatoun Coordinator per week	20
Number of additional staff working on the Aflatoun programme	5

Saving & Spending

Percentage of children saving actively in programme	60%
Average savings per child per month (in euros)	\$0.01
Most common source of children's savings funds	Work
Average frequency of savings (daily, weekly, monthly, other)	Monthly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	Gifts/Festivas

Other Programme Outcomes/Outputs

Number of Aflatoun clubs in programme:	4	Class Savings Ledgers	Yes
Social enterprises	16	Class Elections	Yes
Financial enterprises	9 to 11	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X		
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum	X	X		
Child Friendly Banking				

Namibia

Junior Achievement Namibia



Partner and Organisational Profile

Name of Organization	Junior Achievement Namibia
Country	Namibia
Region	Africa
Geographical Reach	National
Mission	To teach youth about the economics of life
Key Focus	Entrepreneurship, Skills training
Type of Organization	Non Governmental Organization
Website	www.ja-namibia.org
Email:	Johanna.Cloete@ja-namibia.org
Phone	61222860
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	3100		
Number of children in non-formal education		Age Range	Lowest 5 Oldest 14 Range 5-14
Total Number of children	3100	Grade Range	1 7 1-7
Aflatoun Schools			
Number of Government schools	25	Programme hours per week:	2
Number of Non-formal Education Centres	0	Programme hours per year:	94
Number of NGO schools			
Number of Private Schools			
Total Number of Schools	25		
Teachers and Training			
Teachers in programme		Trainers	
Teachers trained	25	Trainers trained	45
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	2	Teachers	3
		Culmination	1
		Bank	2

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)							
1 Personal Exploration		5							
2 Rights & Responsibilities		5							
3 Saving and Spending		5							
4 Planning & Budgeting		5							
5 Child Social and Financial Enterprise		Scale (1 to 5)							
- Social Enterprise		5							
- Financial Enterprise		1							
Did you introduce the following Aflatoun Principles of Implementation in your programme?									
The Aflatoun Model		Scale (1 to 5)							
	- The Aflatoun Brand:	1							
	- The Aflatoun Training Tree:								
	- The Aflatoun Character	5							
	- The Aflatoun Motto	5							
The Aflatoun Curriculum									
	- Language translated								
	- Culture/country/region contextualized	Namibia - 3 ethnic cultures							
		1	2	3	4	5	6	7	8
	- Workbooks Used	X	X	X	X	X	X	X	X
What additional materials did you develop for use in your programme?									
Personal savings books, activities and training material									

Costs & Resources	
Total costs of the Aflatoun programme in previous year	26000
Total time spent by Aflatoun Coordinator per week	40
Number of additional staff working on the Aflatoun programme	2

Saving & Spending	
Percentage of children saving actively in programme	10%
Average savings per child per month (in euros)	.45
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	School Expenses

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:		Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	0	Child Led Activities	

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X	X	
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum				X
Child Friendly Banking	X			

Nigeria

LYNX



Partner and Organisational Profile

Name of Organization	Linking the Youth of Nigeria through Exchange
Country	Nigeria
Region	Africa
Geographical Reach	National
Mission	Linking youth in Nigeria for social change
Key Focus	Human rights, Community service learning
Type of Organization	Non Governmental Organization
Website	www.idealists.org/if/i/en/av/Org/109555-196
Email:	lynxnigeria@yahoo.co.uk
Phone	8962961
First Year in Aflatoun	2006

Programme Summary

Aflatoun Children			
Number of children in government schools	7500		
Number of children in non-formal education		Age Range	Lowest Oldest Range
Total Number of children	7500	Grade Range	1 6 1-6
Aflatoun Schools			
Number of Government schools	125	Programme hours per week:	2
Number of Non-formal Education Centres		Programme hours per year:	104
Number of NGO schools			
Number of Private Schools	1		
Total Number of Schools	126		
Teachers and Training			
Teachers in programme	252	Trainers	18
Teachers trained	252	Trainers trained	18
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	1061	Teachers	2
		Culmination	Bank
			2

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		5	
2 Rights & Responsibilities		5	
3 Saving and Spending		5	
4 Planning & Budgeting		3	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		3	
- Financial Enterprise		4	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		4	
- The Aflatoun Training Tree:			
- The Aflatoun Character		5	
- The Aflatoun Motto		3	
The Aflatoun Curriculum			
- Language translated			
- Culture/country/region contextualized		Nigeria	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used		X	X
What additional materials did you develop for use in your programme?		Class and personal savings ledgers, activities, training material	

Costs & Resources	
Total costs of the Aflatoun programme in previous year	
Total time spent by Aflatoun Coordinator per week	45
Number of additional staff working on the Aflatoun programme	4

Saving & Spending	
Percentage of children saving actively in programme	70%
Average savings per child per month (in euros)	\$1.00
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	School Expenses

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	126	Class Savings Ledgers	Yes
Social enterprises	3	Class Elections	Yes
Financial enterprises		Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X	X	
Funding/Support by Education Department			X	
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum		X		
Child Friendly Banking				X

South Africa

Agape Copeland Train



Partner and Organisational Profile

Name of Organization	Agape Copeland Train (ACTI)
Country	South Africa
Region	Africa
Geographical Reach	Regional
Mission	To empower children to become change makers
Key Focus	Rural youth, Skills Development, HIV/AIDS
Type of Organization	Non Governmental Organization
Website	www.globalgiving.com/projects/act-social-upliftment-program/
Email:	willsol7@mweb.co.za
Phone	764758581
First Year in Aflatoun	2005

Programme Summary

Aflatoun Children			
Number of children in government schools	1032		
Number of children in non-formal education	0	Age Range	Lowest 9 Oldest 14 Range 9-14
Total Number of children	1032	Grade Range	3 10 3-10
Aflatoun Schools			
Number of Government schools	18	Programme hours per week:	6
Number of Non-formal Education Centres	0	Programme hours per year:	
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	18		
Teachers and Training			
Teachers in programme	13	Trainers	4
Teachers trained		Trainers trained	
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	0	Teachers	0
Culmination	0	Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		5	
2 Rights & Responsibilities		3	
3 Saving and Spending		5	
4 Planning & Budgeting		5	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		5	
- Financial Enterprise			
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:			
- The Aflatoun Training Tree:		5	
- The Aflatoun Character		5	
- The Aflatoun Motto		5	
The Aflatoun Curriculum			
- Language translated		Afrikaans	
- Culture/country/region contextualized		Xhosas	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used			
What additional materials did you develop for use in your programme?			

Costs & Resources	
Total costs of the Aflatoun programme in previous year	
Total time spent by Aflatoun Coordinator per week	20
Number of additional staff working on the Aflatoun programme	4

Saving & Spending	
Percentage of children saving actively in programme	40%
Average savings per child per month (in euros)	\$0.36
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	0
Average frequency of withdrawal (daily, weekly, monthly, other)	0
Main use made of withdrawals by children	Child Purchases

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:		Class Savings Ledgers	
Social enterprises		Class Elections	
Financial enterprises		Child Led Activities	

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				
Integration into the Curriculum				
Child Friendly Banking				

Uganda



The Private Education Network

Partner and Organisational Profile

Name of Organization	The Private Education Development Network
Country	Uganda
Region	Africa
Geographical Reach	Regional
Mission	Youth development and empowerment
Key Focus	Education, Entrepreneurship
Type of Organization	Non Governmental Organization
Website	www.pedn.org
Email:	pedn@pedn.org
Phone	312291750
First Year in Aflatoun	2005

Programme Summary

Aflatoun Children			
Number of children in government schools	3719		
Number of children in non-formal education	1018	Age Range	Lowest 5 Oldest 18 Range 5-18
Total Number of children	4737	Grade Range	1 7 1-7
Aflatoun Schools			
Number of Government schools	20	Programme hours per week:	1
Number of Non-formal Education Centres	3	Programme hours per year:	36
Number of NGO schools			
Number of Private Schools	14		
Total Number of Schools	37		
Teachers and Training			
Teachers in programme	82	Trainers	26
Teachers trained	30	Trainers trained	2
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	12	Teachers	1
		Culmination	1
		Bank	1

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?							Scale (1 to 5)								
1 Personal Exploration							5								
2 Rights & Responsibilities							5								
3 Saving and Spending							5								
4 Planning & Budgeting							4								
5 Child Social and Financial Enterprise							Scale (1 to 5)								
- Social Enterprise							4								
- Financial Enterprise							4								
Did you introduce the following Aflatoun Principles of Implementation in your programme?															
The Aflatoun Model							Scale (1 to 5)								
- The Aflatoun Brand:							4								
- The Aflatoun Training Tree:							2								
- The Aflatoun Character							5								
- The Aflatoun Motto							5								
The Aflatoun Curriculum															
- Language translated							0								
- Culture/country/region contextualized							Uganda								
							1	2	3	4	5	6	7	8	
- Workbooks Used										X	X	X			
What additional materials did you develop for use in your programme?															
Other															

Costs & Resources	
Total costs of the Aflatoun programme in previous year	16071
Total time spent by Aflatoun Coordinator per week	45
Number of additional staff working on the Aflatoun programme	8

Saving & Spending	
Percentage of children saving actively in programme	49%
Average savings per child per month (in euros)	\$0.34
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	School Expenses

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	95	Class Savings Ledgers	Yes
Social enterprises	16	Class Elections	Yes
Financial enterprises	16	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				X
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum	X			
Child Friendly Banking				X



THE
AMERICANS

Argentina

Fundacion Ejercicio Ciudadano



Partner and Organisational Profile

Name of Organization	Fundacion Ejercicio Ciudadano
Country	Argentina
Region	The Americas
Geographical Reach	Regional
Mission	Strengthening democracy and citizenship
Key Focus	Citizenship, Democracy
Type of Organization	Non Governmental Organization
Website	www.ejerciciociudadano.org.ar
Email:	info@ejerciciociudadano.org.ar
Phone	3414401380
First Year in Aflatoun	2006

Programme Summary

Aflatoun Children			
Number of children in government schools	0		
Number of children in non-formal education	2051	Age Range	Lowest 9 Oldest 17 Range 9-17
Total Number of children	2051	Grade Range	4 5 4-5
Aflatoun Schools			
Number of Government schools	19	Programme hours per week:	2
Number of Non-formal Education Centres	0	Programme hours per year:	48
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	19		
Teachers and Training			
Teachers in programme	80	Trainers	15
Teachers trained	80	Trainers trained	
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	5	Teachers	1
Culmination		Bank	0
			0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)							
1 Personal Exploration		4							
2 Rights & Responsibilities		5							
3 Saving and Spending		5							
4 Planning & Budgeting		5							
5 Child Social and Financial Enterprise		Scale (1 to 5)							
- Social Enterprise		4							
- Financial Enterprise		5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?									
The Aflatoun Model		Scale (1 to 5)							
- The Aflatoun Brand:		5							
- The Aflatoun Training Tree:		3							
- The Aflatoun Character		5							
- The Aflatoun Motto		5							
The Aflatoun Curriculum									
- Language translated		Spanish							
- Culture/country/region contextualized		Argentina							
		1	2	3	4	5	6	7	8
- Workbooks Used							X	X	X
What additional materials did you develop for use in your programme?									
Personal savings books									

Costs & Resources	
Total costs of the Aflatoun programme in previous year	
Total time spent by Aflatoun Coordinator per week	20
Number of additional staff working on the Aflatoun programme	2

Saving & Spending	
Percentage of children saving actively in programme	63%
Average savings per child per month (in euros)	\$1.00
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	0
Average frequency of withdrawal (daily, weekly, monthly, other)	0
Main use made of withdrawals by children	0

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	25	Class Savings Ledgers	Yes
Social enterprises	3	Class Elections	Yes
Financial enterprises	9	Child Led Activities	Yes

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X	X	
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum	X			
Child Friendly Banking	X			

Dominican Republic

Plan International Dominican Republic



Partner and Organisational Profile

Name of Organization	Plan International Dominican Republic
Country	Dominican Republic
Region	The Americas
Geographical Reach	National
Mission	Where all children realize their potential
Key Focus	Children, Rights, Participation
Type of Organization	International Non Governmental Organization
Website	www.plan-international.org
Email:	waldo.brea@plan-international.org
Phone	96971582
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			Lowest	Oldest	Range
Number of children in government schools	0				
Number of children in non-formal education	3185	Age Range	8	12	8-12
Total Number of children	3185	Grade Range	3	6	3-6
Aflatoun Schools					
Number of Government schools	24	Programme hours per week:			1
Number of Non-formal Education Centres	0	Programme hours per year:			35
Number of NGO schools	0				
Number of Private Schools	0				
Total Number of Schools	24				
Teachers and Training					
Teachers in programme	150	Trainers			4
Teachers trained	50	Trainers trained			
Aflatoun Events					
Number of events organized by partner for different groups:					
Children	4	Teachers	2	Culmination	5
				Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)							
1 Personal Exploration		3							
2 Rights & Responsibilities		3							
3 Saving and Spending		4							
4 Planning & Budgeting		4							
5 Child Social and Financial Enterprise		Scale (1 to 5)							
- Social Enterprise		3							
- Financial Enterprise		5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?									
The Aflatoun Model		Scale (1 to 5)							
- The Aflatoun Brand:		5							
- The Aflatoun Training Tree:		3							
- The Aflatoun Character		5							
- The Aflatoun Motto		2							
The Aflatoun Curriculum									
- Language translated		Spanish							
- Culture/country/region contextualized									
		1	2	3	4	5	6	7	8
- Workbooks Used				X	X	X			
What additional materials did you develop for use in your programme?									
Additional activities and games									

Costs & Resources

Total costs of the Aflatoun programme in previous year	38200
Total time spent by Aflatoun Coordinator per week	10
Number of additional staff working on the Aflatoun programme	3

Saving & Spending

Percentage of children saving actively in programme	80%
Average savings per child per month (in euros)	\$1.00
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	School/Child Purchases

Other Programme Outcomes/Outputs

Number of Aflatoun clubs in programme:	104	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X	X	
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				X
Integration into the Curriculum		X		
Child Friendly Banking		X		

Paraguay

Fundacion Paraguaya de Cooperacion y Desarrollo



Partner and Organisational Profile

Name of Organization	Fundacion Paraguaya de Cooperacion y Desarrollo
Country	Paraguay
Region	The Americas
Geographical Reach	National
Mission	Innovative solutions for poverty
Key Focus	Microfinance, Entrepreneurship
Type of Organization	Microfinance Organization
Website	www.fundacionparaguaya.org.py
Email:	info@fundacionparaguaya.org.py
Phone	21609277
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	0		
Number of children in non-formal education	2000	Age Range	Lowest 6 Oldest 8 Range 6-8
Total Number of children	2000	Grade Range	1 4 1-4
Aflatoun Schools			
Number of Government schools	0	Programme hours per week:	1,5
Number of Non-formal Education Centres	0	Programme hours per year:	10
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	0		
Teachers and Training			
Teachers in programme	10	Trainers	1
Teachers trained	10	Trainers trained	2
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	0	Teachers	0
Culmination	0	Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?							Scale (1 to 5)							
1 Personal Exploration							5							
2 Rights & Responsibilities							5							
3 Saving and Spending							5							
4 Planning & Budgeting							5							
5 Child Social and Financial Enterprise							Scale (1 to 5)							
- Social Enterprise							5							
- Financial Enterprise							5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?														
The Aflatoun Model							Scale (1 to 5)							
- The Aflatoun Brand:							5							
- The Aflatoun Training Tree:							5							
- The Aflatoun Character							5							
- The Aflatoun Motto							5							
The Aflatoun Curriculum														
- Language translated							0							
- Culture/country/region contextualized							Urban							
							1	2	3	4	5	6	7	8
- Workbooks Used							X	X	X	X	X	X	X	
What additional materials did you develop for use in your programme?														

Costs & Resources	
Total costs of the Aflatoun programme in previous year	6000
Total time spent by Aflatoun Coordinator per week	18
Number of additional staff working on the Aflatoun programme	2

Saving & Spending	
Percentage of children saving actively in programme	50%
Average savings per child per month (in euros)	\$0.28
Most common source of children's savings funds	Parents, Errands
Average frequency of savings (daily, weekly, monthly, other)	No Frequency
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	100	Class Savings Ledgers	No
Social enterprises	0	Class Elections	Yes
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				
Integration into the Curriculum				
Child Friendly Banking				

Peru

ODAER



Partner and Organisational Profile

Name of Organization	ODAER
Country	Peru
Region	The Americas
Geographical Reach	Regional
Mission	To improve quality of life in the Amazon region
Key Focus	Environment, Education, Gender
Type of Organization	Non Governmental Organization
Website	www.odaer.org
Email:	odaerperu@yahoo.es
Phone	5142563472
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	3976		
Number of children in non-formal education		Age Range	Lowest Oldest Range
Total Number of children	3976	Grade Range	7 14 7-14
			1 5 1-5
Aflatoun Schools			
Number of Government schools	7	Programme hours per week:	5
Number of Non-formal Education Centres		Programme hours per year:	180
Number of NGO schools			
Number of Private Schools			
Total Number of Schools	7		
Teachers and Training			
Teachers in programme	170	Trainers	4
Teachers trained	170	Trainers trained	170
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	0	Teachers	6
		Culmination	0
		Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?						Scale (1 to 5)							
1 Personal Exploration						5							
2 Rights & Responsibilities						5							
3 Saving and Spending						5							
4 Planning & Budgeting						5							
5 Child Social and Financial Enterprise						Scale (1 to 5)							
- Social Enterprise						5							
- Financial Enterprise						5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?													
The Aflatoun Model						Scale (1 to 5)							
- The Aflatoun Brand:						5							
- The Aflatoun Training Tree:						4							
- The Aflatoun Character						5							
- The Aflatoun Motto						5							
The Aflatoun Curriculum													
- Language translated													
- Culture/country/region contextualized													
- Workbooks Used						1	2	3	4	5	6	7	8
						X	X	X	X	X			
What additional materials did you develop for use in your programme?													
Personal savings books													

Costs & Resources	
Total costs of the Aflatoun programme in previous year	8000
Total time spent by Aflatoun Coordinator per week	15
Number of additional staff working on the Aflatoun programme	1

Saving & Spending	
Percentage of children saving actively in programme	75%
Average savings per child per month (in euros)	\$1.21
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	No Frequency
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	Child Purchases

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:		Class Savings Ledgers	
Social enterprises	2	Class Elections	Yes
Financial enterprises	2	Child Led Activities	Yes

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X		X
Funding/Support by Education Department		X		
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum	X			
Child Friendly Banking				X

Peru

Plan International Peru



Partner and Organisational Profile

Name of Organization	Plan International Peru
Country	Peru
Region	The Americas
Geographical Reach	National
Mission	Where all children realize their potential
Key Focus	Children, Rights, Participation
Type of Organization	International Non Governmental Organization
Website	www.plan-international.org
Email:	cesar.saldarriaga@plan-international.org
Phone	4215163
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			Lowest	Oldest	Range
Number of children in government schools	1200				
Number of children in non-formal education	0	Age Range	6	15	6-15
Total Number of children	1200	Grade Range	1	8	1-8
Aflatoun Schools					
Number of Government schools	6	Programme hours per week:			4
Number of Non-formal Education Centres	0	Programme hours per year:			120
Number of NGO schools	0				
Number of Private Schools	0				
Total Number of Schools	6				
Teachers and Training					
Teachers in programme	40	Trainers			4
Teachers trained	40	Trainers trained			4
Aflatoun Events					
Number of events organized by partner for different groups:					
Children	0	Teachers	0	Culmination	0
				Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?	Scale (1 to 5)
1 Personal Exploration	4
2 Rights & Responsibilities	5
3 Saving and Spending	4
4 Planning & Budgeting	4
5 Child Social and Financial Enterprise	Scale (1 to 5)
- Social Enterprise	3
- Financial Enterprise	2
Did you introduce the following Aflatoun Principles of Implementation in your programme?	
The Aflatoun Model	Scale (1 to 5)
- The Aflatoun Brand:	2
- The Aflatoun Training Tree:	3
- The Aflatoun Character	3
- The Aflatoun Motto	3
The Aflatoun Curriculum	
- Language translated	Spanish
- Culture/country/region contextualized	Piura Region
	1 2 3 4 5 6 7 8
- Workbooks Used	X X X X X X X X X
What additional materials did you develop for use in your programme?	
Children's savings books	

Costs & Resources	
Total costs of the Aflatoun programme in previous year	20000
Total time spent by Aflatoun Coordinator per week	12
Number of additional staff working on the Aflatoun programme	10

Saving & Spending	
Percentage of children saving actively in programme	65%
Average savings per child per month (in euros)	\$1.00
Most common source of children's savings funds	Parents, Festivals, Errands
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No frequency
Main use made of withdrawals by children	0

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	20	Class Savings Ledgers	No
Social enterprises	3	Class Elections	Yes
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X	X	
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X		X	X
Integration into the Curriculum	X	X		
Child Friendly Banking				

Peru

Vision Solidaria



Partner and Organisational Profile

Name of Organization	Vision Solidaria
Country	Peru
Region	The Americas
Geographical Reach	Regional
Mission	Motivate youth to become involved in society
Key Focus	Social Responsibility, Volunteerism, Youth
Type of Organization	Non Governmental Organization
Website	www.viva.org.pe
Email:	mlopezt@viva.org.pe
Phone	4462367
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	0		
Number of children in non-formal education	9878	Age Range	Lowest 12 Oldest 14 Range 12-14
Total Number of children	9878	Grade Range	1 2 1-2
Aflatoun Schools			
Number of Government schools	16	Programme hours per week:	1
Number of Non-formal Education Centres	0	Programme hours per year:	32
Number of NGO schools	0		
Number of Private Schools	10		
Total Number of Schools	26		
Teachers and Training			
Teachers in programme	182	Trainers	3
Teachers trained	182	Trainers trained	3
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	27	Teachers	1
		Culmination	26
		Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		3	
2 Rights & Responsibilities		3	
3 Saving and Spending		5	
4 Planning & Budgeting		5	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		4	
- Financial Enterprise		1	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		1	
- The Aflatoun Training Tree:		5	
- The Aflatoun Character		5	
- The Aflatoun Motto		5	
The Aflatoun Curriculum			
- Language translated		Urban settings	
- Culture/country/region contextualized			
		1	2
		3	4
		5	6
		7	8
- Workbooks Used			X
			X
What additional materials did you develop for use in your programme?			
Personal savings books and training material			

Costs & Resources

Total costs of the Aflatoun programme in previous year	1500
Total time spent by Aflatoun Coordinator per week	45
Number of additional staff working on the Aflatoun programme	3

Saving & Spending

Percentage of children saving actively in programme	94%
Average savings per child per month (in euros)	
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	Family Expenses

Other Programme Outcomes/Outputs

Number of Aflatoun clubs in programme:	280	Class Savings Ledgers	Yes
Social enterprises	26	Class Elections	Yes
Financial enterprises	238	Child Led Activities	Yes

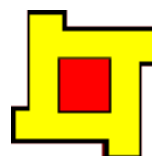
Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				
Integration into the Curriculum		X		
Child Friendly Banking				



ASIA

Bangladesh

BRAC



Partner and Organisational Profile

Name of Organization	BRAC
Country	Bangladesh
Region	Asia Pacific
Geographical Reach	National
Mission	To create a just society free from want
Key Focus	Education, Health, Microfinance
Type of Organization	Non Governmental Organization
Website	www.brac.net
Email:	public-affairs@brac.net
Phone	9881265
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	0		
Number of children in non-formal education	2193	Age Range	Lowest 10 Oldest 13 Range 10-13
Total Number of children	2193	Grade Range	3 6 3-6
Aflatoun Schools			
Number of Government schools	0	Programme hours per week:	0.5
Number of Non-formal Education Centres	0	Programme hours per year:	30
Number of NGO schools	19		
Number of Private Schools	12		
Total Number of Schools	31		
Teachers and Training			
Teachers in programme	31	Trainers	4
Teachers trained	19	Trainers trained	4
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	4	Teachers	4
Culmination	3	Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?						Scale (1 to 5)							
1 Personal Exploration						5							
2 Rights & Responsibilities						5							
3 Saving and Spending						5							
4 Planning & Budgeting						5							
5 Child Social and Financial Enterprise						Scale (1 to 5)							
- Social Enterprise						3							
- Financial Enterprise						5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?													
The Aflatoun Model						Scale (1 to 5)							
- The Aflatoun Brand:						5							
- The Aflatoun Training Tree:						3							
- The Aflatoun Character						5							
- The Aflatoun Motto						5							
The Aflatoun Curriculum						Bengali							
- Language translated						Bangladeshi Culture							
- Culture/country/region contextualized													
- Workbooks Used						1	2	3	4	5	6	7	8
						X	X	X			X		
What additional materials did you develop for use in your programme?													
Workbooks and activities/games													

Costs & Resources	
Total costs of the Aflatoun programme in previous year	1324
Total time spent by Aflatoun Coordinator per week	30
Number of additional staff working on the Aflatoun programme	5

Saving & Spending	
Percentage of children saving actively in programme	100%
Average savings per child per month (in euros)	\$0.41
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	No Frequency
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	Family Expenses, Child

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	69	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	No
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				X
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				X
Integration into the Curriculum	X			
Child Friendly Banking				

India

MelJol



Partner and Organisational Profile

Name of Organization	Meljol
Country	India
Region	Asia Pacific
Geographical Reach	National
Mission	To develop child citizenship skills through rights and responsibilities
Key Focus	Education, Child Rights
Type of Organization	Non Governmental Organization
Website	www.meljol.net
Email:	meljolmumbai@yahoo.co.in
Phone	9125390470
First Year in Aflatoun	2001

Programme Summary

Aflatoun Children			Lowest	Oldest	Range
Number of children in government schools	343208				
Number of children in non-formal education	51189	Age Range	6	14	6-14
Total Number of children	445586	Grade Range	1	8	1-8
Aflatoun Schools					
Number of Government schools	3073	Programme hours per week:			1.5
Number of Non-formal Education Centres	0	Programme hours per year:			66
Number of NGO schools	52				
Number of Private Schools	58				
Total Number of Schools	3183				
Teachers and Training					
Teachers in programme	9251	Trainers			3655
Teachers trained	714	Trainers trained			844
Aflatoun Events					
Number of events organized by partner for different groups:					
Children	669	Teachers	975	Culmination	399
				Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?	Scale (1 to 5)
1 Personal Exploration	5
2 Rights & Responsibilities	5
3 Saving and Spending	5
4 Planning & Budgeting	5
5 Child Social and Financial Enterprise	Scale (1 to 5)
- Social Enterprise	5
- Financial Enterprise	5
Did you introduce the following Aflatoun Principles of Implementation in your programme?	
The Aflatoun Model	Scale (1 to 5)
- The Aflatoun Brand:	5
- The Aflatoun Training Tree:	5
- The Aflatoun Character	5
- The Aflatoun Motto	5
The Aflatoun Curriculum	
- Language translated	Marathi, Hindi, Urdu, Oriya, Malayalam
- Culture/country/region contextualized	Marathi, Hindi, Urdu, Oriya, Malayalam
	1 2 3 4 5 6 7 8
- Workbooks Used	X X X X X X X X X
What additional materials did you develop for use in your programme?	
Class/Personal Savings Books, Activities, Training Manual	

Costs & Resources	
Total costs of the Aflatoun programme in previous year	261252
Total time spent by Aflatoun Coordinator per week	231
Number of additional staff working on the Aflatoun programme	26

Saving & Spending	
Percentage of children saving actively in programme	40%
Average savings per child per month (in euros)	\$0,23
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	Child/ School Expenses

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	2521	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	8	Child Led Activities	0

Department of Education and Advocacy	Local	Regional	National	
Endorsement by Education Department	X	X		
Funding/Support by Education Department		X		
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X	X	X	X
Integration into the Curriculum	X	X	X	X
Child Friendly Banking	X	X	X	X

Nepal



Child Workers in Nepal Concern Centre

Partner and Organisational Profile

Name of Organization	Child Workers in Nepal Concern Centre
Country	Nepal
Region	Asia Pacific
Geographical Reach	Regional
Mission	To help every child live a dignified life without discrimination
Key Focus	Child Protection, Rights
Type of Organization	Non Governmental Organization
Website	www.cwin.org.np
Email:	madhav@mos.com.np
Phone	97714278064
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	0		
Number of children in non-formal education	3625	Age Range	Lowest 10 Oldest 16 Range 10-16
Total Number of children	3625	Grade Range	3 8 3-8
Aflatoun Schools			
Number of Government schools	545	Programme hours per week:	13
Number of Non-formal Education Centres	0	Programme hours per year:	700
Number of NGO schools	85		
Number of Private Schools	0		
Total Number of Schools	137		
Teachers and Training			
Teachers in programme	270	Trainers	5
Teachers trained	0	Trainers trained	25
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	12	Teachers	3
		Culmination	1
		Bank	3

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)							
1 Personal Exploration		3							
2 Rights & Responsibilities		4							
3 Saving and Spending		3							
4 Planning & Budgeting		3							
5 Child Social and Financial Enterprise		Scale (1 to 5)							
- Social Enterprise		3							
- Financial Enterprise		2							
Did you introduce the following Aflatoun Principles of Implementation in your programme?									
The Aflatoun Model		Scale (1 to 5)							
	- The Aflatoun Brand:	2							
	- The Aflatoun Training Tree:	2							
	- The Aflatoun Character	2							
	- The Aflatoun Motto	3							
The Aflatoun Curriculum									
	- Language translated	0							
	- Culture/country/region contextualized	0							
	- Workbooks Used	1	2	3	4	5	6	7	8
		X	X	X	X	X	X	X	
What additional materials did you develop for use in your programme?									
Class Ledgers, Personal Saving Book, New Games/Activities									

Costs & Resources	
Total costs of the Aflatoun programme in previous year	5400
Total time spent by Aflatoun Coordinator per week	10
Number of additional staff working on the Aflatoun programme	3

Saving & Spending	
Percentage of children saving actively in programme	60%
Average savings per child per month (in euros)	.19
Most common source of children's savings funds	Guardians/Centres
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	Child Purchases

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	137	Class Savings Ledgers	Yes
Social enterprises	10	Class Elections	Yes
Financial enterprises	3	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X		
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				
Integration into the Curriculum				
Child Friendly Banking				

Nepal

Junior Achievement Nepal



Partner and Organisational Profile

Name of Organization	Junior Achievement Nepal
Country	Nepal
Region	Asia Pacific
Geographical Reach	National
Mission	To develop entrepreneurs for the future
Key Focus	Entrepreneurship, Skills training
Type of Organization	Non Governmental Organization
Website	http://www.janepal.org
Email:	rammani@janepal.org
Phone	9774468048
First Year in Aflatoun	2007

Programme Summary

Aflatoun Children			
Number of children in government schools	200		
Number of children in non-formal education	200	Age Range	Lowest 11 Oldest 15 Range 11-15
Total Number of children	400	Grade Range	6 9 6-9
Aflatoun Schools			
Number of Government schools	4	Programme hours per week:	3
Number of Non-formal Education Centres	0	Programme hours per year:	50
Number of NGO schools	0		
Number of Private Schools	4		
Total Number of Schools	8		
Teachers and Training			
Teachers in programme	16	Trainers	1
Teachers trained	16	Trainers trained	1
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	2	Teachers	1
Culmination		Bank	0
			0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		3	
2 Rights & Responsibilities		5	
3 Saving and Spending		3	
4 Planning & Budgeting		3	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		4	
- Financial Enterprise		3	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		3	
- The Aflatoun Training Tree:		5	
- The Aflatoun Character		2	
- The Aflatoun Motto		5	
The Aflatoun Curriculum			
- Language translated		0	
- Culture/country/region contextualized		0	
- Workbooks Used		1	2
		3	4
		5	6
		7	8
		X	X
What additional materials did you develop for use in your programme?			
Class Ledgers, Training Materials			

Costs & Resources	
Total costs of the Aflatoun programme in previous year	0
Total time spent by Aflatoun Coordinator per week	6
Number of additional staff working on the Aflatoun programme	1

Saving & Spending	
Percentage of children saving actively in programme	N/A
Average savings per child per month (in euros)	N/A
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	0
Average frequency of withdrawal (daily, weekly, monthly, other)	0
Main use made of withdrawals by children	0

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	0	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				X
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				X
Integration into the Curriculum				X
Child Friendly Banking				X

Pakistan

SAHIL



Partner and Organisational Profile

Name of Organization	SAHIL
Country	Pakistan
Region	Asia Pacific
Geographical Reach	Regional
Mission	Protection of children from exploitation
Key Focus	Child Protection, Child Rights
Type of Organization	Non Governmental Organization
Website	www.sahil.org
Email:	info@sahil.org
Phone	12260636
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	0		
Number of children in non-formal education	100	Age Range	Lowest 10 Oldest 17 Range 10-17
Total Number of children	100	Grade Range	
Aflatoun Schools			
Number of Government schools	0	Programme hours per week:	3
Number of Non-formal Education Centres	1	Programme hours per year:	150
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	1		
Teachers and Training			
Teachers in programme	0	Trainers	0
Teachers trained	0	Trainers trained	0
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	24	Teachers	0
Culmination		Bank	0
			0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		4	
2 Rights & Responsibilities		5	
3 Saving and Spending		2	
4 Planning & Budgeting		1	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		5	
- Financial Enterprise		5	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		5	
- The Aflatoun Training Tree:		5	
- The Aflatoun Character		5	
- The Aflatoun Motto		2	
The Aflatoun Curriculum			
- Language translated		Urdu	
- Culture/country/region contextualized		Islamic, Asia, Juveniles	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used		X	X
X		X	X
What additional materials did you develop for use in your programme?			
Training Materials, New Games/Activites			

Costs & Resources	
Total costs of the Aflatoun programme in previous year	7515
Total time spent by Aflatoun Coordinator per week	4
Number of additional staff working on the Aflatoun programme	2

Saving & Spending	
Percentage of children saving actively in programme	Children save good deeds
Average savings per child per month (in euros)	N/A
Most common source of children's savings funds	N/A
Average frequency of savings (daily, weekly, monthly, other)	N/A
Average frequency of withdrawal (daily, weekly, monthly, other)	N/A
Main use made of withdrawals by children	N/A

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	17	Class Savings Ledgers	Yes
Social enterprises	N/A	Class Elections	Yes
Financial enterprises	N/A	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				X
Integration into the Curriculum				X
Child Friendly Banking				

Pakistan

Society for Safe Environment & Welfare of Agrarians in Pakistan



Partner and Organisational Profile

Name of Organization	Society for Safe Environment & Welfare of Agrarians in Pakistan
Country	Pakistan
Region	Asia Pacific
Geographical Reach	Regional
Mission	Community development in the Sindh province
Key Focus	Education, Agriculture, Community Development
Type of Organization	Non Governmental Organization
Website	www.lsrda.org
Email:	ashmall2005@yahoo.co.uk
Phone	23356112127
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			Lowest	Oldest	Range
Number of children in government schools	0				
Number of children in non-formal education	640	Age Range	6	16	6-16
Total Number of children	640	Grade Range	2	8	2-8
Aflatoun Schools					
Number of Government schools	0	Programme hours per week:			40
Number of Non-formal Education Centres	0	Programme hours per year:			640
Number of NGO schools	25				
Number of Private Schools	0				
Total Number of Schools	25				
Teachers and Training					
Teachers in programme	40	Trainers			4
Teachers trained	100	Trainers trained			1
Aflatoun Events					
Number of events organized by partner for different groups:					
Children	3	Teachers	5	Culmination	4
				Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)	
1 Personal Exploration		4	
2 Rights & Responsibilities		4	
3 Saving and Spending		5	
4 Planning & Budgeting		4	
5 Child Social and Financial Enterprise		Scale (1 to 5)	
- Social Enterprise		5	
- Financial Enterprise		2	
Did you introduce the following Aflatoun Principles of Implementation in your programme?			
The Aflatoun Model		Scale (1 to 5)	
- The Aflatoun Brand:		2	
- The Aflatoun Training Tree:		4	
- The Aflatoun Character		3	
- The Aflatoun Motto		4	
The Aflatoun Curriculum			
- Language translated		Sindhi and Urdu	
- Culture/country/region contextualized		Lower Sindh	
		1	2
		3	4
		5	6
		7	8
- Workbooks Used		X	
What additional materials did you develop for use in your programme?			
Class/personal savings ledgers, activities and training material			

Costs & Resources	
Total costs of the Aflatoun programme in previous year	7190
Total time spent by Aflatoun Coordinator per week	6
Number of additional staff working on the Aflatoun programme	4

Saving & Spending	
Percentage of children saving actively in programme	60%
Average savings per child per month (in euros)	\$0.71
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	40	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	5	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X		
Funding/Support by Education Department		X		
	Programme	Local	Regional	Inter/National
UN Rights of the Child				
Integration into the Curriculum		X		
Child Friendly Banking		X		

Philippines

The National Confederation of Cooperatives



Partner and Organisational Profile

Name of Organization	The National Confederation of Cooperatives
Country	Phillipines
Region	Asia Pacific
Geographical Reach	National
Mission	To provide relevant financial products
Key Focus	Cooperative Strengthening
Type of Organization	Cooperative
Website	www.natcco.coop
Email:	ceo@natcco.coop
Phone	9137011
First Year in Aflatoun	2007

Programme Summary

Aflatoun Children			
Number of children in government schools	12000		
Number of children in non-formal education	250	Age Range	Lowest 6 Oldest 16 Range 6-16
Total Number of children	12250	Grade Range	1 10 1-10
Aflatoun Schools			
Number of Government schools	119	Programme hours per week:	45
Number of Non-formal Education Centres	0	Programme hours per year:	20
Number of NGO schools	0		
Number of Private Schools	2		
Total Number of Schools	121		
Teachers and Training			
Teachers in programme	500	Trainers	10
Teachers trained	250	Trainers trained	5
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	7	Teachers	4
Culmination		Bank	0
			3

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?	Scale (1 to 5)
1 Personal Exploration	4
2 Rights & Responsibilities	4
3 Saving and Spending	5
4 Planning & Budgeting	4
5 Child Social and Financial Enterprise	Scale (1 to 5)
- Social Enterprise	3
- Financial Enterprise	5
Did you introduce the following Aflatoun Principles of Implementation in your programme?	
The Aflatoun Model	Scale (1 to 5)
- The Aflatoun Brand:	5
- The Aflatoun Training Tree:	4
- The Aflatoun Character	5
- The Aflatoun Motto	4
The Aflatoun Curriculum	
- Language translated	Filipino (Tagalog)
- Culture/country/region contextualized	Street Children
	1 2 3 4 5 6 7 8
- Workbooks Used	X X
What additional materials did you develop for use in your programme?	
	personal saving book

Costs & Resources

Total costs of the Aflatoun programme in previous year	14900
Total time spent by Aflatoun Coordinator per week	26
Number of additional staff working on the Aflatoun programme	2

Saving & Spending

Percentage of children saving actively in programme	65%
Average savings per child per month (in euros)	\$0.30
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	No Frequency
Main use made of withdrawals by children	School expenses, Child

Other Programme Outcomes/Outputs

Number of Aflatoun clubs in programme:	12	Class Savings Ledgers	Yes
Social enterprises	3 to 4	Class Elections	Yes
Financial enterprises	0	Child Led Activities	Yes

Department of Education and Advocacy	Local	Regional	National	
Endorsement by Education Department			X	
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X	X	X	X
Integration into the Curriculum		X	X	X
Child Friendly Banking		X	X	X

Thailand

ICS Asia



Partner and Organisational Profile

Name of Organization	ICS Asia
Country	Thailand
Region	Asia Pacific
Geographical Reach	Regional
Mission	Safe and enabling environment for children
Key Focus	Education, Health, Protection, Poverty Reduction
Type of Organization	International Non Governmental Organization
Website	www.icsasia.org
Email:	icsro@icsasia.org
Phone	6645280280 (Reg. Office) 6645622680 (Srisaket Office)
First Year in Aflatoun	2008

Programme Summary

Aflatoun Children			
Number of children in government schools	2566		
Number of children in non-formal education	0	Age Range	Lowest 9 Oldest 12 Range 9-12
Total Number of children	2566	Grade Range	3 6 3-6
Aflatoun Schools			
Number of Government schools	30	Programme hours per week:	1
Number of Non-formal Education Centres	0	Programme hours per year:	32
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	30		
Teachers and Training			
Teachers in programme	150	Trainers	12
Teachers trained	90	Trainers trained	12
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	0	Teachers	0
Culmination	0	Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?		Scale (1 to 5)							
1 Personal Exploration		5							
2 Rights & Responsibilities		5							
3 Saving and Spending		5							
4 Planning & Budgeting		5							
5 Child Social and Financial Enterprise		Scale (1 to 5)							
- Social Enterprise		3							
- Financial Enterprise		5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?									
The Aflatoun Model		Scale (1 to 5)							
	- The Aflatoun Brand:	5							
	- The Aflatoun Training Tree:	Yes							
	- The Aflatoun Character	5							
	- The Aflatoun Motto	5							
The Aflatoun Curriculum									
	- Language translated	Thai							
	- Culture/country/region contextualized	Thai culture with Buddhism							
		1	2	3	4	5	6	7	8
	- Workbooks Used			X	X	X	X		
What additional materials did you develop for use in your programme?									
Training materials									

Costs & Resources	
Total costs of the Aflatoun programme in previous year	49500
Total time spent by Aflatoun Coordinator per week	40
Number of additional staff working on the Aflatoun programme	3

Saving & Spending	
Percentage of children saving actively in programme	97%
Average savings per child per month (in euros)	N/A
Most common source of children's savings funds	Pocket money
Average frequency of savings (daily, weekly, monthly, other)	Daily
Average frequency of withdrawal (daily, weekly, monthly, other)	End of school year
Main use made of withdrawals by children	N/A

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	0	Class Savings Ledgers	Yes
Social enterprises		Class Elections	Yes
Financial enterprises		Child Led Activities	

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department		X		
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				
Integration into the Curriculum		X		
Child Friendly Banking				



EUROPE

Serbia

Pomoc Deci



Partner and Organisational Profile

Name of Organization	Pomoc Deci
Country	Serbia
Region	Europe and Central Asia
Geographical Reach	National
Mission	To create hope & respect for children
Key Focus	Education, Child Rights, Trafficking
Type of Organization	Non Governmental Organization
Website	www.pomocdeci.org.yu
Email:	pomocdeci@eunet.rs
Phone	3813228564
First Year in Aflatoun	2006

Programme Summary

Aflatoun Children			
Number of children in government schools	3722		
Number of children in non-formal education	0	Age Range	Lowest 7 Oldest 15 Range 7-15
Total Number of children	3722	Grade Range	1 8 1-8
Aflatoun Schools			
Number of Government schools	5	Programme hours per week:	1
Number of Non-formal Education Centres	0	Programme hours per year:	36
Number of NGO schools	0		
Number of Private Schools	0		
Total Number of Schools	5		
Teachers and Training			
Teachers in programme	180	Trainers	15
Teachers trained	180	Trainers trained	15
Aflatoun Events			
Number of events organized by partner for different groups:			
Children	0	Teachers	0
Culmination	0	Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?							Scale (1 to 5)							
1 Personal Exploration							5							
2 Rights & Responsibilities							5							
3 Saving and Spending							5							
4 Planning & Budgeting							5							
5 Child Social and Financial Enterprise							Scale (1 to 5)							
- Social Enterprise							5							
- Financial Enterprise							5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?														
The Aflatoun Model							Scale (1 to 5)							
- The Aflatoun Brand:							5							
- The Aflatoun Training Tree:							Yes							
- The Aflatoun Character							5							
- The Aflatoun Motto							5							
The Aflatoun Curriculum														
- Language translated							Serbian							
- Culture/country/region contextualized							Serbia							
							1	2	3	4	5	6	7	8
- Workbooks Used							X	X	X	X	X	X	X	X
What additional materials did you develop for use in your programme?														

Costs & Resources	
Total costs of the Aflatoun programme in previous year	5.114,65
Total time spent by Aflatoun Coordinator per week	12
Number of additional staff working on the Aflatoun programme	2

Saving & Spending	
Percentage of children saving actively in programme	80%
Average savings per child per month (in euros)	\$0.16
Most common source of children's savings funds	0
Average frequency of savings (daily, weekly, monthly, other)	0
Average frequency of withdrawal (daily, weekly, monthly, other)	0
Main use made of withdrawals by children	0

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	0	Class Savings Ledgers	No
Social enterprises	0	Class Elections	No
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child	X			
Integration into the Curriculum	X			
Child Friendly Banking				



MIDDLE
EAST

AND

NORTH
AFRICA

Egypt

The Ministry of State for Family and Population Affairs



Partner and Organisational Profile

Name of Organization	The Ministry of State for Family and Population Affairs
Country	Egypt
Region	Middle East and North Africa
Geographical Reach	National
Mission	
Key Focus	Child and Maternal Health and Wellbeing
Type of Organization	Government
Website	www.nccm.org.eg
Email:	amrosman_nccm@hotmail.com
Phone	2022525334
First Year in Aflatoun	2007

Programme Summary

Aflatoun Children			Lowest	Oldest	Range
Number of children in government schools	16000				
Number of children in non-formal education	0	Age Range	10	13	10-13
Total Number of children	16000	Grade Range	5	8	5-8
Aflatoun Schools					
Number of Government schools	54	Programme hours per week:			60
Number of Non-formal Education Centres	0	Programme hours per year:			1.5
Number of NGO schools	0				
Number of Private Schools	0				
Total Number of Schools	54				
Teachers and Training					
Teachers in programme	54	Trainers			10
Teachers trained	54	Trainers trained			10
Aflatoun Events					
Number of events organized by partner for different groups:					
Children	54	Teachers	5	Culmination	0
				Bank	0

Aflatoun Programme Development

Did you introduce the following Core Elements in your programme?							Scale (1 to 5)							
1 Personal Exploration							5							
2 Rights & Responsibilities							5							
3 Saving and Spending							5							
4 Planning & Budgeting							5							
5 Child Social and Financial Enterprise							Scale (1 to 5)							
- Social Enterprise							3							
- Financial Enterprise							5							
Did you introduce the following Aflatoun Principles of Implementation in your programme?														
The Aflatoun Model							Scale (1 to 5)							
- The Aflatoun Brand:							5							
- The Aflatoun Training Tree:							5							
- The Aflatoun Character							5							
- The Aflatoun Motto							5							
The Aflatoun Curriculum														
- Language translated							Arabic							
- Culture/country/region contextualized							Egyptian							
							1	2	3	4	5	6	7	8
- Workbooks Used							X	X	X	X	X	X	X	X
What additional materials did you develop for use in your programme?														
Workbooks, Training Manual														

Costs & Resources	
Total costs of the Aflatoun programme in previous year	0
Total time spent by Aflatoun Coordinator per week	80
Number of additional staff working on the Aflatoun programme	3

Saving & Spending	
Percentage of children saving actively in programme	40%
Average savings per child per month (in euros)	\$1.27
Most common source of children's savings funds	Parents
Average frequency of savings (daily, weekly, monthly, other)	Weekly
Average frequency of withdrawal (daily, weekly, monthly, other)	Weekly
Main use made of withdrawals by children	School Expenses/Child

Other Programme Outcomes/Outputs			
Number of Aflatoun clubs in programme:	54	Class Savings Ledgers	Yes
Social enterprises	0	Class Elections	Yes
Financial enterprises	0	Child Led Activities	No

Department of Education and Advocacy		Local	Regional	National
Endorsement by Education Department				X
Funding/Support by Education Department				
	Programme	Local	Regional	Inter/National
UN Rights of the Child				X
Integration into the Curriculum				X
Child Friendly Banking				



References

- 1 The results of the Aflatoun pilot are compiled and analysed in Children and Change 2008.
- 2 The most recent curriculum development workshop, held in April 2009, looked at creating material for non formal settings for children.
- 3 Schaferova, Marta and Wackwitz, Merel. Case Study of the Community Practice of Child Social and Financial Education in Sriaket Province, Thailand: Current Practices and Understanding of Child Rights, Social and Financial Education in Ban Boh, Ban Kham & Ban Nongkrong Villages in Srisaket Province, Thailand. ICS. September, 2008
- 4 ICS, Aflatoun Schools Research Framework: Working Child Rights Based in schools with the Aflatoun Child Savings Programme.
- 5 Dingcong, Clarence. Evaluation of the Aflatoun Program: Plan Philippines and Plan Vietnam. September 2008
- 6 Rahul Srivastava. The MeJol-Aflatoun Child Savings Scheme in Maharashtra: A Sociological Study. 2006
- 7 GreenEarth Social Development Consulting Pvt. Ltd. Report of the Impact Assessment Study of Aflatoun Programme: A study conducted jointly by GreenEarth and MeJol. September 2007
- 8 Aflatoun (with survey design by McKinsey and Company). Aflatoun Secretariat Performance Surveys – Final Report. December 2008





Child Social & Financial Education

Aflatoun, Child Social & Financial Education
Sarphatistraat 7 | PO Box 15991 | 1001 NL Amsterdam
ph: +31 20 626 20 25 | fx: +31 20 626 21 18
info@aflatoun.org | www.aflatoun.org