

CHILDREN
AND
CHANGE
2010

Children
and
Savings



Acknowledgements

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Executive Summary

Aflatoun is a highly innovative social and financial education programme delivered by a network of partners around the world. It is wholesome and inclusive in concept, easy to replicate, and cost effective to implement in different environments. In a short period of time, we have reached 31 countries and nearly 600,000 children. This year's Children and Change focuses on our work on savings and evaluation.

Our interest in promoting child savings is aligned to trends in the microfinance community and the general understanding that increasing financial access to youth empowers future generations. There are clear demographic and developmental rationales for doing this. According to official estimates, around 1.8 billion children are under the age of 15, and it is one of our core beliefs that providing access at an early age improves the likelihood of financial inclusion.

Research conducted for Aflatoun by Ernst & Young and McKinsey & Company demonstrates that removing regulatory barriers – notably around age and document requirements – helps encourage children to access formal financial products. In the developed world, a broad and diverse range of financial products for children or that benefit children already exists to some extent. We believe that an inclusive education curriculum such as Aflatoun will strengthen these further.

Aflatoun provides simple savings schemes to encourage savings and asset-building. Children save through personal “piggy” banks, class or club-based savings groups, and where possible child-friendly bank accounts. This is complemented by a social and financial education programme that seeks to provide an ethical foundation for the use of money and resources.

The Aflatoun savings models relate to new thinking in economic psychology. Aflatoun is built around the concept of children developing economic beliefs through constructive engagement with everyday problems. Aflatoun seeks to facilitate and structure these engagements through its programme.

Each country context is different and Aflatoun partners adapt their programme to ensure that it is relevant to the children they work with. Our partners have implemented savings schemes across diverse cultural & economic settings and have made modifications or changes to how children save in the programme. Examples include:

- Children using savings boxes to save money and other resources
- Children in jail saving and recording good deeds
- Group savings in both class and bank accounts
- Banks, Coops, Microfinance Institutions, and Village Banks facilitating saving

The different savings methods developed by Aflatoun partners show that simple and safe saving methodologies can easily be developed to handle the small amounts of money that children tend to save. Key learnings from the field confirm that:

- Aflatoun facilitates children's savings and asset building
- Processes can be adapted to a wide variety of settings and children in different contexts, including non formal or other out of school settings, can mobilize resources
- Children have goals and believe that their savings matter and are important to their future

However, findings also show that some adults remain wary of meaningful participation of children, especially when it comes to class elections and taking full stewardship of funds. Additionally, setting competitive goals has proven to be counterproductive and contrary to Aflatoun's emphasis on instilling a savings discipline rather than greed.

By working with a variety of banking services and other savings schemes, Aflatoun has been able to draw up a number of best practices (though we recognise that flexibility is key when providing savings to children in different environments). Overall, savings should be voluntary – not forced. There should be no minimum deposit required; parents need sensitisation towards their children's savings activities; and child savings need to be supported by their community.

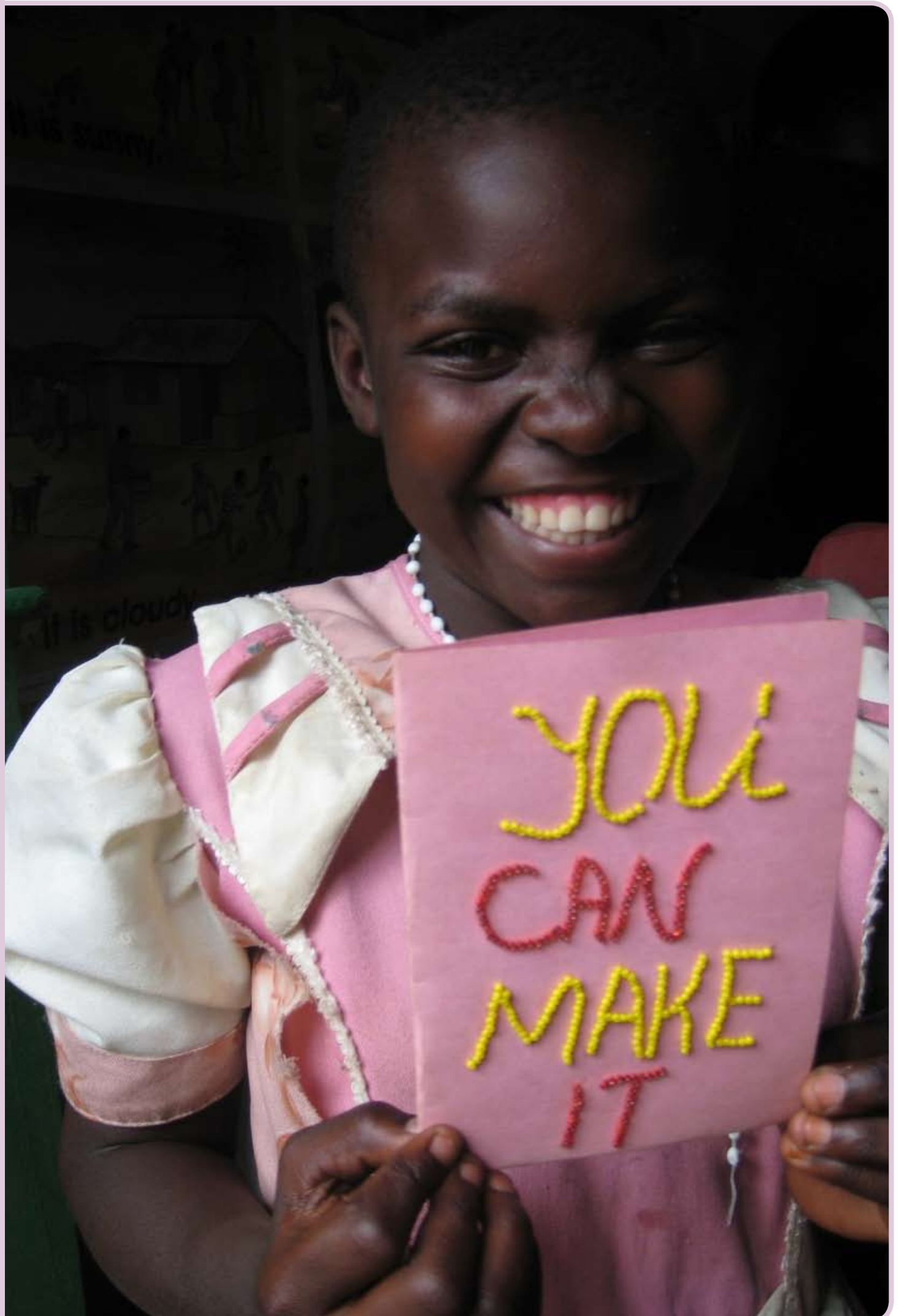
Our research findings show that children can gauge both social and financial value from programmes they participate in. Partners, using the Social Return on Investment (SROI) methodology, say that the cost of the services provided are more than matched by the value of Aflatoun services. In a comparative study, Aflatoun has the highest participation rate of all comparable networks referenced by our survey and was found to be meeting the needs of its partners. Partner research in five countries confirm that the number of children saving and their propensity to save increases, and that children are more likely to believe they can start businesses or make changes in their lives or the world.

In 2009, Aflatoun was delivered in 31 countries to over 595,530 children in 4,363 schools and non-formal education centres. Of those partners that reported child savings, 49% of children were actively saving. This equates to 276,849 children. The average amount saved per month was 0.55 Euro cents per month. Children were also involved in 976 social enterprises and 4,054 micro enterprises.

The research contained in this year's Children and Change provides a snapshot of where the movement currently is. By assessing our current strengths and weaknesses we are able to plan for the next phase of Aflatoun in 2011. Building on our core belief that social and financial education will enable children to increase their autonomy and know-how, we will be expanding our curriculum to serve 3-6 and 15-18 year olds. Our mission will also include leveraging the interests and skills of children through meaningful children's participation in all aspects of our work. It is with a sense of validation, opportunity and purpose that we look forward to the future.

Table of Contents

Acknowledgements	3
Executive Summary	4
Table of Contents	7
Preface	9
SECTION 1: CHILDREN AND SAVING	11
The Importance of Promoting Children's Savings	11
Research on Saving and Children	12
How Aflatoun's Savings System Works	13
Case Studies: Saving in the Aflatoun Programme	15
Bangladesh	16
Pakistan	18
India	20
Thailand	22
Peru	24
Mali	26
Philippines	28
Uganda	30
SECTION 2: AFLATOUN PARTNER RESEARCH	33
Secretariat Research	33
Social Return on Investment	33
SROI with Children	34
SROI as an Organizational Assessment	34
Secretariat Assessment	35
Aflatoun Partner Research	36
Pre- and Post- Child Surveys in Nigeria	36
Programme Survey in India	37
Qualitative Research in Peru	37
Pre-Programme Survey among Children in Albania	38
Monitoring and Evaluation of a Pilot in Indonesia	39
Partner Programme Information	41



YOU
CAN
MAKE
IT

Preface

Dear Reader,

Each year, we publish Children and Change to share the research and evaluation that has been done within the Aflatoun network over the course of the previous year. It is also a great way to highlight the work and achievements of our partner organisations that deliver the Aflatoun programme. Each yearly publication has a different theme or focus. This year it is Children and Saving.

Children's savings is a unique element of the Aflatoun programme. Not only are children given a social and financial education curriculum, but they also are provided an opportunity to save money and resources. It is one of the most dynamic and vital components of the programme.

In developing their programmes, partners make adaptations to the curriculum and changes to the programme methodology. No programme area has changed as much and therefore shown as much diversity as savings. This reflects the diversifying profile of implementing organisations, their partnerships with other organisations and, most importantly, the needs and demands of the children that they work with.

Aflatoun relies on the goodwill and skill of local implementing partners to deliver high quality programmes. Our partners' ability to implement savings schemes across diverse cultural and economic settings demonstrates the strength and vibrancy of the network. Partners care passionately about Aflatoun and do their best to develop the best possible and most appropriate programme. This year's Children and Change is a testament to their skill and vision.

Children and Change 2010 explores the current state of research on the topic of children and saving. It examines the models that Aflatoun promotes to encourage this practice. It then describes – through eight case studies – the ways in which partners have generated or adapted these models to best serve the children in their programme. We also present stories and other research to broaden our understanding of children and savings. We hope to show that children can and do save and that there is a demand for these types of simple savings schemes. Finally, in the last section, we present Aflatoun research and evaluation and partner research and evaluation conducted in the previous year.

This publication relies on the goodwill and hard work of many individuals, especially the staff at partner organisations who have assisted in the collection and analysis of this information. Many volunteers have helped in writing the cases and we are deeply grateful. None of this work could have been done without their tireless work and assistance.

Kind regards,
The Aflatoun Team



SECTION 1: CHILDREN AND SAVING

The Importance of Promoting Children's Savings

As the microfinance industry matures, it is coming to the conclusion that increasing financial access will involve empowering the next generation. There are clear demographic and developmental rationales for doing this but also a core assumption that providing access earlier improves the likelihood of financial inclusion in the future.

A broad and diverse range of financial products designed for children already exist though they are less prevalent in the developing world. Significant amongst these are co-signed accounts, stamp savings schemes, child accounts, and private and government subsidised educational savings products. These products would not exist unless they made sound policy or commercial sense. Research conducted for Aflatoun by Ernst & Young and McKinsey & Company demonstrates that removing regulatory barriers encourages children to access formal financial products. Accordingly, Aflatoun is looking to lower the barrier to savings and asset building for children.

Aflatoun provides simple savings schemes that are accessible to children. They save through structured personal or group savings and where possible, in child-friendly bank accounts. This enthusiasm for saving is channelled into a curriculum that provides an informed and ethical foundation for the use of money and resources.

Aflatoun believes that an activity-based curriculum, which includes savings, is the best way to channel its social and financial education programme. There is a vigorous debate about the ability of financial education on its own to change personal behaviour. However, recent evaluation results from the Global Financial Education Program suggest that financial education in conjunction with the opportunity to immediately put new knowledge and skills into practice leads to improved financial decisions. Certain financial behaviours are easier to put into practice, and this research found that participant behaviour changed if they had both the motivation and the opportunity. This underscores Aflatoun's belief that its social and financial education programme will be effective only when it can be applied with access to real-life opportunities to practice that skill.

The Aflatoun programme is unique because it engages and interests children and it encourages children to form the habit of saving early in their lives.

“When children save a single coin, it does not represent more than what they carry in their pockets, but once they save a few more, it begins to represent something very different – a choice.”

Jeroo Billimoria, Founder and Executive Director



1 Please see www.childfinanceinternational.org

2 Global Financial Education Program. "Going the Last Mile: Financial Education for Low-Income Populations". December 2009

Research on Saving and Children

“Savings are the building blocks for a better future.”

HRH Princess Maxima of The Netherlands, Special Advisor to the United Nations Secretary-General, at Aflatoun's 2008 Campaign Launch

“Aflatoun gives us new life because it taught us how to be useful to ourselves, our families and our communities.”

Aflatoun student in Sudan

Research on children's savings remains undeveloped in comparison to the literature concerning adults. The need to explore and understand child savings and finance is not yet driven by policy debates and has not been investigated to the same extent. Nevertheless, compelling arguments are starting to emerge.

The dominant school in child psychology has removed much of the agency from children in their acquisition of ideas about the economic world. Learning about economics is not a conscious learning process in which children will either succeed or fail. Rather, according to most child psychologists, the development of financial beliefs in childhood is natural and inevitable and therefore unproblematic. This school of thought supposes that children develop financial instincts and beliefs without any experience, education, or guidance.

However, a new school of thought in economic psychology puts children back in the driver's seat. It identifies them as actors in the social system, interacting with broader influences to develop their own ideas about the world. Economic beliefs thus come through constructive engagement with everyday problems and encounters. Children learn experientially, rather than through lessons led by parents or teachers. They come to understand the economic world by bumping into it. This world encompasses both the formal economic system as well as the 'value'-based barter-and-trade system that children engage in from an early age. This theory, described as “economic socialisation”, provides children a role in the development of their own beliefs. We hope that the Aflatoun curriculum does the same – help children engage with the world around them and have fun doing so.

Using games, surveys, and other tests, researchers have begun to shed light on children's perceptions of saving and economics. Generally speaking, understanding of savings deepens and widens with age. The key principles that affect children's ideas of savings are an awareness of the need to resist temptation and an ability to predict the future consequences of present spending. At around age six, children tend to begin with fairly simple savings strategies (saving by not spending) and do not begin to develop more complicated savings strategies until around age nine. The concept of mental accounts, where savings is directed for specific goals, develops only at around age 12. Interestingly, even when equipped with a more developed understanding of saving, older children are not necessarily better at saving than younger children. Rather, they save similar amounts but for different reasons.

Aflatoun is currently examining whether an educational programme can lead to an increase in the frequency, amount or likelihood of child savings.

3 David Leiser, Guje Sevón, and Daphna Lévy. “Children's economic socialization: Summarizing the cross-cultural comparison of ten countries.” *Journal of Economic Psychology*, Volume 11, Issue 4, December 1990: P 611

4 Annette Otto. “The Economic Psychology of Adolescent Savings.” Phd Thesis. University of Exeter.

5 J. S. Sonuga-Barke and Paul Webley. [Children's saving: a study in the development of economic behaviour.](#) Hove: Erlbaum.

6 J. S. Sonuga-Barke and Paul Webley. [Children's saving: a study in the development of economic behaviour.](#) Hove: Erlbaum.

How Aflatoun's Savings System Works

The theory that children learn through active engagement goes along with Aflatoun's experience. Aflatoun's approach to saving is "graduated" in that savings methods are meant to correspond with the level of understanding that children have around resources, value, saving, and money. Financial concepts are introduced only when children are thought to have developed sufficient social and economic understanding to make sense of this new information.

Within the Aflatoun programme, children at the earliest ages of 6-9 are taught about value and resources as well as the meaning of money and trade. Saving is presented as a common impulse, a natural extension of the infant's instinctive collection of attractive objects such as stones or shells. Savings are promoted through individual banks or boxes that capture not only money but also items of perceived personal value for children. Children are either given boxes or make boxes themselves out of recycled material. The concept also introduces other resources that might be saved or conserved, like water, electricity, food, and paper. This allows children, regardless of their access to financial resources, to participate in a savings process. It positions saving as something natural and organic, rather than something alien and imposed.

At a later age, children form clubs and manage their own Aflatoun activities, including saving in school in a democratic fashion. Ideally, a president, secretary, and treasurer are elected by the children to oversee both the social and the financial components of the Aflatoun programme. Saving is a core component of these clubs, and children manage the class savings with the oversight of a trained teacher. Individual child and club ledgers are either provided by the Aflatoun programme or developed by the children. Importantly, they are able to deposit and withdraw their money at will. The elected child representative and the teacher monitor this process to reduce any chance of fraud. There is no pressure to save, no need to specify goals for saving, nor any judgement about the amounts of money saved. The aim is to provide a structured opportunity to save and familiarise children with the concept.

The final stage of the Aflatoun saving model is linking children to formal financial institutions. There has been experimentation, mainly in Africa and Asia, with bank savings products in schools. This is meant to provide an opportunity to bridge learning from the personal or group savings to the financial system. Unfortunately, numerous challenges around the regulatory rules and requirements for account ownership have made it difficult to do this sort of saving. For this reason, Aflatoun has advocated that certain principles be applied to these bank accounts so that children have a positive first experience with formal financial institutions. This is a preliminary attempt to develop standards and create markets for child financial products – work that will be carried forward by Aflatoun's next project, Child Finance. Aflatoun hopes that in the future, children will be able to graduate from personal or group savings to appropriate financial products in the final years of the programme or upon graduation from Aflatoun. This would provide bank accounts to children at the time when they begin to interact with the labour market.

The Aflatoun programme tries to provide appropriate opportunities for children to actively save as individuals, in groups, or by using formal accounts. While these structures vary, they are all designed to provide simple, equitable, hands-on saving opportunities for children.

Aflatoun General Curriculum

The Aflatoun general curriculum is based on 3 stages of child development:

Younger children (ages 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 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 are bigger 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 (ages 11-14): Children now start to think about the world in terms of outside factors that influence their life. They evaluate and reflect on their experiences and participate in experiential learning.

What Children Save For

From Aflatoun's experience, children have different goals and conceptions about saving. Their initial goals are often unreasonable but are soon moderated once they have begun the process. Most children save for some personal or individual goals, including future consumption, but they often invest in their own education. Some children have chosen to save together for broader goals, including different school, group, or family purchases that might benefit them, their family, or their schools. In Mali, when asked what they save for, children responded:

"So that one day I can bring my mother to Mecca." Samou; "To save is good because one day it will be like getting a present and you can get clothes and shoes." Deye; "To eat." Nene; "To buy pigeons so I could breed and sell them." Mamadou; "To spend on PlayStation and games." Jacary; "Shoes and clothes." Safeitou; "Clothes and earrings." Assiate; "To spend on PlayStation and snacks." Boubacar; "Chickens. To sell... and to eat!" Bakary.



Saving in the Aflatoun Programme

As part of their training, partners about to deliver the programme are familiarised with the predominant savings models that have emerged from across the network. They are asked to consider which might be best suited to the needs of their children. Saving methods need to reflect local realities, and partners are urged to adapt the programme so that it works for them. As always with Aflatoun, partners have responded with flair and ingenuity. In order to showcase their work, the different savings models they have generated have been documented.

In presenting these cases, Aflatoun shows the range of methods that promote children's savings as well as the demand from children for these programmes. While the evidence in each case is different, it is important to note that there are key similarities. In all situations, there is interest in saving and a desire by children to participate. It also shows that simple and safe saving methodologies can easily be developed to handle the small amounts of money that children tend to save.

“I also learned something that nobody had taught me while Aflatoun did – to think before doing something... it taught me to not be rejected, to continue learning from my friends, to not be impulsive in life and to wait since not everything has to be now, it can also be later.”

Aflatoun child in Argentina



Personal Savings Banks

Saving in a Box: The BRAC programme in Bangladesh



BRAC Aflatoun children are very excited about saving and saving rates are high.

Who: Children participating in BRAC's programme are involved in weekly 30-minute Aflatoun classes.

Savings Method: Participants keep their savings in a wooden savings box provided by BRAC.

Where: BRAC is located in Bangladesh, and its schools are rolling out the Aflatoun curriculum.

Why: The boxes were provided to ensure savings security, but also because the children usually didn't have enough materials to make their own saving boxes.

How: In addition to money, children also keep other things valuable to them in the boxes. Aflatoun children also use a special book to keep track of their savings.

Programme Description

Building Resources Across Communities (BRAC) helps over 110 million people in nine countries in Asia and Africa. BRAC's vision is of a just, enlightened, healthy and democratic world free from hunger, poverty, environmental degradation and all forms of exploitation based on age, sex and ethnicity. BRAC started the pilot Aflatoun programme at 30 schools in two locations, Trishal and Sreemongol, at primary and secondary school level. In total, 2,092 children ages 10-15 were involved in 30-minute weekly Aflatoun classes.

As an organisation with experience in curriculum development, BRAC took a thorough approach to the contextualisation and adaptation of the Aflatoun programme and educational materials. Materials were developed for three grades. BRAC provided workbooks for students for each class and a guide book for teachers. In addition, each Aflatoun student received a wooden savings box from BRAC.

For the primary school pilot programme BRAC trained two trainers, who have in turn trained 19 teachers. For the secondary schools, BRAC conducted two different orientation programmes for the School Management Committee, headmasters, and mentoring teachers in the selected schools, as well as programme organisers. BRAC also provides monthly refresher sessions for the teachers working at its schools. During these sessions, teachers talk about Aflatoun and questions and issues are addressed.

Aflatoun class is held for 30 minutes every week on Wednesdays. Upon completion of Aflatoun classes, students keep savings and monitor their account for 10 minutes.

In their Aflatoun classes, children learn about keeping savings and spending accounts, prioritising needs, developing the habit of saving, negotiating with the shopkeepers, as well as identifying notes and coins. They are also taught to help their parents keep accounts, to help others in need, to not bully other children, to respect elders, to work in a team, and to tell the truth.

The programme has been successful in inculcating saving habits in children. BRAC reports that almost 100% of children save. They save from one taka to 20 taka per week. Average monthly savings is 38 taka. A possible explanation for such relatively high saving rates is that BRAC provides a small savings box for each child. A child has one key from the box, and the teacher keeps the duplicate.

Aflatoun children use a special book to keep track of their savings. They record the date, savings, expenses, and balance. Children count their savings, expenses, and balance once a week in class and discuss it. According to a teacher, “students are happy when they count the savings after a certain period. In addition to saving money they also realise that sometimes used materials are of great use”.

Aflatouns mainly save the pocket money that they get from parents. Sometimes they lend money and get back more than the lent amount. Seeing them save, parents reportedly give them more pocket money than before.

The savings are usually spent on stationery, treats, and gifts for younger siblings. Some children were able to invest their money in small animals for future profit. Though there is no disapproval for spending, some students are reluctant to record this amount.

In respect to the future, children would like to use their savings for secondary school admission fees, buying cows/goats, helping parents in repairing the house, helping family/siblings in need of treatment and helping neighbours.



The overall results of the pilot programme have been highly encouraging. Children are very interested and enthusiastic about Aflatoun classes. They excitedly save not only money, but some of their valued possessions. According to one teacher, “learners in my school are eagerly waiting for the Aflatoun class and they do not want to miss it”.

The contextualised curriculum is easy to understand and use, and it is accessible for teachers and children. Comparing the Aflatoun curriculum to the curriculum taught at BRAC schools helped avoid possible repetitions and overlapping. This practice can be recommended to other Aflatoun partners as well.

The saving habit is successfully instilled in children, and virtually all participant kids are saving. Providing children with a safe savings box is an encouragement for personal savings.

“We believe that our children will surely get benefits from this practice throughout their life. Moreover, the money they are saving during this period will help them invest in the family’s income generating activities.” Parent of Aflatoun Child

The full case study is available at www.aflatoun.org/downloads/bangladeshcasestudy.pdf

Thanks to Wannaporn Niyaso and Marieke Groenhart for their assistance in compiling this case.



Social Savings

Saving Good Deeds: Social Savings in the SAHIL programme in Pakistan



against child sexual abuse

Sahil

Programme Description

SAHIL is a child rights national organisation with a head office in Islamabad that works exclusively on issues of sexual abuse and exploitation in Pakistan. Since 2006, it has offered children in the Adiala Jail psychosocial counselling, legal aid, sports, medical testing, and vaccinations. Aflatoun was introduced and tested in this setting.

Acknowledging some of the constraints of jail, most significantly the fact that children do not have access to money, SAHIL adapted the core programme savings methodology. The key goal of the programme was to sensitize children to the changes needed in their lives. This was done by providing activities that promoted financial and social values. It was felt that this would best be achieved if children understood and were able to take ownership of the process. Thus, child-led activities were encouraged.

Children were introduced to the social aim of the SAHIL Aflatoun programme. It was stated that Aflatoun would help guide a discussion on the changes needed in the children's lives. Children identified key areas, mainly faith-inspired, where they could improve. They stated that they needed to be righteous, to practice prayer, and to have less desire for worldly goods. This was used as a starting point for the programme activities.

The programme then used activities that sought to develop a positive self-image for the children by asking them to choose adjectives that describe themselves. This was bridged with work to determine the sorts of rules and norms that would be used in the group work for Aflatoun, and potentially more broadly. Children outlined "anger management", "respect for others", and "no abuse" as their key rules.

As a next step, savings and savings methods practised throughout the world were introduced to children. The idea of social savings was introduced based on some of the key principles of respect for others. Using the idea that all people can help others and should be treated equally formed a basis for counting and recording good actions/deeds. The deeds included "no abusing", "no fighting", "offering prayer at Fajar (morning) and Isha (evening)", "not stealing", "not telling a lie", and "attending Aflatoun sessions".

To organise the savings system, children developed Aflatoun Clubs within prison wards. Groups of children were organised into smaller groups and

With Social Savings, children learn that aside from money, they can also save time, good deeds, their health, and themselves from abuse and fights.

Who: Children in the Adiala Jail participate in the SAHIL Aflatoun programme.

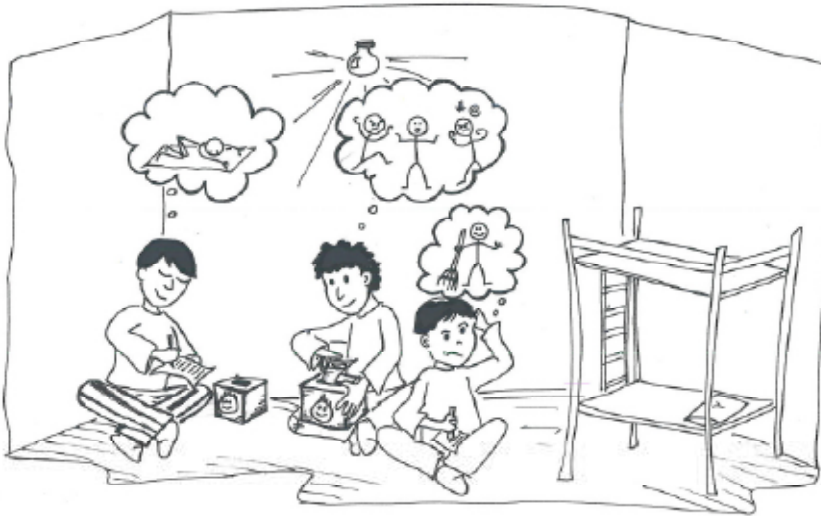
Savings Method: Social savings are encouraged as no money transactions can be conducted in the jail.

How: Children save and record the good things that they have done in a week as their primary saving exercise.

representatives of these groups met together to form ward-level clubs. A simple card was developed for each child that stated their name, the club's name, or the name of the children's villages.

Clubs and groups were used for two purposes. First they helped tally the good deeds that were saved by the children. They developed a system of tracking different individual activities. The results of their group activities were put into a chart that was visible to all children. Children were surprised about the positive feeling that came from acknowledging their good behaviour. This recognition changed their perception of their personal behaviour and relations with others.

Group activities broadened both the types of group activities as well as the individual tasks. These included self-organised activities such as cleaning of the wards and protection of new children from abuse. Interestingly, this resulted in new demands by the children on the jail based on their newfound knowledge of their rights, such as a demand for water coolers to give children access to clean water. Such child-coordinated advocacy was not seen in the jail prior to the Aflatoun programme. There was increased attendance in both educational programmes as well as increased participation in education sessions. In the jail, SAHIL states, reports of violence and disruptions are seen as being lower than in previous years.



The concept of saving appeals to children in challenging circumstances. Children both with and without resources understand the idea of savings. Developing a saving system can include non-financial resources provided children are able to determine the goals of the system.

Social savings can be mobilised. Provided they have structured activities, children are able to save non-financial resources. This should be developed within a system that includes personal or general benefits for the children involved.

Savings as a psycho-social intervention. Savings is used by SAHIL as a method of actualising and recording actual changes in children's behaviour. By providing basic incentives and a structure, children are able to recognise and record their own positive attributes and contributions.

Broader benefits of groups and saving. Children were able to manage their own groups and extend activities beyond the initial intent. Club formation and saving became a base for broader collective action.

“We would not have been here if we had paused to think.” Child in Adiala Jail

The full case study is available at www.aflatoun.org/downloads/pakistancasestudy.pdf

Thanks to Manizeh Bano Kazim for their assistance in compiling this case.



School-based Savings

Saving at schools: Meljol's Model in India



The most popular saving model for older children in Aflatoun is school-based group savings.

Who: Children participating in Meljol's programme, the original Aflatoun programme.

Savings Method: Children save within their class or in a democratically managed Aflatoun club. Their savings are school-based and done within groups.

How: Children are free to deposit and withdraw money, and transactions are booked in both a child ledger and the group ledger. Each transaction is signed off by a teacher and a member of the child-elected Aflatoun Club. Teachers or the school keep the savings safe in the school safe or a locked closet.

Programme Description Meljol began the original Aflatoun programme in urban areas in Mumbai in India. It focused on child rights and themes of social tolerance during its early years.

In 2001 the programme sought to move out of the city and into the rural areas in Maharashtra. Meljol began altering some of its programme design and experimenting with financial education and savings within the programme. This was due to a developing awareness that children were interested in money and that this new theme might keep children engaged in the broader issues that were being addressed.

To develop the method, Meljol created a system that could be used in the rural areas. In the absence of formal financial institutions, the system was to be safe, structured, relevant to children, as well as easy for training and replication. A system of basic ledgers for both children and classes was developed. The democratically elected Aflatoun Club became the vehicle for co-managing the savings system. The fact that children helped led to greater accountability and child ownership of the programme.

When this system was put into action, it was often met with resistance by teachers who felt that children could not or should not save. That said, those teachers who did move forward with the programme found that the children's reactions were positive and teachers have taken the activity more seriously.

In 2006 a sociological study of the Meljol savings scheme in Maharashtra revealed that the savings scheme was operational and running independently in 14 of the 16 schools visited within the study and that the adoption by teachers was voluntary. The response of children to the savings process resulted in high take-up rates of the Aflatoun programme. Saving was widespread and 70% of students self-reported that they saved.

More recently, children in schools and classes were surveyed by Meljol. One of the aspects of this process was a check to see if there was a class ledger. This provided an idea of how common these clubs are and how much money is being kept in these groups.

The average ledger amount at the time of surveying was 2813 rupees or 48EUR. This amount reflects all withdrawals and deposits in that club. Based on the reported levels at the schools, 47% of children are saving. This means that on average each child has approximately 37 rupees or 0.62EUR saved in the class ledger at any one time.

School-based savings schemes have to be simple: This ensures easy replication and dissemination. All principles must be understood easily by both teachers and children.

Child involvement increases accountability and also take-up. Involving children in the savings process builds interest and enjoyment for children. This is additional motivation for teachers to continue the savings schemes on a recurring basis.

Children save and continue to save into their youth. A high rate of Aflatoun participants save even years after completing the Aflatoun programme. Whether they do so at a higher rate is an essential research question.

Savings are primarily for education-related purposes. Children tend to use their money for school supplies or school fees.

Ajay Pawar, in Class 6 in Gunjegaon school in Yawatmal District, is a regular saver and has managed to purchase a bicycle with the money he has saved. The bicycle is important to him as it is his way of getting to and from secondary school and completing his higher education.

The full case study is available at www.aflatoun.org/downloads/indiacasestudy.pdf

Thanks to Sumitra Ashitkar and the Meljol team for their assistance in compiling this case.



Children have been participating in the Meljol savings system for over nine years to date. Meljol conducted a retrospective longitudinal study of children in 2007 to determine what they remembered about the Aflatoun programme. A total of 78% of students reported that they were saving at the time of interview. 65% of participants stated that they had used money from the Aflatoun programme for school supplies, and 12% had used money to pay for secondary school fees. 65% of children reported having spoken to their parents about the Aflatoun bank while they were in school.





Individual Formal Accounts through Cooperative Banks

International Child Support Thailand: Formal Group Savings in Banks



This case demonstrates that it is possible to mix formal bank savings and informal school-based saving systems.

Who: Students of two primary schools that have been participating in the ICS Thailand Aflatoun programme since 2008.

Savings Method: Group bank accounts that provide a low cost formal financial product to children.

Where: Si Saket province in the Prangku district of Thailand.

How: Implementing this savings model in schools requires training and facilitation to ensure quality and appropriateness.

Programme Description

Ban Tapao School and Ban Hai School started the Aflatoun programme in March 2008, and they have focused mostly on savings. Previously, both schools tested various forms of banking structures within their schools as a result of the Government Savings Bank and the Ministry of Education. However, these initiatives faced serious challenges because of varying involvement of children, a lack of continuity in the savings process, and issues around use of money by children at the end of the programme.

The Aflatoun programme gave a broader context and supplemented the learning experiences from this programme. Children learned to develop savings behaviour around money, but also water, electricity, and the environment. They were also introduced to the idea of saving in case of emergency, planning for their future, and income generation. This was contextualised so that it linked with an existing national sufficiency programme.

The schools each have one group account in the name of the school savings committee. Both schools have non-official “student accounts” and class or child ledgers at school. The bank comes to the school and collects the money directly from the school savings committee.

Both schools believe in the participation of students but have structured their school savings committees differently. Ban Hai School has a savings committee composed of three elected students in every class. The other school only has one savings committee composed of seven members for all classes. These members are not chosen by elections but appointed by their teachers. Ban Tapao states that teachers don't have time for elections and want to ensure the selection of students who will deal with money in an honest way.

Both schools believe that collecting money is a way to promote student participation. Committee members are responsible for collecting and recording all deposits/withdrawals from all classes and providing this money to the bank officer.

Children save different amounts of money. The average saved amount is 1THB per day per child. Competition on the saved amounts among students does exist. Teachers motivate them to be active savers and to engage with the school bank. At one school, there is some discussion of introducing a reward system for students who save most. A negative effect of the system could be a feeling of exclusion as a result of not being able to save money.

The Aflatoun programme has an added value compared to other school savings initiatives. This is mainly because of its focus on child rights and the methodology that is used. The interactive exercises of Aflatoun stimulate broader thinking and an open attitude and they teach children about themselves and their rights. The Aflatoun motto and how it relates to problem solving is seen as an eye-opener for children.

Group Accounts provide bank exposure without issues of Individual Account Ownership. Individual bank accounts result in a number of logistical challenges for children, teachers and local partners. With issues like 'know your client' and requirements for legal documents, it excludes children who are often poor or disadvantaged.

Group accounts reduce overhead and transaction costs. Providing group accounts reduces both the administrative and total costs for banks partnering with Aflatoun. This allows both bank exposure and facilitation of child savings without cost disadvantages.

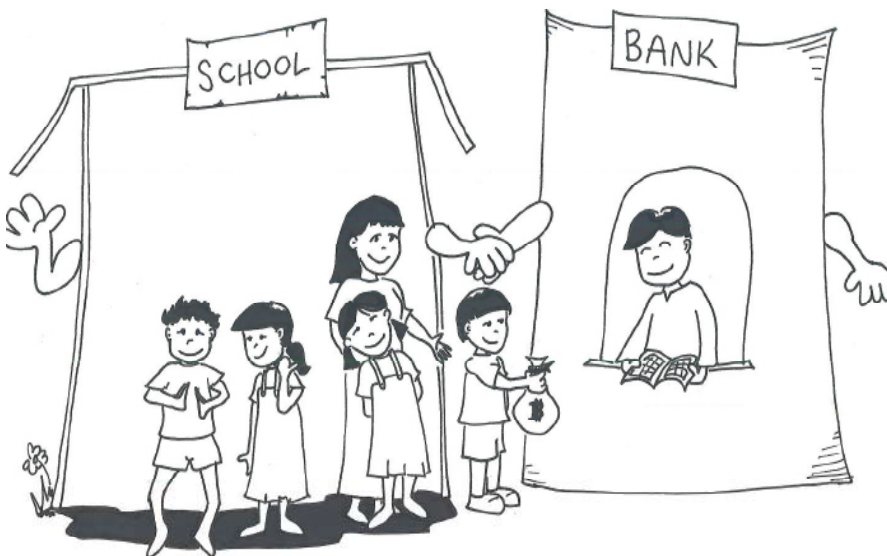
Teachers are motivated to be involved with the school savings and banks. Teachers are interested in learning more about how banks operate and the saving process. There is a demand for more training for teachers on this topic and the Aflatoun programme in general.

School Savings Committee is an excellent example of child participation. Electing children to the committees would even increase the participation and motivate savings. As shown from the experience of one of the schools, children are capable of electing each other to develop an Aflatoun club and manage savings.

Savings as an Inclusive Process. Although competition in the saving amount motivates children to save more, Aflatoun believes that savings are personal, voluntary and individual. Rewarding and creating competition for savings should not exclude some children based on their economic status.

The full case study is available at www.aflatoun.org/downloads/thailandcasestudy.pdf

Thanks to Wannaporn Niyaso and Marieke Groenhart for their assistance in compiling this case.





Non-Formal Savings linked to Microfinance Savings and Credit Groups FINCA PERÚ and “The Next Generation”: The Aflatoun Curriculum in an MFI Setting



In this savings method, similar to the school-based method, an Aflatoun facilitator works to keep the children's money secure within micro finance institutions.

Who: Over 200 children of clients from select micro finance institutions (MFIs) are participants of the FINCA Perú Aflatoun programme.

Savings Method: Informal savings accounts held within the MFIs' branch offices.

Where: In non-formal settings of participating village MFIs.

When: Aflatoun programme sessions are held for six months in village banks where children receive weekly classes.

Programme Description FINCA Perú is a microfinance organisation which operates in the Peruvian regions of Ayacucho, Lima, and Huancavelica. Its mission is to contribute to the self-valuation of women with economic and social disadvantages in Peru, facilitating the integral development of their human capacities.

In May 2009, FINCA Perú began the Aflatoun programme in Ayacucho, using a six-month curriculum developed for non-formal education settings. The programme participants are children of women who are part of the village banks supported by FINCA Perú. The Aflatoun clubs meet every week, during the time that their mothers meet in their village banks. In six months, more than 200 children between the ages of 8 and 12 years old participated in 24 sessions.

These sessions were divided into the following modules:

- Savings and Planning for the Future
- Development of an Enterprise Project
- Personal Development
- The World Around You
- The Environment

To learn more about the Aflatoun programme in a microfinance setting, FINCA Perú interviewed participating children and their parents and found out that children favor the concept of saving money instead of spending all of it. In survey results, a large majority of children preferred to “win” more money at a later date, rather than receive a smaller amount right now. A large majority of children found saving easy and it was not difficult to resist the temptation to spend their saved money throughout the week.

Most children received their money directly from one or both of their parents to save – only one child indicated that he earned this money on his own.

All children talk to their parents about what they learned at Aflatoun lessons. One-half of the children explicitly stated they talk to their mothers about their savings, while the other half of respondents used a variety of examples from past lessons in conversation. An overwhelming majority of respondents indicated that their parents believed it was beneficial that they are now saving. Some important responses to highlight are “[Saving money is good] because you don't have to rush to find money,” and “I will need to save for when I am bigger.”

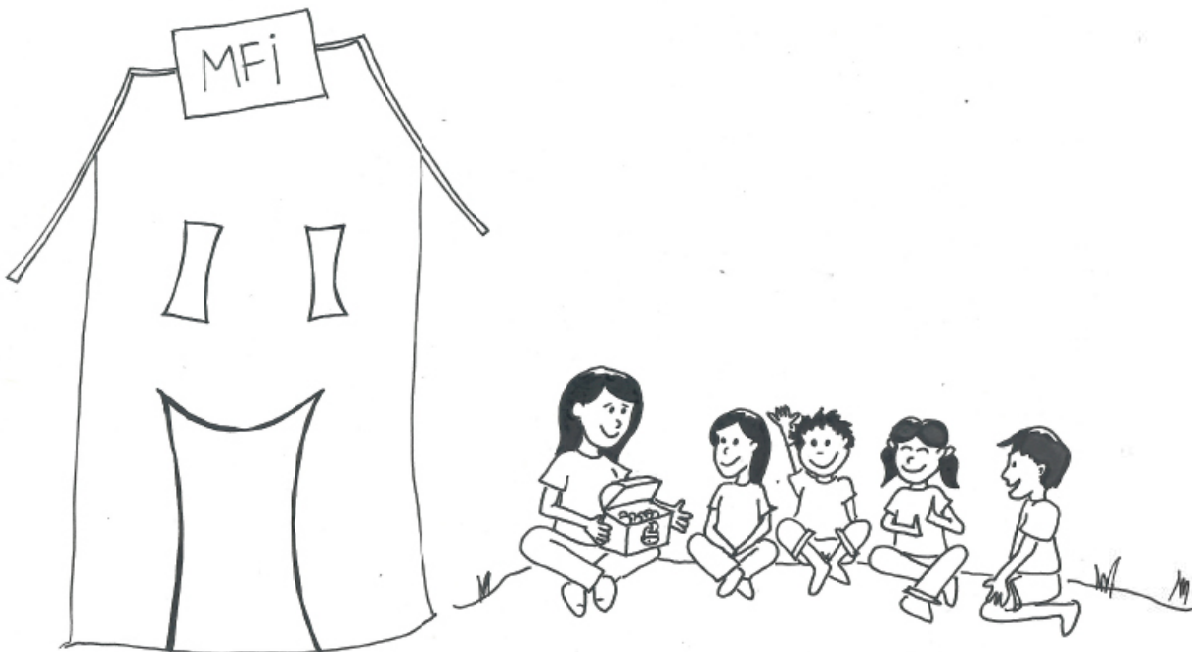


Jean Pier is nine years old and is president of his Aflatoun class. Jean Pier comes to the Aflatoun programme on Wednesdays when he doesn't have to help his mom or when he doesn't have to study for exams. Although Jean Pier says it is difficult not to spend the money he saves with Aflatoun, he is able to save between 5 soles and 2 soles each week. He wants to take his mom out to dinner with his savings. When asked about what he thinks of Aflatoun, Jean Pier said "Here we learn a lot, here we are helped, and we learn to express ourselves." Jean Pier's mother also thinks that Aflatoun "is lovely, and the things that children learn through you are interesting and good". She seems to have a good level of understanding and interest in the programme. For example during an interview she mentioned "It's a new programme isn't it? My son loves it. He says, "I too am going to save, let's go to FINCA!"

Aflatoun provides an avenue for children to save, where before there was none. Children who consistently attend Aflatoun classes demonstrated a strong willingness and ability to save.

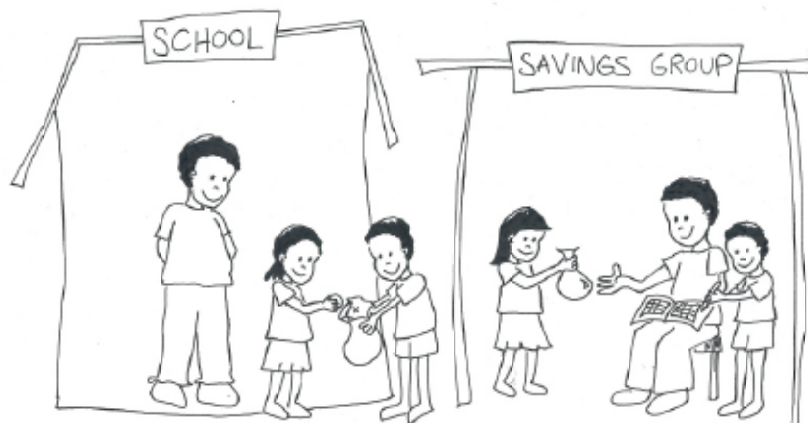
Managing saving in Non-Formal Settings is more difficult. Attendance, retention rates, and age range are variables that are more difficult to control when the Aflatoun curriculum is instituted outside of a structured classroom.

Parents and guardians speak to their children about Aflatoun and about saving. Parents are kept informed by their children about the Aflatoun programme, and they wish to see the programme continued. There is a high degree of information sharing between child and guardian in regard to the Aflatoun curriculum.



The full case study is available at www.aflatoun.org/downloads/perucasestudy.pdf

Thanks to Erika Nelson and Joel Harnest for their assistance in compiling this case.



School-based Saving Connected to Savings Groups

Inclusive Programme and Savings Method Development: The Implementation of Mali's Aflatoun Programme in the Kayes Region



A thorough understanding of the issues and challenges facing child savings creates child savings processes that work for children, schools, and local banks.

Who: CAMIDE-GAP partnered with a Village Savings and Loan Association in the Kayes Region in Mali.

Savings Method: Children in schools are connected to their local village bank with a set of savings rules that work for both the school and bank. It results in school-based savings connected to savings groups.

How: In order to implement the programme in a manner that was appropriate for the cultural and regional setting, CAMIDE and GAP did a series of meetings with stakeholders, children, teachers, and village bank representatives.

Programme Description

In 2006, GAP (a social consultancy) and CAMIDE (a network of locally-run village banks) began delivering the Aflatoun programme in rural Mali in the Kayes Region. CAMIDE was seeking to extend the services it offers to villages, particularly to women's groups. The Aflatoun concept and programme were relevant to help create a culture of saving in Mali. The programme also fit with CAMIDE's organisational philosophy of promoting a participatory approach.

A key challenge was developing a programme that was appropriate and fit within the structures of both the school and village banking systems.

To do this, much initial consultation work helped develop an appropriate programme and savings system for the context. The goal of this consultative process was to develop a strategy to:

- Build explicit community support
- Determine how to approach and work with schools
- Develop a functional system to secure children's savings

These three goals helped ensure that child savings would be accepted within the local community and integrated with both the school and village bank.

The pilot committee included individuals (both officially and unofficially) from a variety of organisations working in the area. This included CAMIDE, GAP, PLAN Mali, Afrique Verte, BNDA, OXFAM, and Bornefonden. The meetings were important as they established that there was excitement and support for the concept, and they helped flag potential challenges.

Developing a culture of monetary savings was a problem that was raised. The participants recognised that savings exist in different forms. In rural areas in Mali, savings normally involve acquisition of animals or valuable objects, along with the associated risks. That said, it was noted that traditionally, "cowries" (small seashells) were previously used as currency in West Africa and other areas. Financial savings of money and currency was relatively new for most and is not yet institutionalised within family structures. New influences on the attitudes towards savings were identified, which in turn give financial

savings more importance. For example, new habits of easy consumption have developed for villagers who are sent money from Europe by migrant workers.

The habit of saving was felt to provide a broader structure for activities. It would help give children the responsibility for organising their own activities and make their own rational choices about how to use saved money for both individual or collective projects.

Children also participated in the consultation. They provided their ideas about money and how resources could be raised or used. Interestingly, it was noted by the organiser that the leaders among the children were girls, which is remarkable in a society that is typically patriarchal.

The organisers chose to include both teachers and bankers in the initial programme training. This had the dual benefit of ensuring that the bank staff had an understanding of the programme and also involved them in the initial development of the child banking system. The result of the collaborative work was a clear set of “Rules of Savings”, as well as a process for the bank and the school to facilitate the savings process. It clearly defined who could save, what the Aflatoun processes would be in school, and when deposits could happen in the bank.

The result was that children were allowed to save in the village bank as of the fourth grade. Saving was a voluntary activity in which all children were free to participate. A savings goal was collectively and democratically set at the beginning of each year. It was also determined that saving-related activities should happen outside the class and be managed by an elected committee of children.

After collecting savings, the school committee and teacher bring the children’s savings and a class ledger to the Village Savings and Loan Bank for deposit. The account has no fees attached.

By clearly defining roles and responsibilities, it provided a basis for the savings process and has led to easy implementation and replication.

Children provided a detailed inventory of money-generating activities already taking place in their villages and ways in which they assist their parents. This list gives an insight into village life from a child’s perspective.

- Fines levied for talking in a local language at school (a colonial practice)
- Fines levied for being late for school
- Price of drawing a design on material which the women then embroider on clothing offered for sale
- Tontine (a traditional form of savings in which members of a group make regular contributions to a fund, and the total sum is attributed to each member in turn)
- Earnings from gardening at school
- Earnings from gardening in the home area
- Sale of sheep during the Muslim Tabaski festival
- Weaving and sale of little bracelets in plastic thread
- Making and sale of toys (particularly little cars and other vehicles)
- Running a mechanised grain mill
- Cultural activities (sale of tickets for music, dance and theatre productions)
- Making small straw and twig brooms for sale
- Sale of carved and clay statuettes
- Holding a bazaar

Consultations lead to more appropriate savings systems. The inputs of different stakeholders ensured that a savings method would be appropriate for the situation.

Children have an interest in money, although understandably, this is not yet refined. Children in this case were consulted and showed that they could discuss issues around money. In terms of the actual savings process, their contribution was more limited.

Savings methods must work across institutions. CAMIDE managed to merge school- and bank-based savings. This was the result of getting the agreement and understanding of individuals in both institutions. Once a clear set of rules and practices was set, the savings process became routine and simple to replicate.

The Village Bank Child Saving system “aims to encourage children to save, to give them the ability to handle money, to develop their sense of responsibility and to offer them the possibility of exercising their rights: their right to life, to protection, to development and to participation.”

The full case study is available at www.aflatoun.org/downloads/malicasestudy.pdf

Thanks to Violet Diallo and Alou Keita for their assistance in compiling this case.



Individual Formal Accounts through Cooperative Banks

National Confederation of Cooperatives (NATCCO) Philippines: Savings Account for Each Child



Total deposits from Aflatoun children are over 44,000USD from students in 67 schools.

Who: 12,800 children participating in the NATCCO Aflatoun programme. NATCCO is a national network organisation composed of member cooperatives providing financial services on a local level.

Savings Method: NATCCO's 12 co-ops opened over 10,000 active savings accounts for their Aflatoun children.

Where: Nation-wide in the Philippines

How: Some co-ops open individual accounts, while others have group savings accounts for children. In both cases, accounts are registered in both personal passbooks and individual ledgers.

Programme Description

NATCCO began its partnership with Aflatoun in 2006 to become one of the first countries outside of India, Aflatoun's country of origin, to test the programme and savings concept. NATCCO joined 10 other country organisations and it became the first deposit-taking financial services provider testing how it could support children's savings and financial literacy through the Aflatoun curriculum. The programme is being implemented in select schools in the Philippines in partnership with local cooperatives, the Cooperative Development Authority, and the Department of Education.

At schools, the Aflatoun lessons are integrated within the Values/Character Education subject of the national Philippines curriculum. However, school teachers can use the Aflatoun manuals in any subject area where the Aflatoun lessons best fit, so that a greater burden of work is not created for teachers causing disincentives for teaching Aflatoun lessons.

The cooperatives support children's learning through Aflatoun. They also promote savings in a "child-friendly" manner by providing a no cost account that understands and respects children's limited resources. Children therefore have the ability to apply lessons on budgeting, planning, saving, and spending learned with Aflatoun using a real bank account.

All schools have savings programmes, but enrolment in the savings scheme is voluntary for students. The saving process in the classroom is managed by an Executive Committee. Children each have their own passbooks, and they deposit money daily to class treasurers. Class savings are then collected and deposited weekly (as a class) to the cooperative. If there is no class treasurer, the depository co-op regularly sends a collector to the schools for the children's deposits. Accounts are registered in both personal bank passbooks and class based individual ledgers. Deposits can be made on a weekly basis (average 5PHP/week). The group savings in the co-op receives interest. However, the individual savings of the child earn interest only after they have reached 200PHP (3.33EUR). The surplus interest is received by the school.

The programme provides kids with an opportunity to have interest-bearing savings accounts that do not have to be closely controlled by parents. No cost savings accounts are provided in all Aflatoun schools. This is complimented with a focus on both savings and financial literacy.

Limiting withdrawal opportunities could be a good savings stimulant, but the voluntary nature of savings in Aflatoun should not be neglected. Children are motivated to save by their future goals and limiting withdrawal opportunities helps them do that. However, to make saving a behavioural habit, saving within the programme must be voluntary. It also must be flexible for students who do not have the resources to save.

Most children are saving for future school expenses (continuing school). The programme is received with enthusiasm because children are saving for their future and their savings can also help with family expenses. Kids are encouraged to withdraw only upon graduation. Parents have admitted that they only allow withdrawals for school expenses. Despite the parents' legal inability to control accounts, parental influence is still present, thus there is a need for increased PCTA (parent-teacher meetings) and take-home letters to parents.

“The value of the Aflatoun programme is that children dream and believe they can achieve it if they work hard.”

Teacher

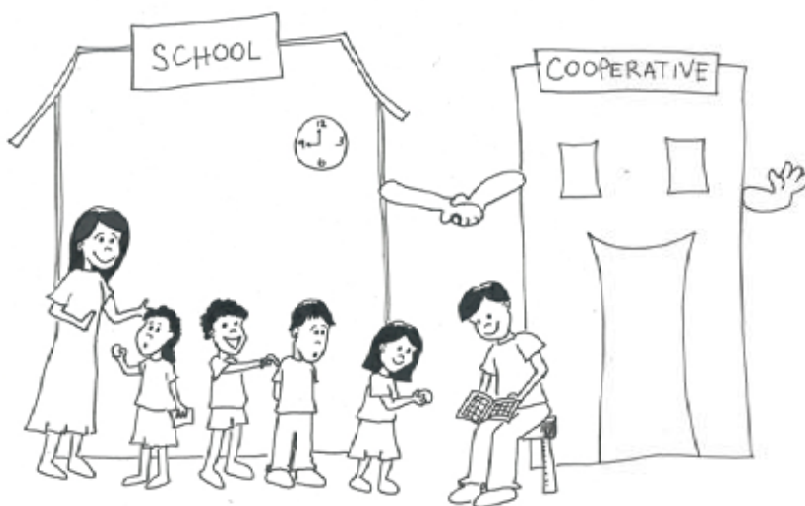
The full case study is available at www.aflatoun.org/downloads/philippinescase-study.pdf

Thanks to Lasalle Gumban for her assistance in compiling this case.



There are differences in conditions for withdrawal. In one cooperative, children are discouraged to withdraw their money. They get back their savings when they graduate from school. In another cooperative, children are able to withdraw after they present a letter of request signed by parents. Usually withdrawals exceeding a certain amount should be explained (with valid reason presented, such as withdrawal needed for school expenses, emergency, etc.).

Parents are informed of the savings process and the programme via letters sent home and PCTA (Parent Teacher Association) meetings. They can encourage their children to save but cannot participate directly in the savings scheme.





Individual Formal Accounts from Commercial Banks

Cooperation between Private Education Development Network (PEDN) and Post Bank Uganda



Post Bank Uganda (PBU) and the Private Education Development Network (PEDN) viewed individual formal child-friendly accounts as stepping-stones for children to develop a relationship with local financial institutions, hoping they would apply their learning from the Aflatoun saving and enterprise lessons to formal financial settings as they grow up.

Who: Children in the PEDN Aflatoun programme in partnership with Post Bank Uganda.

Savings Method: Formal bank accounts provided by Post Bank Uganda, designed to cater to the needs of children. The accounts are called Early Start Accounts.

How: Early Start Accounts are child-friendly, allowing children more freedom and accessibility to their accounts. Upon saving a certain sum, children are able to graduate to a student account, and eventually to a normal transaction account.

Programme Description The Private Education Development Network (PEDN) is an association of trained individuals who promote youth empowerment through development of entrepreneurial, business, and financial skills in both formal and non-formal Ugandan educational institutions. PEDN was one of the initial global pilot partners of Aflatoun and began implementing the programme in Uganda in 2006.

PEDN's Aflatoun programme is geared toward Ugandan children aged 8-14 in 38 schools and three youth centres in Kampala, Wakiso, and Kamuli districts. Approximately 9,000 Ugandan children and teenagers were involved in the programme in 2008.

The role of Post Bank Uganda (PBU) in the Aflatoun programme is to offer child-friendly banking services. After considering children's inability to open bank accounts due to minimum deposit requirements and the monthly costs of having an account, the bank removed these barriers.

In Uganda, due to these child-friendly banking services, instead of the usual savings method of individual boxes or Aflatoun savings clubs in schools, Aflatoun children can learn the habit of saving through low-cost and no-minimum balance accounts at the bank.

PBU is interested in providing savings accounts to children while they're young to develop long-term relationships with them.

Children visit the bank and are impressed by the professional surroundings and friendliness of staff. The professional atmosphere and "adult" flavour of the bank seems to have added significance to saving money. Children associate the bank with protecting their money and making saving possible.

Both the bank and the children recognise the benefits of the programme. Kids are able to pay their own school fees, buy their own school uniforms, and save pocket money in their own accounts. The children also see the advantages of having savings for when they are older.

Developing age appropriate products for children. Children do not have access to large amounts of resources. As such, current bank products that have a high minimum deposit requirement or monthly fees are not feasible for most children. Products should be designed to reduce or eliminate certain rules and fees to allow for child savings.

Equal access for all children. Not all children have the same opportunities to open a formal bank account. This is most often due to a lack of documents, such as a valid birth certificate or registered address. A strategy to deal with these issues should be developed before offering accounts.

Group versus individual accounts. While the cost of maintaining a high number of children's accounts as well as collecting savings directly from the schools are high, banks tend to favour individual bank accounts for children. However, children do not save large amounts and deposit amounts tend to be quite low. For long-term sustainability, Aflatoun has suggested for banks to consider providing school or class accounts that can be managed in coordination with a class savings ledger.

Involving parents in the banking process. A parent can offer extra oversight for a child's bank account. The individual account is still in the child's name, but the parent may have to act as manager of the child's account. Unfortunately, it is often more difficult to convince parents (especially in rural areas) of the value of children opening their own accounts. More parental involvement early in the programme is suggested to ensure that accounts are taken up.

“They greet you in a way that makes you get the guts to go there a second time.” 12-year-old student

The full case study is available at www.aflatoun.org/downloads/ugandacasestudy.pdf

Thanks to Andrew Magunda for his assistance in compiling this case.





SECTION 2: AFLATOUN AND RESEARCH

Aflatoun's Research Findings

Measuring the impact of a new concept such as Child Social and Financial Education is challenging to say the least. Programmes need a certain period of time to grow before they can be assessed. Trends take time to emerge. New indicators or tools may need to be created and deployed. Despite this necessary time and necessary development, we are making progress. In the spirit of openness and accountability, we present our work from the last year in this Children and Change.

Our research and evaluation, and thus this report, could not have been completed without the tireless assistance and incredible work of our partners. For the first time, Children and Change will highlight partner research and evaluation conducted by partners in Indonesia, Nigeria, India, Peru and Albania.

SECRETARIAT RESEARCH

Social Return on Investment

Social Return on Investment (SROI) is a new approach in monitoring and evaluation. It adapts traditional financial return on investment (ROI) and cost benefit analysis so that it incorporates more intangible social and environmental benefits and externalities. The Cabinet Office in the UK, which has recently developed a guide to this approach, states that SROI is a framework for measuring and accounting for a "much broader conception of value". The key innovation in this approach is that it is able to compare social and financial returns to inputs and expenditures using a single ratio.

In order to do so, the social and financial value created by a programme must be expressed in monetary terms. By using valuation and ranking methods borrowed from marketing and consumer research, the approximate financial value of social goods can be estimated. However, determining the value of social or environmental benefits is challenging.

As this evaluation method is new, there are questions as to whether it is applicable for children or for organisational assessment. To determine its relevance, Aflatoun participated in a pilot project of the socialevaluator, a web-based tool designed to simplify SROI calculations. Over the course of 2009 and early 2010, Aflatoun did five different SROI projects.

There were two aims:

- Determine the value of services provided by the Aflatoun Secretariat to its partners and stakeholders
- Assess whether the SROI process could be done with children in developing countries

Ultimately, Aflatoun found SROI useful because it provides a way to structure dialogue and assess value with different stakeholders.

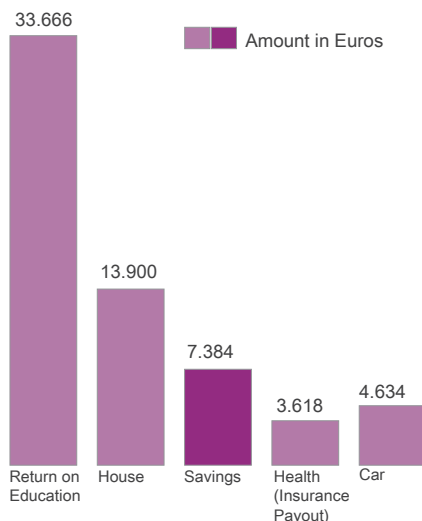
SROI with Children

Doing SROI work with children presents a number of challenges. Children and youth may have limited direct access to, and only second-hand knowledge of, financial markets and pricing.⁷ They have different concepts of relative future value due to their age or level of maturity.⁸ Young people also have shorter attention spans, requiring different research methods and trained facilitators.

With this in mind, Aflatoun did participatory SROI exercises with children in Kenya and Thailand with International Child Support. The results were informative. Children were better at determining relative value than they were at assessing inputs or costs. As such, children were able to provide illustrative examples of how much different outcomes meant to them by developing their own rankings and by determining the value of different potential outcomes. In Kenya, comparing the cost and outcome value ratios provided by the children resulted in a ratio of 7.84. Developing full SROI calculations proved difficult without key assumptions being made or inferred by the researcher.

In another study, using the results of a retrospective longitudinal study, Aflatoun was able to compare the self-reported secondary education participation rates against the averages in the district. Therefore it was possible to estimate the impact of the programme. Using the returns on education for India as a whole, Aflatoun was able to determine the net benefits for those children who may have increased the amount of education they received because of Aflatoun. The SROI ratio was 1.34 when compared to the programme cost.

How children value savings in Thailand



SROI for Organisational Assessment

The Aflatoun Secretariat provides services and assistance to its partners, and given our commitment to research, evaluation, and effectiveness, we sought to determine the net value that partners perceive from our work. To do so, two assessments were done. In the first, partners were interviewed by an SROI consultant in the Philippines. Using a variety of different question types, they were asked to value the different services that Aflatoun provides. The highest valued component of the Aflatoun programme, by partners, was the brand. They valued the Aflatoun Secretariat's contribution at about 13587€ for an implementing partner and 8000€ for a partner who is about to start a programme. The resulting SROI ratio, using the Secretariat expenses from the previous fiscal year, was 1.04. Using the Secretariat Assessment Survey described below, Aflatoun partners were asked to state the financial value that they attributed to the Aflatoun programme. The median value was 7500€ and the average was 22772€. Using only those respondents for the survey and the median value, the resulting SROI ratio was 0.99.

⁷ An example is that children and youth usually overestimate the cost of university education and undervalue the return on such educational investments.

⁸ This is often thought of as future orientation, meaning children and youth are often only developing some self-conception as related to future goals or objectives.

Aflatoun believes that these ratios reflect the initial start-up work of our organisation and that we will increase our value to partners as we finalise our programme tools and reach scale. As such, it serves as an effective reference point and a way to think about operational efficiency.

Secretariat Assessment

Aflatoun believes in accountability. As a network organisation, the Secretariat must be responsive to the needs and demands of partner and stakeholding organisations that make up its membership. For the second year in a row, we have conducted a survey to determine whether our work and efforts meet the expectations of our partners. This year, Aflatoun joined a pilot project run by Keystone Accountability and iScale, in which they conducted a survey to compare the performance of different network organisations. They called this a comparative feedback survey and it compared Aflatoun to eight other networks that participated.

The survey was conducted in October of 2009. Aflatoun linked 205 Aflatoun partners and stakeholders to the external evaluation organisation. The results are informative and have helped highlight key strengths and weaknesses of the Aflatoun Secretariat and its work.

The conclusion was that “Aflatoun’s constituents rate the value they get from Aflatoun generally as high. Compared to other networks Aflatoun is rated at a mid- or average level in four out of five major areas of satisfaction. This suggests that Aflatoun is meeting its constituents’ expectations in general, although there is scope for improving the value that members gain from their involvement in the network.”

There are five overall categories in the survey and three ratings (Low, Middle, and High).

- Secretariat meeting the needs of members in general: Middle
- Overall value of relationships established as a result of Aflatoun: Middle
- Synergy of members with the goals/concerns of Aflatoun: High
- Satisfaction with Levels of Participation in the Aflatoun network: Middle
- General impact on participants’ work: Middle

Aflatoun felt that the feedback survey report highlighted key issues that needed to be addressed. Preliminary results were used in the strategic planning sessions for 2010 and, to rectify the issues identified, Aflatoun plans on making the following changes:

- Aflatoun will include in the monthly network update the work of the Aflatoun board and taskforces. Internally, ensuring the consistent involvement of taskforces will now be the responsibility of the Senior Programme Manager.
- To improve knowledge of how the network functions, Aflatoun will include a session at each of its upcoming 5 regional meetings on the functioning of the network.
- While not changing our funding policy, we have worked to systemise and provide a dedicated staff person for resource mobilisation.
- To improve the quality of links between partners and with stakeholders, Aflatoun is looking into social networking platforms.

The Secretariat Performance Assessment has demonstrated that Aflatoun was meeting the needs of most of its members in most areas. That said, key changes have already taken place to ensure that the work of Aflatoun remains relevant to its members and that the Aflatoun Secretariat delivers high quality services.

Key Positive Findings + Points to Improve

Key positive findings showed that Aflatoun:

- Had the highest reported level of participation of all networks in the survey.
- That services provided by the Secretariat, notably around response to feedback, were highly rated.
- Aflatoun was rated 2nd in network effectiveness.

Points to improve included:

- Facilitation of high quality links both between network members and with external organisations
- Knowledge of how Aflatoun functions as a network
- Clarification of network decision-making processes, notably the role of partners on the Aflatoun board and taskforces
- Concerns were expressed around Aflatoun’s policy of not providing funding to partners

AFLATOUN PARTNER RESEARCH

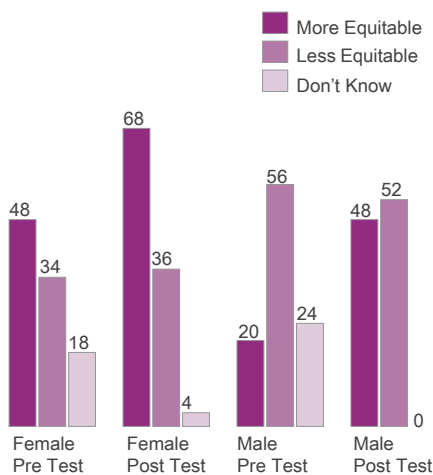
In addition to the Secretariat's monitoring and research work, some partners have taken the initiative and assessed their own programmes. The Secretariat has been delighted to help design tools and assist with the analysis. Helping partners evaluate their programmes is one of the key steps towards improving the programme and ensuring continued relevance. By sharing results, Aflatoun hopes to stimulate conversations on how the Aflatoun programme should be delivered in the future.

Pre- and Post- Programme Survey in Nigeria

Lynx Nigeria is one of the original Aflatoun global pilot programmes and has begun the scale-up of its programme. They now reach children in both Lagos and Kaduna states. Lynx has done so by adapting six Aflatoun workbooks and by developing their own teacher manual.

To help ensure that it was maintaining programme quality through the scale-up, the Secretariat provided Lynx Nigeria with two surveys (one for younger and one for older children) that could be used as both a pre- and a post-test. They conducted these tests in both districts. A total of 804 surveys were coded and sent to the Secretariat.

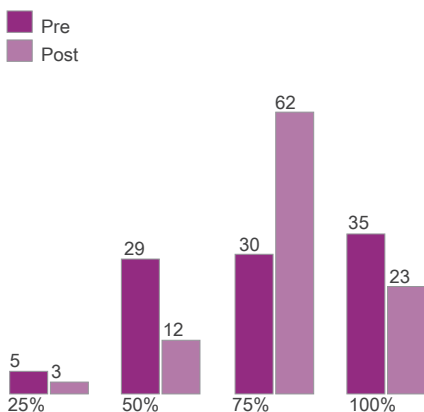
Attitudes about Girl's Right to Education



Key Findings

- Boys and girls began to adopt more equitable views on issues such as girls' access to education and division of household duties.
- Younger children self-reported being more tolerant of other cultures, religions, and ethnic groups. Younger children declared themselves happier.
- Post-surveys recorded a 28% increase over pre-surveys. Aflatoun actively promotes children having fun in school and encourages the sharing and expression of feelings.
- There was a significant increase in younger children's willingness to save more than half of their allowance.
- Younger children's knowledge of non-financial resources that could be saved increased.

Propensity to Save an Allowance Amount



Conclusions

From the initial assessment, the programme broadened children's conceptions of saving and seemed to increase the likelihood of younger children to save more. Encouragingly, the surveys showed that even within a single Aflatoun year, certain knowledge and attitudes changed. The programme's biggest success was in changing perceptions about gender amongst participants. However, child rights and enterprise indicators did not show significant movement.

Programme Survey in India

Within the Aflatoun network, Meljol is the original programme and the largest. Its programme has scaled up to four states in India. This means that the programme is now delivered in Marathi, Hindi, Malayalam and Oriya. Meljol acts as a resource centre to the ever-growing number of local partners who are implementing the programme around India.

In 2009 the Meljol team carried out a survey with children in states where the programme was already running and with children in states where they intended to introduce the programme.

Key findings

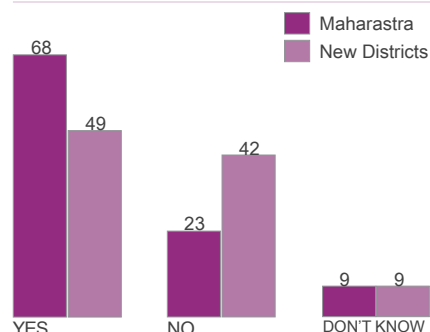
More children in the existing programme:

- Believed they could be entrepreneurs
- Stated that children should have bank accounts
- Saved more from a lump sum of money (this was true of younger children, while there was no evidence of any improvement with older children)
- Were aware of child rights
- Felt confident about their ability to improve their lives and their communities

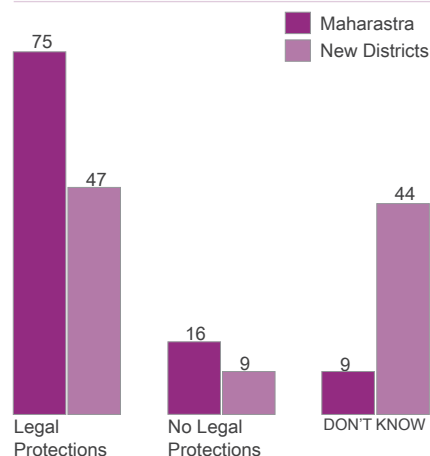
Conclusions

As a result of cultural differences between the new and existing states it is difficult to compare some core social indicators. The analysis was done with Aflatoun knowledge indicators. The results demonstrate that children are more likely to know their rights and essentially, have a greater belief in their ability to bring about change in their communities. There was an increase in children's belief that they can be entrepreneurial. However little impact was evident in planning or budgeting-related knowledge.

Children can have their own businesses



Knowledge of Child Rights



Qualitative Research in Peru

Visión Solidaria implements the Aflatoun programme in Lima, Peru. It works with children aged 12-14. An encouraging feature is the democratically elected Aflatoun Club. This allows students considerable freedom in developing their own group activities and exercising control over their savings. While participation is voluntary, 90% of students chose to do so and they reported themselves happy and grateful as a result. The programme is supported by AFP Integra, a private pension fund.

The results are based on diverse interviews carried out with Visión Solidaria by a consultant, as well as focus groups carried out with teachers and students in participating schools.

Key Findings

- Children displayed a desire to create their own companies. Their motivation came not only from a desire to generate wealth, but also to create employment.

- Children were aware of the value of money. They had learned the importance of investing and were able to come up with creative ideas for earning money.
- Participation rates were much higher in public-private schools than in private ones.
- They demonstrated a high level of social commitment, including a sense of responsibility towards protecting the environment.
- Future orientation and group work were prioritised by the children.
- Children developed more discipline and made greater effort in their individual endeavours.

Conclusions

This research reveals that children are interested in microenterprise and that children are able to identify a social dimension to doing business. Creating jobs for those that needed work was listed alongside wealth generation as desired outcomes. The fact that participation rates were higher in public-private schools than in purely private ones perhaps suggests that the programme speaks more directly to less advantaged students.

Pre-Programme Survey in Albania

Aflatoun's partner organisations in Albania – Qendra Fëmijët Sot (QFS) and Partnerë për Fëmijët – are preparing to launch the programme in September 2010. Using Aflatoun surveys for older and younger children, QFS conducted a survey with children in Elbasan city who had not yet been exposed to the Aflatoun programme. The surveys reveal a lot about some of the differences between developing programmes in low income countries vs. low-middle income countries.

Key Findings

- Two-thirds of children believed that children can have their own businesses.
- Half believed they could make a difference in the community.
- More than three quarters of children surveyed are saving money at home.
- There were clear gender biases, with three quarters of children saying that girls should do more work in the home than boys. Younger children tended to think that education was not so important for girls.
- Some 70% of older children knew of the existence of laws that protect them from harm and exploitation.
- Most of the children considered school and learning important, and 70% of older children already expressed a desire to progress to university.

Conclusions

Children in Albania are saving without formal structures. They are more confident of their ability to accomplish financial projects as opposed to social change.

Monitoring and Evaluation of a Pilot in Indonesia

The pilot implementation of the Aflatoun programme in Indonesia by Learning Assistance Programme for Islamic Schools (LAPIS) started in October 2009. The programme targeted over 10,000 students in madrasas (Islamic schools) in three provinces. Aflatoun clubs have been set up in some schools, and savings boxes as well as social boxes for child deposits were introduced.

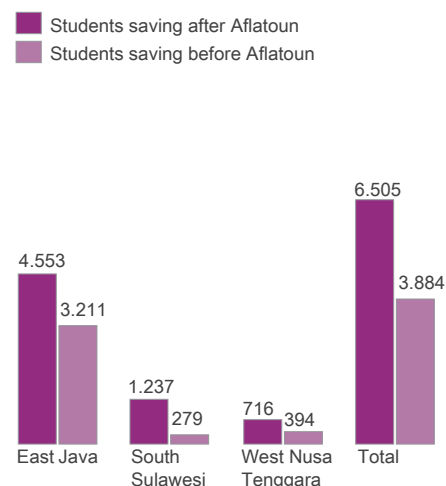
Monitoring and evaluation activities by LAPIS aimed to collect information about the programme implementation through teacher and student interviews, surveys, and focus group discussions.

Key Findings

- All madrasas in the programme had savings activities, compared to two-thirds before the programme.
- In all three provinces, the total number of saving students increased by 167% after the Aflatoun programme.
- The administration of children's savings became more transparent, and children became more involved in this process.
- The majority of participating schools have done social and business activities within the Aflatoun Clubs.
- An innovative social box component encouraged children to mobilise social funds and enabled them to assist those in need.

Conclusions

Aflatoun, as a programme newly introduced in madrasas, has made considerable progress particularly in increasing child saving rates. All schools in three provinces have succeeded in carrying out savings programmes. Average saving rates in each school is reported to be between 70% and 100%. Challenges that the madrasas experience include the absence of a permanent time allocated for Aflatoun club activities and programme implementation as finance-related projects seem difficult to realise.





CHILDREN AND CHANGE 2010

Partner Programme Information

Africa

Women and Development Project (WADEP)

Country	Ghana
Region	Africa
First Year in Programme	2009
Partnership Status	Associate Partner



Partner Description

Women and Development Project (WADEP) is a local NGO working to improve the sociopolitical and economic status of the marginalized, especially women and children in the Volta Region of Ghana.

Programme Description

Women and Development Project (WADEP) began their Aflatoun programme in 2009. They work in the Volta Region and deliver the programme in two rural districts. There are currently 1000 Aflatoun children in 14 public schools. Children are saving one Ghanaian Cedi per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4
Saving and Spending	YES	Elections	NO
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	30	Personal Individual Savings	YES
Child Savings per Month (€)	0,54	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	165	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	16	Training Events	3
Social Enterprises	5	Individuals Trained	10
Financial Enterprises	2		

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Child Fund International

Country	Kenya
Region	Africa
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.christianchildrensfund.org



Partner Description

Child Fund International exists to help deprived, excluded and vulnerable children living in poverty have the capacity to become young adults, parents and leaders who bring lasting and positive change to their communities.

Programme Description

ChildFund Kenya began their Aflatoun programme in 2009. They work in the Mukuru Informal Settlement and deliver the programme in one urban district. There are currently 400 Aflatoun children in four public schools. Children are saving Kenya Shillings.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6,7,8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

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Africa

International Child Support (ICS)

Country	Kenya
Region	Africa
First Year in Programme	2008
Partnership Status	Implementing Partner
Website	www.icsafrica.org



Partner Description

ICS works towards a safe learning and living environment for children and youth. It provides special attention to the most vulnerable children in rural areas in Africa and Asia. ICS Africa's has outreach in Kenya, Tanzania, Uganda, Sudan and Ethiopia.

Programme Description

International Child Support Africa began their Aflatoun programme in 2008. They work in Busia and Teso Districts and deliver the programme in five rural districts. There are currently 1749 Aflatoun children in 25 public schools. Children are saving five Kenya Shillings per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	20	Personal Individual Savings	YES
Child Savings per Month (€)	0,05	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	18	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	25	Training Events	9
Social Enterprises	30	Individuals Trained	24
Financial Enterprises	20		

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Africa

CAMIDE

Country	Mali
Region	Francophone Africa
First Year in Programme	2006
Partnership Status	Implementing Partner
Website	www.camide.org



Partner Description

CAMIDE's (Centre d'Appui à la Microfinance et au Développement) is a centre of excellence providing technical support and advice to launch, strengthen and finance innovative microfinance initiatives, empowering deprived rural populations and contributing to local sustainable development.

Programme Description

Camide began their Aflatoun programme in 2006. They work in Bamako and Kayes Districts and deliver the programme in three urban and rural districts. There are currently 3701 Aflatoun children in 32 public schools. Children are saving 600 CAF Francs per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa Francais
Rights and Responsibilities	YES	Workbooks Used	4
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	45	Personal Individual Savings	NO
Child Savings per Month (€)	0,91	Savings in Class and Clubs	NO
Programme Monthly Savings (€)	1515	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	4
Social Enterprises		Individuals Trained	97
Financial Enterprises			

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Africa

Wona Sanana (WS)

Country	Mozambique
Region	Africa
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.wonasanana.org.mz



Partner Description

Wona Sanana (WS) is a Mozambican NGO that promotes active learning and integrated development of children from early childhood to adolescence in school, family, and community settings.

Programme Description

Associação Wona Sanana began their Aflatoun programme in 2009. They work in Inhambane District and deliver the programme in one rural districts. There are currently 4200 Aflatoun children in 15 public schools. Children are saving 10 Meticals per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	35	Personal Individual Savings	YES
Child Savings per Month (€)	0,23	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	338	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	84	Training Events	3
Social Enterprises	25	Individuals Trained	60
Financial Enterprises	12		

Full Name	Libertao Fernandes Flavio
Position	Director
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Africa

Junior Achievement Namibia

Country	Namibia
Region	Africa
First Year in Programme	2008
Partnership Status	Associate Partner
Website	www.janamibia.org



Partner Description

Junior Achievement Namibia is an NGO focused on entrepreneurship education, financial literacy and workforce readiness. It has been implementing Aflatoun in 25 schools in Windhoek.

Programme Description

Junior Achievement Namibia began their Aflatoun programme in 2008. It does so in the Khomas, Caprivi and Kavango Regions and is working in three Districts. Children in the programme are in a mix of urban and rural areas. There are currently 7000 children in 44 public schools. Children are currently saving in Namibian dollars.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6,7,8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	NO
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	60	Personal Individual Savings	YES
Child Savings per Month (€)	0,62	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	2622	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs	20	Training Events	4
Social Enterprises	4	Individuals Trained	80
Financial Enterprises	23		

Full Name	Johanna Cloete
Position	Country Director
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Africa

Linking the Youth of Nigeria through eXchange (LYNX)

Country	Nigeria
Region	Africa
First Year in Programme	2006
Partnership Status	Implementing Partner
Website	www.lynxweb.org



Partner Description

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.

Programme Description

Linking the Youth of Nigeria through eXchange (LYNX) began their Aflatoun programme in 2006. They work in Lagos and Kaduna Provinces and deliver the programme in 40 mainly rural districts. There are currently 11394 Aflatoun children in 126 public schools. Children are saving 200 Nairas per month. Children are saving 10 Meticals per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6,7,8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	80	Personal Individual Savings	YES
Child Savings per Month (€)	1,03	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	9438	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	121	Training Events	12
Social Enterprises	35	Individuals Trained	492
Financial Enterprises			

Full Name Nanre Nafziger-Mayagun
 Position CEO
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Africa

International Child Support (ICS)

Country	Tanzania
Region	Africa
First Year in Programme	2008
Partnership Status	Implementing Partner
Website	www.icsafrica.org



Partner Description

ICS works towards a safe learning and living environment for children and youth. It provides special attention to the most vulnerable children in rural areas in Africa and Asia. ICS Africa's has outreach in Kenya, Tanzania, Uganda, Sudan and Ethiopia.

Programme Description

International Child Support Africa began their Aflatoun programme in Tanzania in 2009. They work in the Meatu District and deliver the programme in one rural district. There are currently 835 Aflatoun children in 10 schools. Children are saving Tanzania Shillings.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6,7,8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	NO
Financial Enterprise	YES	Character	NO

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	NO
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	10	Training Events	2
Social Enterprises	4	Individuals Trained	24
Financial Enterprises	3		

Full Name Robert Namunyu
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Maryland Helper

Country	Tanzania
Region	Africa
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.femi.nl



Partner Description

Maryland Helper aims at improving life values of vulnerable and non-vulnerable members of society in Tanzania. It aspires to see communities controlling disease, ignorance and poverty to a point whereby these issues are no longer public bottlenecks to development.

Programme Description

Maryland Helper began their Aflatoun programme in Tanzania in 2009. They work in Moshi, Kilimanjaro and deliver the programme in one rural district. There are currently 1500 Aflatoun children in 20 public schools. Children are saving 1000 Tanzania Shillings per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6,7
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	15	Personal Individual Savings	YES
Child Savings per Month (€)	0,57	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	128	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	20	Training Events	1
Social Enterprises	30	Individuals Trained	40
Financial Enterprises	28		

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Africa

The Private Education Development Network (PEDN)

Country	Uganda
Region	Africa
First Year in Programme	2006
Partnership Status	Implementing Partner
Website	www.pedn.org



Partner Description

PEDN is a not-for-profit association of selected individuals who promote entrepreneurship skills and business education among educators and youth in Uganda.

Programme Description

The Private Education Development Network (PEDN) began their Aflatoun programme in 2006. They work in Kampala Region and deliver the programme in three mainly urban districts. There are currently 7803 Aflatoun children in 26 mainly public schools. Children are saving 500 Uganda Shillings per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Africa English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5,6
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	33	Personal Individual Savings	YES
Child Savings per Month (€)	0,18	Savings in Class and Clubs	NO
Programme Monthly Savings (€)	469	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs	26	Training Events	2
Social Enterprises		Individuals Trained	40
Financial Enterprises	3054		

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Building Resources Across Communities (BRAC)

Country	Bangladesh
Region	Asia
First Year in Programme	2008
Partnership Status	Associate Partner
Website	www.brac.net



Partner Description

Building Resources Across Communities (BRAC) tackles the long-term task of improving the living conditions of the rural poor globally. The policy is directed to help individuals develop, manage and control their own destiny.

Programme Description

BRAC began their Aflatoun programme in 2008. They work in Trishal and Sreemongol Districts and deliver the programme in three mainly rural districts. There are currently 2092 Aflatoun children in 30 public schools. Children are saving 38 Bangladeshi Takas per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	3
Saving and Spending	YES	Elections	NO
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	100	Personal Individual Savings	YES
Child Savings per Month (€)	0,42	Savings in Class and Clubs	NO
Programme Monthly Savings (€)	895	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	30	Training Events	4
Social Enterprises	3	Individuals Trained	40
Financial Enterprises			

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Asia Pacific Meljol

Country	India
Region	Asia
First Year in Programme	2001
Partnership Status	Implementing Partner
Website	www.meljol.net



Partner Description

MELJOL develops children's citizenship skills by focusing on their rights and responsibilities and providing them opportunities to contribute positively to their environment. It promotes child right education in the formal and non-formal school settings.

Programme Description

MelJol began their Aflatoun programme in 2001. They work in the Maharashtra, Orissa, Kerala, and Rajasthan Provinces and deliver the programme in 30 rural districts. There are currently 459,092 children in 3,136 public schools. Children are saving 37 India Rupees per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	47	Personal Individual Savings	YES
Child Savings per Month (€)	0,64	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	138299	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	802	Training Events	
Social Enterprises	553	Individuals Trained	633
Financial Enterprises			

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Learning Assistance Programme for Islamic Schools (LAPIS)

Country	Indonesia
Region	Asia
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.lapis.or.id



Partner Description

The goal of LAPIS is to contribute to poverty reduction by improving the quality of basic education in Islamic schools. It is an organisation borne out of an agreement between AusAID and the Ministry of Religious Affairs of Indonesia. It works with other organisations to provide educational programmes for Islamic schools.

Programme Description

LAPIS Indonesia began their Aflatoun programme in 2009. They work in the East Java, South Sulawesi and West Nusa Tenggara Provinces and deliver the programme in three rural districts. There are currently 10,000 Aflatoun children in 67 public schools and 130 children in non-formal settings. Children are saving Indonesia Rupiahs.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	3
Saving and Spending	YES	Elections	NO
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	3
Social Enterprises		Individuals Trained	132
Financial Enterprises			

Full Name Abdul Munir
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 Email abdul.munir@lapis.or.id
 Phone +62 81319796793

Child Workers in Nepal Concern Centre (CWIN)

Country	Nepal
Region	Asia
First Year in Programme	2008
Partnership Status	Associate Partner
Website	www.cwin-nepal.org



Partner Description

Child Workers in Nepal Concern Centre (CWIN) helps build a national and international child rights movement to eliminate all forms of abuse, exploitation and injustice against children through advocacy, emergency action, social mobilisation, alliance building and solidarity in action.

Programme Description

CWIN began their Aflatoun programme in 2008. They work nationally and deliver the programme in five rural districts. There are currently 50 Aflatoun children in 128 non-formal education settings. Children are saving 125 Nepali Rupees per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	30	Personal Individual Savings	YES
Child Savings per Month (€)	1,35	Savings in Class and Clubs	NO
Programme Monthly Savings (€)	20	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	50	Training Events	12
Social Enterprises		Individuals Trained	25
Financial Enterprises			

Full Name Madhav Pradhan
 Position Programme Coordinator
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Junior Achievement Nepal

Country	Nepal
Region	Asia
First Year in Programme	2008
Partnership Status	Associate Partner
Website	www.janepal.org



Partner Description

Junior Achievement Nepal aims to develop an environment for students to get them exposed to as much information and experience as possible regarding the feel of business community in reality to allow them to compete as future entrepreneurs of the country.

Programme Description

Junior Achievement Nepal began their Aflatoun programme in 2008. They work in Kathmandu and deliver the programme in five urban districts. There are currently 600 Aflatoun children in eight public schools. Children are saving 0 Nepali Rupees.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	1, 5, 6, 7
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	NO
Child Savings per Month (€)		Savings in Class and Clubs	NO
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	2
Social Enterprises		Individuals Trained	24
Financial Enterprises			

Full Name	Dhruba Shrestha
Position	Executive Director
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Phone	+977 4468048

Asia Pacific

Kapilvastu Information Center (KAPINCE-Nepal)

Country	Nepal
Region	Asia
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.kapincenepal.org



Partner Description

Kapilvastu Information Center (KAPINCE-Nepal) is an NGO, founded in 1997, focused on children and women empowerment, civic education, human rights and social justice, media mobilisation, peace education and conflict transformation and good governance. They work in the Western region of Nepal.

Programme Description

KAPINCE-Nepal began their Aflatoun programme in 2009. They work in Western Region and deliver the programme in one rural district. There are currently 1440 Aflatoun children in 12 non formal education settings. Children are saving 30 Nepali Rupees per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7.8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	20	Personal Individual Savings	YES
Child Savings per Month (€)	0,32	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	234	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	18	Training Events	1
Social Enterprises	1	Individuals Trained	22
Financial Enterprises	1		

Full Name Hari Prasad Joshi
Position Senior Training Advisor
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Asia Pacific Sahil

Country	Pakistan
Region	Asia
First Year in Programme	2008
Partnership Status	Associate Partner
Website	www.sahil.org



Partner Description

Sahil is an NGO working against child sexual abuse. Their areas of expertise are training, data collection, counselling, legal aid, IIEC material development, research and publications.

Programme Description

Sahil began their Aflatoun programme in 2008. They work in Islamabad Capital Territory. Children in the programme are in a juvenile jail. There are currently 65 Aflatoun children. Children are practicing social saving.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	NO	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	13	Training Events	
Social Enterprises	4	Individuals Trained	
Financial Enterprises			

Full Name Manizeh Bano Kazim
 Position Executive Director
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 Phone +92 51-2260636

Asia Pacific SSEWA-Pak

Country	Pakistan
Region	Asia
First Year in Programme	2008
Partnership Status	Associate Partner
Website	www.lsrda.org



Partner Description

SSEWA-Pak an NGO working for rural development in the Sindh province of Pakistan. Their main areas of focus are Education, Water & Sanitation, Agriculture, Saving and Credit and Emergency Relief.

Programme Description

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	0
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	75	Personal Individual Savings	NO
Child Savings per Month (€)	1.08	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	5720	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	40	Training Events	4
Social Enterprises	4	Individuals Trained	180
Financial Enterprises	4		

Full Name Arif Tarcis
 Position Executive Director
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 Phone +923 003311926

National Confederation of Cooperatives (NATCCO)

Country	Philippines
Region	Asia
First Year in Programme	2006
Partnership Status	Implementing Partner
Website	www.natcco.coop



Partner Description

National Confederation of Cooperatives (NATCCO) is a tertiary cooperative federation, which was founded in 1977. It has nationwide outreach working in the areas of financial intermediation, training, consultancy and policy-advocacy.

Programme Description

NATCCO began their Aflatoun programme in 2006. They work nationally and deliver the programme in 16 mainly rural districts. There are currently 20,011 Aflatoun children in 109 mainly public schools. Children are saving 50 Philippine Pesos per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7.8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	50	Personal Individual Savings	YES
Child Savings per Month (€)	0,85	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	8529	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	11
Social Enterprises	1	Individuals Trained	257
Financial Enterprises			

Full Name Ma. Lasallete Gumban
 Position Youth Program Officer
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 Phone +63 29137011

Shanghai Better Education Development Center

Country	China
Region	Asia
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.21cedu.org



Partner Description

Shanghai Better Education Development Center focuses on educational service to schools for children from 6-18. It provides educational consulting on school management, student performance, and curriculum development.

Programme Description

Shanghai Better Education Development Center began their Aflatoun programme in 2009. They work in Yangzhou and Jiangsu Province and deliver the programme in two mainly rural districts. There are currently 801 Aflatoun children in eight public schools. Children are saving seven Chinese Yuans per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia Chinese
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	76	Personal Individual Savings	YES
Child Savings per Month (€)	0,79	Savings in Class and Clubs	NO
Programme Monthly Savings (€)	486	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs	5	Training Events	6
Social Enterprises	5	Individuals Trained	38
Financial Enterprises	2		

Full Name Alan Wang
 Position Executive Director
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International Child Support (ICS)

Country	Thailand
Region	Asia
First Year in Programme	2008
Partnership Status	Implementing Partner
Website	www.icsasia.org



Partner Description

ICS is an international child rights based development organisation. ICS carries out two major programmes in and with local communities: (1) Civic Driven Child Development programme and (2) Child Protection programme. In Asia, ICS works in Thailand, Laos, Cambodia, Vietnam and the Philippines.

Programme Description

International Child Support (ICS) Asia began their Aflatoun programme in 2008. They work in Sisaket Region and deliver the programme in two rural districts. There are currently 2,541 Aflatoun children in 30 public schools. Children are saving Thai Bhat.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Asia English
Rights and Responsibilities	YES	Workbooks Used	3, 4, 5, 6
Saving and Spending	YES	Elections	NO
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	97	Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	10
Social Enterprises		Individuals Trained	330
Financial Enterprises			

Full Name	Wannaporn Niyaso
Position	Programme Manager
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Europe and Central Asia

Children Communities and Families

Moldova

Country	Moldova, Republic of
Region	Europe
First Year in Programme	2009
Partnership Status	Associate Partner



Partner Description

CCF Moldova aims to improve children's well-being by strengthening their education, health and social skills and by upholding their right to a family.

Programme Description

Children Communities and Families Moldova began their Aflatoun programme in 2009. They work in Chisinau city and Laloveni Rayon and deliver the programme in two urban and rural districts. There are currently 831 Aflatoun children in six public schools. Children are saving 14 Moldava Leu per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Europe English
Rights and Responsibilities	YES	Workbooks Used	1,2,3,4,5
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	53	Personal Individual Savings	YES
Child Savings per Month (€)	0,86	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	383	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	21	Training Events	1
Social Enterprises	16	Individuals Trained	8
Financial Enterprises	4		

Full Name Liliana Rotaru
 Position Executive Director
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Pomoc Deci

Country	Serbia
Region	Europe
First Year in Programme	2006
Partnership Status	Implementing Partner
Website	www.pomocdeci.com



Partner Description

Pomoc Deci (Udruzenje gradjana) is an NGO and since 2003 has been working to promote childcare and education for children and their families. The programme has a special emphasis on working with adolescents and on promoting tolerance for minority ethnic groups like the Roma people.

Programme Description

Pomoc Deci began their Aflatoun programme in 2006. They work in Dimitrovgrad and Babusnica Districts and deliver the programme in five mainly urban districts. There are currently 3,700 Aflatoun children in eight public schools. Children are saving 50 Serbian Dinars per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Europe English
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	85	Personal Individual Savings	YES
Child Savings per Month (€)	0,50	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	1601	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	80	Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name Ljiljana Vasic
 Position Director
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The National Council for Childhood & Motherhood

Country	Egypt
Region	MENA
First Year in Programme	2006
Partnership Status	Implementing Partner
Website	www.nccm.org.eg



Partner Description

The Ministry of Family and Population Affairs was established in 2009. They are the highest authority on family empowerment, planning, and justice, as well as volunteerism, drug prevention and children's issues.

Programme Description

The National Council for Childhood & Motherhood began their Aflatoun programme in 2006. They work throughout Egypt and deliver the programme in seven mainly rural districts. There are currently 26900 Aflatoun children in 200 public schools. Children are saving five Egyptian Pounds per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Arabic
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	2	Personal Individual Savings	YES
Child Savings per Month (€)	0,69	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	3743	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs	200	Training Events	120
Social Enterprises	190	Individuals Trained	130
Financial Enterprises			

Full Name Amr Hassan Osman
 Position Manager
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Jordan River Foundation (JRF)

Country	Jordan
Region	MENA
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.jordanriver.jo



Partner Description

JRF, established in 1995 and chaired by Her Majesty Queen Rania Al-Abdullah, is a non-profit Jordanian non-governmental organization (NGO). Our vision is to empower society, especially women and children, and in turn, improve the quality of life to secure a better future for all Jordanians.

Programme Description

Jordan River Foundation began their Aflatoun programme in 2009. They work in Amman and deliver the programme in one urban district. There are currently 160 Aflatoun children in one public school. Children are saving Jordanian Dinars.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Arabic
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	NO
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	NO
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	1	Training Events	1
Social Enterprises	1	Individuals Trained	17
Financial Enterprises			

Full Name Sirsa Qursha
 Position Technical Supervisor
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 Phone +962 64925095

Community development society for thought and culture (CDST)

Country	Palestinian Territory, Occupied
Region	MENA
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.cdstc.org



Partner Description

Community development society for thought and culture (CDST) is a civic, non-profit Palestinian society located in Hebron City and registered in the ministry of interior on August 27, 2007. The society (CDST) is looking forward to create a generation of children and youth (males and females) that believe in democratic practices, forgiveness, respect differences, and reject domestic violence in addition to violence at schools and on streets in an environment where women are respected and given a chance to play an important role in society.

Programme Description

Community Development Society for Thought and Culture began their Aflatoun programme in 2009. They work in Hebron and deliver the programme in one urban district. There are currently 200 Aflatoun children in one public school. Children are saving 25 Israeli Shekels per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Arabic
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	15	Personal Individual Savings	YES
Child Savings per Month (€)	5,19	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	156	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	1	Training Events	1
Social Enterprises	2	Individuals Trained	2
Financial Enterprises			

Full Name Basem Khader Tamimi
 Position Executive Director
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 Phone +972 22296784

Middle East and North Africa

Plan International Sudan

Country	Sudan
Region	MENA
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.plan-international.org/where-we-work/africa/sudan



Partner Description

Plan International Sudan aims to achieve lasting improvements in the quality of life of deprived children in developing countries, through a process that unites people across cultures and adds meaning and value to their lives.

Programme Description

Plan International Sudan (North) began their Aflatoun programme in 2009. They work in Edweim and North Kordofan Regions and deliver the programme in nine rural districts. There are currently 1665 Aflatoun children in nine public schools. Children are saving five Sudanese Pounds per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Arabic
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	36	Personal Individual Savings	YES
Child Savings per Month (€)	1,75	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	1051	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	9	Training Events	2
Social Enterprises	5	Individuals Trained	50
Financial Enterprises			

Full Name Nagi Mansour
 Position
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The Americas

Child Fund International

Country	Ecuador
Region	Americas
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.childfund.org/ecuador



Partner Description

Child Fund International exists to help deprived, excluded and vulnerable children living in poverty have the capacity to become young adults, parents and leaders who bring lasting and positive change to their communities.

Programme Description

ChildFund Ecuador began their Aflatoun programme in 2009. They work in the Americas and deliver the programme in one rural district. There are currently 217 Aflatoun children in three public schools. Children are saving one United States Dollars per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Americas Espanol
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	20	Personal Individual Savings	YES
Child Savings per Month (€)	0,77	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	34	Formal Bank Accounts	YES

Saving Method

Programme Outputs

Number of Aflatoun Clubs	10	Training Events	6
Social Enterprises		Individuals Trained	325
Financial Enterprises	1		

Full Name Nila Guevara
 Position Education Specialist
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 Phone +593 22465466

The Americas

Coordinadora por los derechos de la Infancia y Adolescencia (CDIA)

Country	Paraguay
Region	Americas
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.cdia.org.py



Partner Description

CDIA is a Coalition of 26 civil society organizations in the area of Children & Adolescents Rights. VinculArte is an NGO focusing on personal and community development. VinculArte and CDIA work with Plan International Paraguay and FIELCO, a local micro finance institution.

Programme Description

Coordinadora por los derechos de la Infancia y Adolescencia (CDIA) began their Aflatoun programme in 2009. They work in Guairá and deliver the programme in three rural districts. There are currently 1653 Aflatoun children in 22 public schools. Children are saving Guaraní.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Americas Espanol
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	NO
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs		Training Events	45
Social Enterprises		Individuals Trained	30
Financial Enterprises			

Full Name	Cristhian Cabrera
Position	Coordinator of Aflatoun Programme
Email	cristhianrudy@gmail.com
Phone	+595 21208684

The Americas

Fundacion Paraguaya de Cooperacion y Desarrollo

Country	Paraguay
Region	Americas
First Year in Programme	2008
Partnership Status	Implementing Partner
Website	www.fundacionparaguaya.org.py

Partner Description

Fundación Paraguaya is a cutting-edge social enterprise that seeks to develop innovative solutions to poverty and unemployment and proactively disseminate them throughout the world. This organisation is in charge of implementing Junior Achievement programmes in Paraguay.

Programme Description

Fundacion Paraguaya de Cooperacion y Desarrollo began their Aflatoun programme in 2008. They work in Asunción and deliver the programme in 24 urban districts. There are currently 4000 Aflatoun children in 160 non formal education settings. Children are saving Guarani.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Americas Espanol
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	160	Training Events	3
Social Enterprises		Individuals Trained	31
Financial Enterprises			

Full Name	Denysse Figueredo
Position	Aflatoun programme manager
Email	dfigueredo@fundacionparaguaya.org.py
Phone	+595 21609 277

The Americas

Finca Peru

Country	Peru
Region	Americas
First Year in Programme	2009
Partnership Status	Associate Partner
Website	www.fincaperu.net



Partner Description

Finca Peru is a micro finance institution aiming to provide credit, promote savings and provide training to women from low income households. FINCA Peru works in Lima, Ayacucho and Huancavelica through village banking and focuses on financial education, savings and personal values. The Aflatoun programme targets the children of the women who are part of the village banks being supported by FINCA Peru in Ayacucho.

Programme Description

Finca Peru began their Aflatoun programme in 2009. They work in Ayacucho Region and deliver the programme in one urban district. There are currently 160 Aflatoun children in one non-formal education setting. Children are saving Nuevo Sol.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Americas Espanol
Rights and Responsibilities	YES	Workbooks Used	3, 4
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)		Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	NO
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	9	Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name	Viviana Salinas
Position	Vice President
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Phone	+511 2229220

The Americas

Plan International Peru

Country	Peru
Region	Americas
First Year in Programme	2008
Partnership Status	Implementing Partner
Website	www.plan-international.org



Partner Description

Plan International Peru is including Aflatoun as a component of their project “Aprendiendo”. The implementation of the programme is done in partnership with Piura’s Education Department, which wants to include social and financial education in the regional curriculum.

Programme Description

Plan International Peru began their Aflatoun programme in 2008. They work in Piura Region and deliver the programme in four mainly rural districts. There are currently 6600 Aflatoun children in 25 public schools. Children are saving in Nuevo Sol.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Americas Espanol
Rights and Responsibilities	YES	Workbooks Used	1, 2, 3, 4, 5, 6, 7, 8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	YES
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	80	Personal Individual Savings	YES
Child Savings per Month (€)		Savings in Class and Clubs	YES
Programme Monthly Savings (€)		Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	200	Training Events	1
Social Enterprises	20	Individuals Trained	160
Financial Enterprises	100		

Full Name Cesar Saldarriaga
 Position Educational Advisor
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 Phone +511 2424945

The Americas

Visión Solidaria

Country	Peru
Region	Americas
First Year in Programme	2008
Partnership Status	Implementing Partner
Website	www.viva.org.pe



Partner Description

Visión Solidaria has focused on youth initiatives since 2001. Its mission is to promote social responsibility and values in youth and children of Peru, through volunteer work, educational programmes and social projects.

Programme Description

Visión Solidaria began their Aflatoun programme in 2008. They work in Lima and deliver the programme in 18 urban districts. There are currently 11,200 Aflatoun children in 34 mainly public schools. Children are saving one Nuevo Sol per month.

Core Elements

Personal Understanding and Exploration	YES	Regional Workbook	Americas Español
Rights and Responsibilities	YES	Workbooks Used	7,8
Saving and Spending	YES	Elections	YES
Planning and Budgeting	YES	Bank and Education Visits	NO
Social Enterprise	YES	Brand	YES
Financial Enterprise	YES	Character	YES

Programme Principles

Saving Information

Children Saving (%)	95	Personal Individual Savings	NO
Child Savings per Month (€)	0,54	Savings in Class and Clubs	YES
Programme Monthly Savings (€)	5764	Formal Bank Accounts	NO

Saving Method

Programme Outputs

Number of Aflatoun Clubs	294	Training Events	10
Social Enterprises	34	Individuals Trained	11500
Financial Enterprises	800		

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Aflatoun encourages children to reach their own decisions on how to spend their savings. Nevertheless, the programme tries to balance financial with social education as the following anecdote from the Balkans demonstrates.

A primary school child in south eastern Serbia had shared with his friends that his family was going through a tough time. A sibling was ill but the family could not afford the medicine. When his Aflatoun friends heard the story they decided to contribute their collective savings to help him.



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