

# Children and Change 2011

Children and Enterprise

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# Acknowledgements

The Aflatoun programme is possible thanks to the generous support and dedication of teachers, parents, trainers, partner organisations, volunteers, donors, board members, members of the Secretariat team, family and friends. It is the combined efforts of all these individuals that make it possible to bring the Aflatoun programme to children.

A special thank you is extended to those who made the creation of this publication possible, particularly the programme partners. We would also like to thank our taskforces, particularly the Impact Assessment Taskforce, which provides partner input into our monitoring, evaluation and research work at Aflatoun.

We would also like to thank all our stakeholders and donors who allowed us to benefit from their expertise and whose continued support and faith has helped us increase the size and scope of the Aflatoun programme.

A special thanks goes to the Jacobs Foundation which continues to support our Impact Assessment work.

Many thanks from the 2010 Aflatoun Secretariat team: Alodia, Ana, Bernice, Elizabeth, Hassan, Hayley, Jeroo, Maartje, Marlies, Menno, Oliver, Paul, Rediet, Sandra, Simon, and Valerie.

## **WHAT DOES AFLATOUN MEAN?**

The original character and programme in India was named Explorer. This name did not capture the imagination of the children so they were asked what name they preferred, they chose a popular Bollywood movie hero of the time, Aflatoun. He was a fun-loving, good-hearted and a “trouble-making” character. With this simple act of child participation, the Aflatoun name was chosen.

# Letter From Aflatoun

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 previous year, to highlight the achievements of the partner organisations and to better explain an aspect of Aflatoun. This year's theme is Social and Financial Enterprise.

## AFLATOUN 5 CORE ELEMENTS

1. Personal Exploration and Understanding
2. Rights and Responsibilities
3. Saving and Spending
4. Planning and Budgeting
5. Child Social and Financial Enterprise

Social and financial enterprise is one of Aflatoun's 5 Core Elements and it is present through activities and lessons in our curriculum. It is both the most ambitious and least understood component of our programme. Enterprise is not a concept that is normally associated with children's programming, but we believe that it is critical to all that we do. This publication will explain, clarify and show the different ways that this theme is integrated into our partner's work. It shows that children are often already involved or knowledgeable about enterprise and that our programme provides an additional structure to harness their interests and their abilities.

The Aflatoun programme seeks to inspire children. This is done through an activity-based curriculum that increases children's participation and fosters group work. It teaches a balance of social and financial themes that aim to foster greater understanding and engagement with the world. The curriculum culminates with children developing and implementing their own projects. We define these projects as social and financial enterprises.

Each year, we choose a research topic that is of interest to outside readers but also is something that partners are experimenting with. Our curriculum is meant to be modified to be adaptable by partners to local circumstances and the needs and demands of the children that they work with. Enterprise is an example of this. The different approaches taken by partners will be demonstrated through 10 cases that show the ingenuity of children and partners. Our partners' ability to implement social and financial enterprise across diverse cultural and economic settings demonstrates the strength and vibrancy of the Aflatoun programme. Partners care passionately about Aflatoun and do their best to develop the best possible and most appropriate programme for children.

This year's Children and Change is a testament to their skill and vision.

Kind regards,  
The Aflatoun Team

# Executive Summary

The Aflatoun programme provides children with the skills necessary to lead a fulfilling and meaningful life characterised by development and opportunities. This is done through an education curriculum that teaches children social and financial themes in a holistic way. It is activity-based and blends both rights-based and financial education into a coherent experiential programme. We aim to provide a safe environment where children can engage with the themes and issues that they will face in the outside world. In so doing, we hope to prepare and equip children for future challenges.

Every year Aflatoun details one of the key themes or issues of interest. This year we have chosen to focus on the theme of enterprise. Aflatoun believes that the world is changing and problems are becoming more connected and complicated. Engaged, passionate and entrepreneurial individuals are needed to solve social and economic challenges in the future. We believe that you can and should start teaching these skills and this mindset at a younger age.

We define enterprise holistically and as part of our ecological model of child development. Enterprise culminates in two distinct but related activities. It is not an either/or relationship. Children often view social and financial enterprises and their outcomes as interlinked. Financial enterprise is defined as micro businesses or enterprises that have children plan and act in a profit oriented way. Social enterprises are activities that are organised with children that aim to improve their school or their community. They are linked because children, in both activities, are required to take initiative, work together, make choices, and participate.

To understand and improve our work in enterprise, we are attempting to document the different ways that enterprise has been integrated in ten of our programmes. In each case:

- Children, teachers, parents and organisations work together in different ways to help achieve enterprise goals
- Organisational involvement in enterprise ranges from facilitating basic activities with local materials to more prescriptive capital and time intensive approaches
- Contextualising the idea of enterprise for the local context is necessary
- Additional themes can complement, build on and enrich the concept of enterprise, in particular environmental themes, saving and child rights.
- Enterprise builds support with family and community, as it is something viewed as productive and tangible for children to learn.

Aflatoun promotes a holistic approach to enterprise that is connected to a particular view of child development. This publication seeks to explain our work in this area.

As of the end of 2010, Aflatoun had reached over 61 countries and 972634 children in our programme. Children have started 5952 financial and 3863 social enterprises.

The cases show that enterprise is flexible and not prescriptive. It can be adapted to meet organisational needs and demands.

The document then details the Secretariat and Partner research conducted over the previous year. This shows the Aflatoun network has been effective, but there is need for additional support for partners. Research done by Aflatoun partners are from a range of different approaches and methodologies. Key findings included:

- For orphans and vulnerable children (OVC), financial skills that are provided in Aflatoun are of most interest to OVC children. Programmes need to place additional focus on stigma and protection.
- Variation between programme areas and schools influence the effectiveness of the programme.
- The Aflatoun character is a strong binding element for children.
- At baseline, less than 50 percent of respondents report saving. Those who do report saving, save on average, USD \$1.4 per week.
- To improve take up market, research with schools should focus on clear outcomes and the added value of the programme.
- Younger children have acquired more knowledge and skills on planning, spending and budgeting than older children.

As the programme grows and evolves, these research findings help improve the experience that children have within the programme and in our new Aflateen curriculum. Our other research findings show that many of the 5 Core Elements are resonating but may require contextualisation or adaptation to be more effective. Ultimately, it is Aflatoun's responsibility to learn and adapt based on these findings if it is to fulfil its ambitious goal of empowering children to become agents of change.

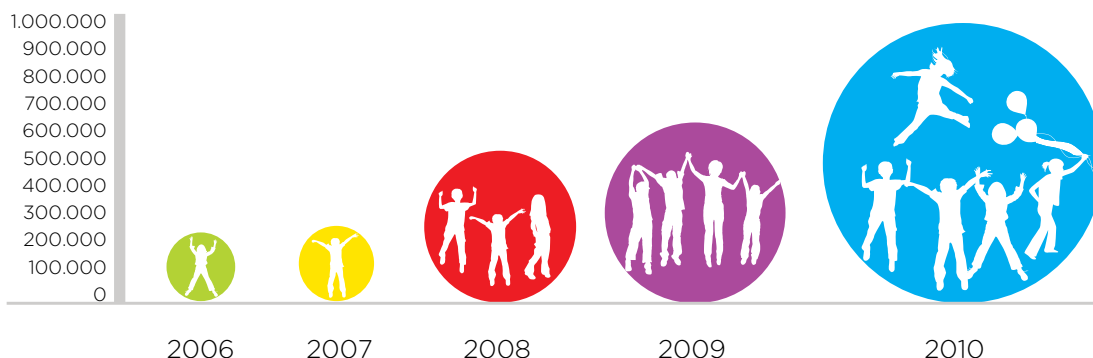


# Aflatoun's Growth

To reach children around the world, Aflatoun works with local and international organisations. Our partnership is based on a shared belief in the importance of social and financial education for children. The Aflatoun Secretariat provides a curriculum and training, while partners adapt the curriculum, find the resources to deliver, and implement the programme in schools or non formal education centres. This unique partnership model has been very successful and has led to rapid growth of the programme over the previous 5 years. This section outlines our programme growth and expansion.

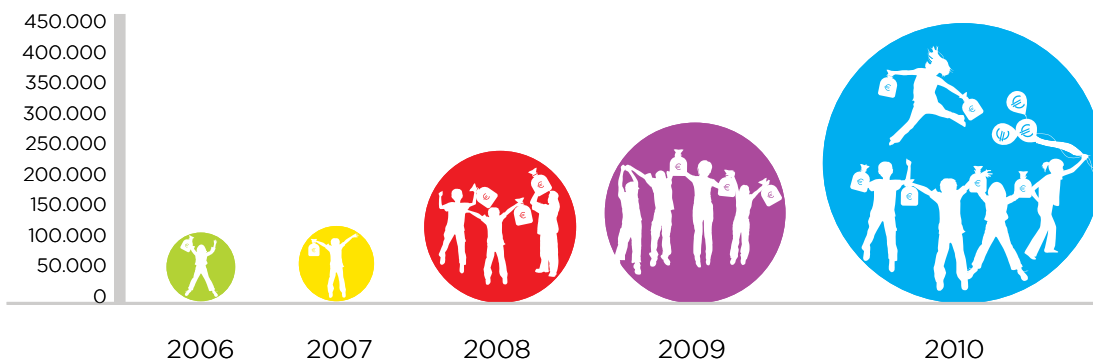
## Number of Children

In 2010, 983555 children participated in an Aflatoun programme. In the past year, the greatest increase in terms of the number of children and in the rate of growth was in Asia.



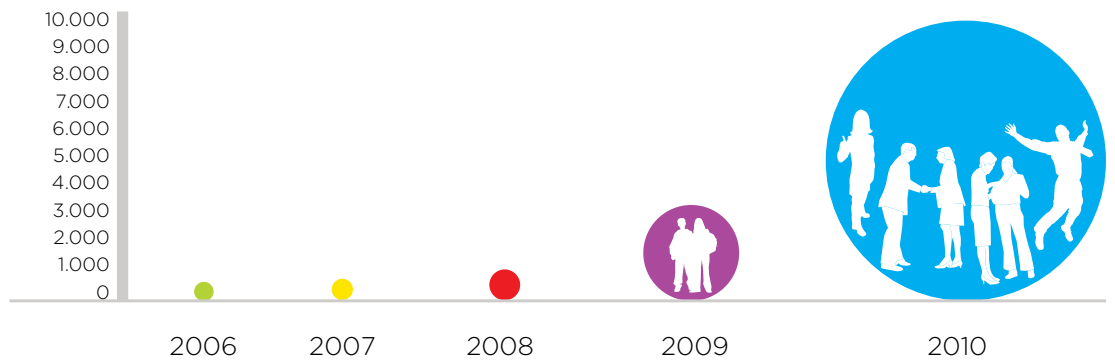
## Number of Children Saving

The number of children who were reported saving in 2010 was 426504. They saved approximately 1.3 million euros over the course of the year.



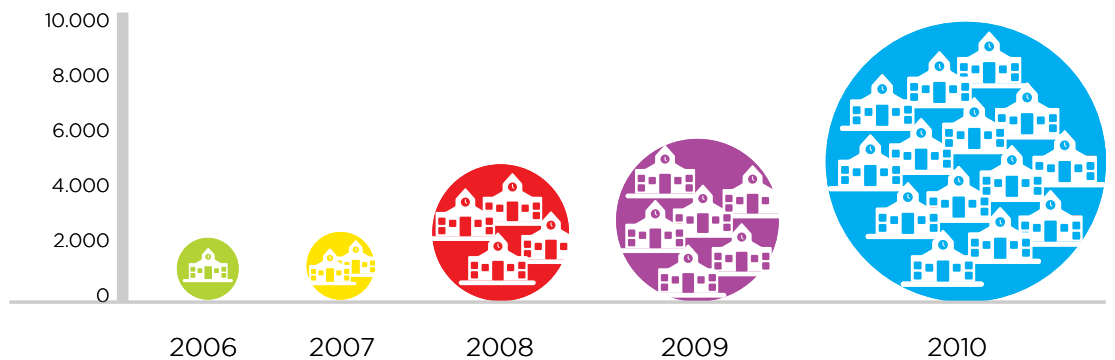
## Number of Individuals Trained

Aflatoun follows a training tree model. In 2010, our 96 regional master trainers trained approximately 1500 programme trainers and teachers. Partner organisations subsequently trained 9507 teachers and facilitators.



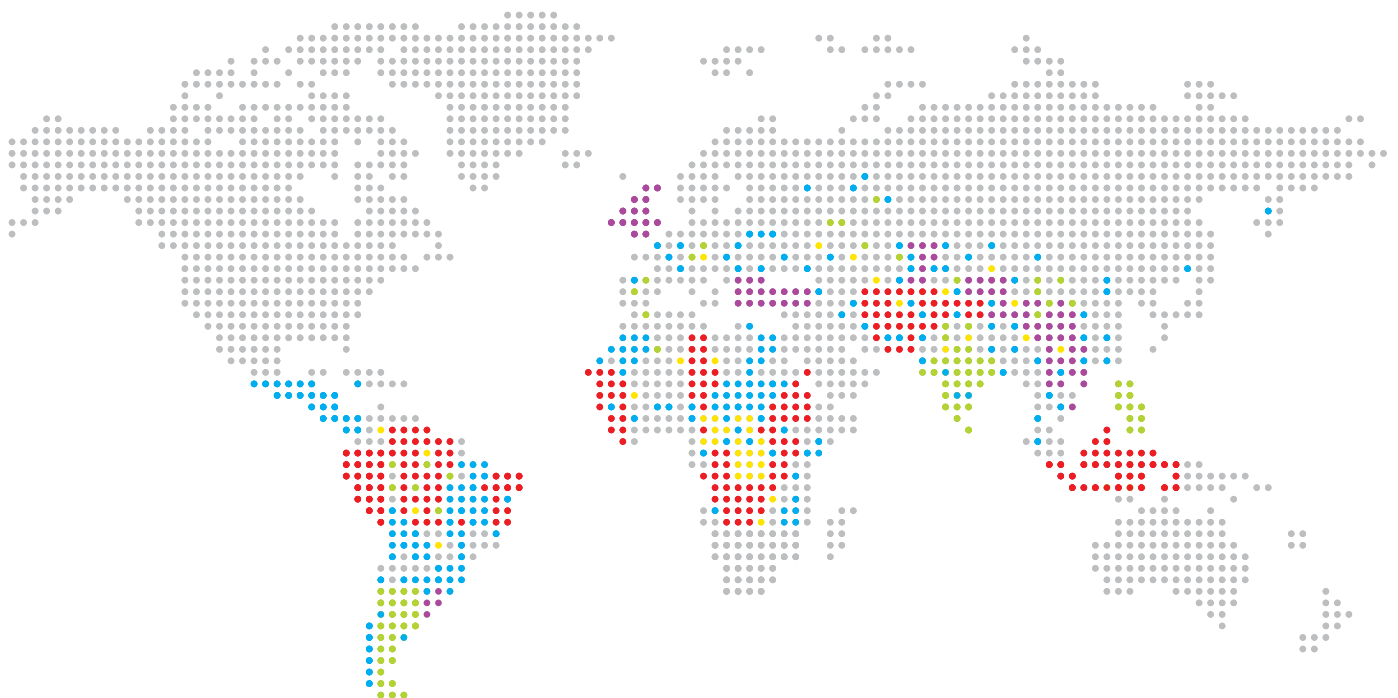
## Number of School and Non-formal Centres

Aflatoun now works in 8434 schools and non formal education centres. The greatest growth has been in the number of non formal education centres. In 2010, the number of non formal education programmes increased 250%.



## Number of Countries

Aflatoun almost doubled the numbers of countries that it worked in during 2010. The growth was the result of growth in Latin America and Francophone Africa and Aflatoun's regional master trainers' ability to fulfil the demand for training from new organisations.



Year	2006	2007	2008	2009	2010
No. of Countries	11	12	20	28	61

# SECTION 1

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# Children & Enterprise

*“See young people as a resource, not a problem”*

— Youth Statement to the World Summit for Sustainable Development, Johannesburg, South Africa, 2002

# Unlocking Children's Potential

The world is changing and problems are becoming more connected and complicated. To address the social and economic challenges of the future, people need to make changes in their lives and in their communities. Many, including Aflatoun, believe that engaged, passionate and entrepreneurial individuals are needed to solve the issues of the world. We believe that children are already passionate and entrepreneurial. This is derived from the natural energy and inquisitiveness that is part of childhood. Children have potential and can develop a wide array of skills and aptitudes. The ability of children to assess, act on their own, lead others or work as part of a team are key skills that are often underdeveloped or go unnoticed, despite the profound impact that these abilities may have on their future and the world.

The belief in the potential of children may require a mindset shift. Programmes often regard children as passive beneficiaries or the “problem”. They are the objects of interventions and they are rarely consulted or given the space to act on their own initiative. This is a top-down way of working and imposes solutions on children. There are some programmes, like vaccination schemes, where this thinking makes sense. In educational programming, it does not. Children have the ability to make choices about what they do, what they choose to learn, and what learning to act on. They are smart and have an ear for condescension. When programmes are designed to engage children as actors, learning happens.

Aflatoun's belief in children's potential culminates in the concept of social and financial enterprise. It is the natural extension of the different learning objectives and activities in the Aflatoun programme. We start earlier than others because children are still finding their way in the world and are still in the school system in large numbers. Social enterprise focuses on children improving their lives and the lives of people around them through their collective actions and activities. In financial enterprises, children make money in small businesses as a way of educating them about the market. While these seem like disparate and different realms of action, they are connected by the idea that children can work together to plan an activity and solve a set of related problems. Children come to see that financial enterprises can have profound and positive social outcomes, and vice versa. Ultimately, the social change or the money earned is not as important as children learning about the world and realising that they are able to accomplish things together. The process can be as important as the product.

Social and financial enterprise are topical issues. They share common attributes and descriptors and promise tremendous benefits. In both areas, individuals innovate, start enterprises, and do things that change people's previously held ideas. The entrepreneur is a change-maker and the narrative tends towards the heroic; doubt and risk be damned. The results are often spectacular with social change accomplished or new industries established.

Most often, when applied to children, the concepts of social and financial enterprise focus on the ability to teach children discreet skills to be able to start their own enterprises in the future. A common policy aim is to inculcate children with the entrepreneurial values usually defined as risk taking, critical thinking, flexibility, and responsibility. In enterprise programming, this is usually done by children taking on roles and replicating the sorts of decisions and conditions that social or financial entrepreneurs might face. Business becomes a game and social change situations are decisions made within the parameters of a simulation.

Whilst recognising the merits of this, Aflatoun believes that teaching enterprise is something deeper and more formative. It is part of the ecological approach to child development that Aflatoun embraces. Children learn as part of a process of engaging with the outside world. Involving children in enterprise can be a much richer experience. Childhood is a time of exploration, learning, choice making, identity consolidation, and relationship building.

As they grow older, children become more aware and engaged in the world around them. Early on, they are limited to relations with their family; later they become involved with broader systems that include their school and community. The culmination of child development is interacting with systems that they do not see or control but that nevertheless have an influence on their development and opportunities. This includes social systems like laws, policies and national customs and financial forces like prices and markets. They do not go alone through these transitions but are accompanied and learn from their peers, teachers, family and other adults. With time, they experience new challenges and decisions which require them to revise their ways of thinking to be able to explain and navigate new phenomena around them.

Aflatoun aims to guide children through these transitions with its activity-based curriculum. Social and financial enterprise fosters positive engagement with the social systems and market forces that affect children. The programme attempts to provide a safe and secure way to engage these boundaries. It begins with age appropriate activities and exercises that help children identify themselves within their family, community and the world around them. This provides children with knowledge and a toolkit

For Aflatoun, social and financial enterprise is the expression of children participating and engaging in the world. Entrepreneurship is a mindset, a way of looking at the world and involving yourself in the problems that you see around you. It is something as applicable to starting a business as it is solving a day-to-day problem. Our programme sees this learning as active and involves children's participation in things that they are not normally expected to be involved in at an early age. The goal is to help children understand what can be accomplished and that they can influence things around them. Working together, children develop a sense of self-worth, identity and possibility.



of financial and social skills to act. The Aflatoun programme culminates with the selection of a social project or financial enterprise that translates this situated learning into explicit action.

### **SOCIAL ENTERPRISE**

Children are active participants in the world and can be a force for positive social change. This happens in a number of different ways. They influence the mindset, perspective and choices of their peers and parents with their questions, observation and actions. They are adamant in their beliefs and are very persuasive. The clarity and passion of their arguments can be tremendously forceful.

The idea that children have the ability to address individual and community problems informs the United Nation's Convention on the Rights of the Child (UNCRC). While this is often impeded by long-standing practices and attitudes, children have a right to be heard and taken seriously. They should have a say on all processes that may have an influence on her or his life, and this is not limited to rights derived from their vulnerability or dependency on adults.

Children see the world differently and are not as willing to accept past mistakes and injustices. They have a different stake in the world as they lack the self-interest, politics and antagonism that is rife in the world of their parents. Children often see things with the clarity of a moral black or white canvas, whereas the adult world is grey with other motivations. They speak with a clarifying voice. When given the chance, they can be powerful advocates and make statements about what they believe to be right.

Children are aware of the issues and problems. They hear adults talking about them and see themselves. Aflatoun believes that the best way to engage children is by harnessing their desire to make change. From our experience, children do not lack the interest; they lack only the outlet and the opportunity to act. Looking at their local situation, they are able to identify issues and can make a plan to resolve them. This action may be very tangible, with children taking a discreet action to solve a very specific problem, or it may be symbolic with a public show or protest. The act of addressing a social issue shows that children have a stake in both the problems they face and can be part of the solution.

Aflatoun's ideas of participation and social enterprise are linked. Children participate by choosing issues that they seek to address and actively working to remedy it. Children lead the process and it relates to their experience. Children usually start small, looking at the school and the community, and identify problems and can seek to solve them through their actions. They then work together for a resolution. The results need not always be spectacular - elections or presidencies do not hang in the balance- but they show that children can advocate for small changes to improve their lives and the lives of people around them. In so doing, they are learning that they can participate in the world and therefore, develop the competencies and confidence to repeat this in the future.

## FINANCIAL ENTERPRISE

Children are engaged in the market from a very young age. They recognise money as a driver of action and activity in the world. They observe buying, selling and bartering on a daily basis. They go shopping with their parents. They understand that the primary reason their parents go out to work is to earn money. They watch people in their community get involved in different financial transactions and understand that the same imperative is at work. These activities are all registered and remembered by children. Sometimes they are directly involved, running errands, doing tasks around the house for pocket money, helping with the family business or working outside the house. There are also markets between children. Most often these are barter markets for food or collectable items. The market also has a focus on children as customers. Products and advertising aim to access the money that children have or that they can access through their parents. All of these things make children curious, intrigued and interested in learning more about this area.

Children are economic actors, directly and indirectly. There are positive and negative aspects to this, causing much debate on the relationship between children and the market. Many people believe that children are corrupted by the market and should be sheltered from it. There are some powerful arguments to support that belief. Children are sometimes pulled into the market in ways that are not beneficial to them. Products marketed to children should not be detrimental to their health. On a philosophical level, others believe that the market fundamentally corrupts childhood and results in a loss of innocence.

Some identify a greater threat and equate financial education with promoting child labour. That can be a risk. No child should be allowed to do dangerous work, nor should work interfere with their ability to get an education. If child financial enterprise programmes place undue emphasis on the profit amounts generated, then children may be tempted to neglect their schoolwork or drift into child labour. Aflatoun guards against that by stipulating that financial enterprise only takes place within the parameters of school activities. We are also conducting research to help us better understand the nature and extent of the problem so that we can devise more effective safeguards.

Aflatoun believes that children need financial enterprise education. We believe that with care it can be delivered to enhance, rather than undermine, childhood. For us, enterprise education protects children by creating more conscious and more aware consumers and market participants. Children have an appetite for this sort of learning and enjoy opportunities to participate. In the Aflatoun programme this begins at a very early age with simple explanations of buying and selling. It evolves steadily as children grow older to the point where they can run their own small enterprises as a safe and fun activity.

**Our goal is to teach children about basic market and business principles, promote teamwork and instil in them a ‘can do’ attitude.** Financial enterprises are confined to the school and supervised by a teacher. They are time bound and usually involve selling or providing a service over a short period of time. They should never become a source of livelihood to children. Profit is a powerful incentive, but one we use to motivate children towards designing solutions to problems, rather than as a reward in itself.

Children’s need for enterprise education is urgent. Schools sometimes foster in children ambitions that are chronically out of sync with the harsh realities of local job markets. Children around the world demonstrate white-collar aspirations largely because this is what school encourages them to hope for. These are worthy aspirations, heroic for some, and they ought not to be lightly dismissed. But children deserve to be shown that alternative employment paths, possibly even of their own creation, are a respectable option. The ability to create a business that provides others with employment needs celebrating. Nor are the benefits of enterprise education confined to the world of business. An entrepreneurial ethos will lead to more creativity whatever children participate.





# From Theory to Practice

While the theory of social and financial enterprise is well developed, the practice is emergent among Aflatoun partners. It is an ambitious concept and something very new for many of our partners. As part of their training, partners are taught about social and financial enterprise, but there have been issues with the extent to which this information is passed on to teachers. To understand and improve this area of practice, we are attempting to document the different ways that enterprise has been integrated into programmes. A key objective of this research is to provide experiences of enterprise to allow others to learn. The research is iterative and represents a first effort to document how partners incorporate social and financial education into their programmes.

Different models of enterprise have emerged from across the network. We attempt to document and classify these approaches here. To develop the concept of enterprise, partners consider the needs of their children, local values and traditions as they relate to children and work, as well as opportunities around the school and within the local market. This is not enough as enterprise must be actively promoted with children and spurred on by partner and teacher effort. Like the programme itself, it needs to reflect the local realities and takes dedication to implement well. As always with partners, they have responded with flair and ingenuity.

“Young people must master and practice social skills and the high art of being powerful in and through society while they are young.”

— Bill Drayton, Founder, Ashoka

# Case Studies

## LESSONS LEARNED

**Enterprise can be linked to savings:** Revenue raised by financial enterprises can promote saving and financial management. A clear idea ahead of time is needed in order to make this work. Whereas most people teach enterprise after saving, this approach requires that enterprises are central, scalable, and easily managed by individual children.

**Parents can promote individual enterprise:** Parents see an advantage in having children involved in tasks associated with household management. It is a learning experience that is supported and provides a positive context for the Aflatoun programme.

**Girls are as or more interested in enterprise:** More than half of the enterprises were run by girls. This shows either greater interest or success at female-led small enterprises.



## THE AFLATOUN CHICK AND AFLATOUN TREE: PEDN AND INDIVIDUAL ENTERPRISE IN RURAL UGANDA

The Private Education Development Network (PEDN) is a non-profit organisation formed in 2004 to promote youth empowerment through establishment of entrepreneurial and business skills programmes in primary, secondary and tertiary institutions in Uganda. Its objective is to integrate entrepreneurial learning and teaching in the formal and non-formal educational system and nurture a new generation of young people to achieve sustainable development in that country. It is internationally recognised for this work, with its founder receiving the Ashoka fellowship as well as being a Global Advisory Committee member for the Global Youth Economic Opportunities Conference. As one of the pioneering 11 organisations to pilot and test the programme, it influenced the development of the curriculum by pushing to include financial enterprise as one of the Aflatoun core elements.

PEDN has been successful in its ability to adapt its methodology for working with youth to children in school settings. In particular, it has been able to develop a methodology that allows most children, in the rural area where it works, to have the opportunity to manage their own enterprise. They call this the Aflatoun chick and the Aflatoun tree.

The development of enterprise was a response to a particular challenge in the Aflatoun programme. Most children do not have much money to save, especially in rural areas. PEDN thought that the best way of helping children to save was by providing them with an enterprise to raise money. They enlisted parents to do this by turning children into advocates. Children were trained to talk to their parents about the programme and ask to set aside a chick or help plant a new fruit tree. The child would be responsible for rearing or produce, and the money earned would be saved in the Aflatoun programme.

The result of this innovation was widespread individual enterprises as well as community support for the programme. Based on an internal evaluation, 2/3 of the children in the programme area had a small enterprise, mainly in the area of chicken rearing. A higher percentage of enterprises were done by girls (57%) than by boys (43%). The concept of the Aflatoun chick and the Aflatoun tree was promoted as a way of generating and promoting savings for children in the programme.

## UNDERSTANDING THE CHILDREN'S CONTEXT: BRAC AND LIVESTOCK REARING WITH YOUNG CHILDREN IN BANGLADESH

BRAC is a development organisation dedicated to alleviating poverty by empowering the poor to bring about change in their own lives. It works in nine countries globally using a range of social and financial interventions to help enable people to reach their full potential. Aflatoun is currently being delivered by both BRAC Bangladesh and BRAC Afghanistan.

In Bangladesh, the programme is implemented with 52,000 children in both BRAC primary and secondary schools. In each class, a trained teacher incorporates Aflatoun lessons into their weekly schedule. Children are provided an Aflatoun bag in which to save their money and valuables. The programme has been carefully designed to complement the existing BRAC curriculum as well as mirror positive associations between children and responsibilities that are part of Bangladeshi society.

The curriculum currently focuses on individual enterprise as opposed to group enterprise activities. This choice was due to an understanding of the context in which the programme was to be delivered. BRAC determined that the best way to introduce the concept of enterprise was to reinforce existing patterns of children's responsibilities in villages. This allowed new learning to be layered on activities that were already a part of the daily lives of children. This adaptation allowed for enterprise to work with children at a very young age.

In Bangladesh, children are often responsible for some of the work involved with tending the family's livestock. Children feed and take care of the chickens, ducks and goats. Sometimes, they adopt or are given animals that are theirs alone to take care of. This provides children with a discreet set of personal responsibilities associated with a valuable family asset.

BRAC's programme promoted children using their personal Aflatoun cash savings to purchase animals and to raise them as their own. As these purchases were in line with family asset allocations and the work was consistent with children's existing patterns, children understood and were quick to act on this idea. This enterprise approach did not necessitate additional work or labour from the organisation and was easily understood by teachers and children.

Children used their money to do this in high numbers. Livestock is a productive asset and ownership was a source of pride for children. Another advantage was that it extended the programme into the daily lives and responsibilities of the children. Parents saw the benefits for both them and the child. It provided a link between their daily household activities and the programme that they were participating in. In so doing, it reinforced some of the lessons taught in the programme.

## LESSONS LEARNED

**Know the roles of children in communities:** It is important to understand the context for children at the local level. Children have roles within the family and community, and enterprise can be layered onto existing norms. It is important to be selective in the processes that you choose, as there are positive and negative norms around children and work. Select and emphasise those that are productive and do no harm to children.

**Context specific enterprises are easy to explain to teachers:** Social and Financial Enterprise is a new concept for people working with children. Aflatoun has seen that this is not always well understood in trainings. By choosing context specific enterprises, the idea can be related to existing patterns of behaviours and beliefs. It is important that this be done in a way that promotes greater children's autonomy rather than reinforces negative ideas of children's work.



 **brac**

## INVESTING IN ENTERPRISE: LAPIS INDONESIA AND THE USE OF SEED FUNDS FOR FINANCIAL ENTERPRISE

Learning Assistance Programme for Islamic Schools (LAPIS) aims to strengthen systems, institutions and groups to improve the quality of education in the Islamic basic education sector in Indonesia. The organisation was the result of an agreement between AUSAID and the Ministry of Religious Affairs of Indonesia with the goal of poverty reduction through improved basic education in these schools. It works with other organisations to provide educational programmes for Islamic schools. To implement Aflatoun, LAPIS translated and contextualised all eight workbooks as well as the children's activity book into Bahasa Indonesian. The programme is being implemented by one of its local organisations LEKDIS in 3 provinces.

Enterprise appealed as a theme because it allowed students to experiment with managing their own activities. Children developed different products, sold them, and donated the money to the school. A positive by-product of the enterprises was increased community support of the programme. The types of enterprises could be divided into three groupings based on the amount of work required by the organisation. Ultimately, they had mixed opinions about enterprise as a result of the effort and resources that were required by some enterprises.

Some enterprises required low amounts of involvement like a junior school that created self-made brooms and plates. This initiative involved 20-30 students who used local material and coconuts to produce brooms and plates and sell them to parents and neighbours. The raw materials needed usually came at no cost and the skills to make brooms were well known. On average, about 10-15 brooms were made in a week and sold at 3000-5000 rupiahs each (EUR 0.26-0.43).

Another initiative required the organisation to purchase supplies to start and sustain the enterprise. Here, children were involved in a Salted Egg Project, which is a common project for children in Asia. They brought in their own eggs from home, salted them and processed them during their free time in school. They sold them to other children, parents and neighbours. The ingredients needed for salting and processing (salt and soil) were bought with seed funds provided by the organisation.

A final project, which was resource intensive, was in East Java where batik processing was introduced to the junior high school students. This required the full coordination and support of the organisation. Students were taught techniques in making batik and were allowed to sell their products to people in the community. While costs were reduced by making and selling paper bags from recycled materials, this project was labour and money intensive. While the results were positive, it could not be expanded due to the resources that it required from the organisation.



### LESSONS LEARNED

**Enterprises can build community support:** LAPIS felt that visible children's activities built trust in the community. Children are involved in productive activities and this is respected locally. This was particularly true in the Muslim communities where they worked.

**Resource requirements change the types of possible enterprises:** Batik making was a very positive programme innovation. Children enjoyed it and it had cultural relevance. Due to limited resources it was not scalable and was not something that could be replicated. Programmes that rely on high staff and financial involvement require extensive budgeting and planning.

**Children are interested in different projects:** Children are interested in a variety of activities that constitute enterprise. Enterprise does not have to be imposed but can be done successfully using varying levels of resources and organisational involvement.



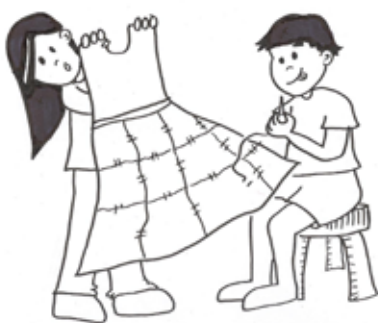
## LESSONS LEARNED

### Enterprise can be big or small:

Enterprise in this programme ranges from material creation between students to large public events that require organisational investment. One can influence the other. It may be that the experience of enterprise results in more diverse attempts at it.

### Organisational investment requires invested and involved teachers:

Some enterprises were spurred on by either direct organisational investment or the promise of purchase. This requires a teacher who is able to manage money as well as organise children around pre-selected activities.



### Enterprise can take time:

Programmes must be sensitive to the amount of time enterprises can take. It may impede the learning of other important themes or participation in certain activities.

### Public activities function as an

**incentive for children:** Children are proud of the hard work that they do. By creating public activities around enterprise, children can be recognised for their enterprise.

## INVESTING IN ENTERPRISE: PLAN EL SALVADOR AND SOCIAL ENTERPRISE

Plan International has been operating in El Salvador since 1976 with the goal of helping children in underdeveloped or vulnerable areas of the country access their rights to health, education, protection and sustainable livelihoods. They work with almost 42,000 sponsored children across the country.

They work with Aflatoun because it complements their goal of economic strengthening for children and families that they work with. Plan El Salvador believes that the programme equips children with tools that they will be able to use to succeed in the future. The programme is being implemented in three districts and in 12 schools. The focus has been on saving and enterprise.

Within the programme, the goal of teaching enterprise is creativity. Children are expected to use all the resources around them to do a project with a social aim. The idea of enterprise has become the key activity, with much of the Aflatoun time and effort devoted to it. It has become a vehicle for dissemination as well with older children creating Aflatoun posters and activity materials to be used by younger classes. In these instances, students work to become the Aflatoun messengers for other students.

Plan International has also supported the development of more complex social enterprises. In one instance, they aimed to sensitise the community to the importance of recycling by holding a Festival of Recycling. At this festival, they created different products that could be made with materials that were normally thrown away. The most elaborate of these were dresses made out of potato chip bags, plastic bottles and cans that resembled traditional El Salvadorian dresses. They also created their own Aflatoun piñata—a decorated paper mache container filled with candy and toys—using recycled newspaper. The work took a lot of time, with teachers setting aside an hour a day to do these activities with children.

Plan provided the resources to start these social enterprises. They have also promoted financial enterprise through the purchase guarantee of certain crafts that were to be used as gifts by the organisation. Investing in the enterprise reduces the risk for the schools and provides material incentives for teachers and students to participate in activities. It does mean the teacher is more involved in planning enterprise but also results in more substantive enterprises.

## PLANTING TREES TO PROTECT SCHOOL GROUNDS IN SENEGAL: OCEANIUM AND SOCIAL ENTERPRISE

Oceanium is a Senegalese NGO that aims to raise awareness on environmental protection, especially the marine environment. It provides interactive sessions to children in schools as well as organising workshops for youth and children on environmental issues.

It has been innovative in the Aflatoun network by incorporating environmental education and related activities into the Aflatoun curriculum. This has broadened the scope of the programme, and also introduced new ideas into different Aflatoun core elements. For example, children save money but also have an interest in saving resources and gathering things of environmental value to save. An example of this has been children collecting seeds as an example of a natural and valued resource.

The organisation is interested in child enterprises that have positive impacts on the environment as well as the children's lives. While this is an end goal, children generate the ideas of enterprise and have created novel solutions that benefit their schools and themselves.

Children are aware of their own environment, in and around their school. One issue had been the proximity of schools to the road. There was a lack of a boundary that protected and separated the school ground from passing traffic. This presented a safety risk for children as passing motorists could be unaware of children in the area playing. Dealing with this problem became their social enterprise. After collecting mango seeds, they potted them to germinate. Once they had sprouted, they used their saved money to buy a shovel and planted the mango seeds around the school. The trees will provide a source of protection, keeping children safe but also a future source of both snacks for children at school and potentially money from their sale in the school canteen.

The organisation found that the environmental themes influenced the types of choices that were made by children. It shows that children do not think of programme material as discreet and different. Children take things learned from one element of the programme and apply it to other areas.

## LESSONS LEARNED

### **Environmental benefit can be a component of social enterprise:**

Enterprise can be a sustainable activity. For children, trees provided a short-term solution to a problem but had long term impacts by providing fruit, shade and protection. The value of environmental resources resulted in alternative ways of thinking for children. A problem was solved in an environmentally sound way that was both simple and sustainable.

**Children can use enterprise to address school problems:** Children are most aware of issues in their immediate lives. This can be used to create a setting and conditions for enterprise.

### **The definitions and types of enterprises can change by emphasising particular themes:**

Adding the environment as a theme, altered children's ideas of saving. This in turn changed how children thought about enterprise. Without the mango seeds, the solution would not have been possible. New themes add new possibilities and new values to social and financial enterprise.

**Social, Financial and Environmental Outcomes are not exclusive:** Social and environmental enterprises can result in future financial benefits. In the minds of children, the social, environmental and financial benefits are connected.





### LESSONS LEARNED

Enterprise can be an organising principle: Junior Achievement Namibia was able to roll out an Aflatoun programme using an enterprise as its primary instructional vehicle. It surrounded the experience of a school garden with appropriate educational material.

**Enterprise can support other objectives:** Enterprise and the Aflatoun programme were used to support a programme whose primary aim was environmental. It shows that both the Aflatoun concept and enterprise can be adapted to achieve other educational aims.

**Large investments in enterprise require more expertise:** The garden enterprises could not be managed by children and required support from the organisation. As investment in enterprise goes up, so does the involvement of the implementing organisation.

### PRACTICAL COMMUNITY GARDENING WITH JUNIOR ACHIEVEMENT NAMIBIA : SOCIAL AND FINANCIAL ENTERPRISE

Junior Achievement Namibia's core purpose is to inspire and prepare young people to succeed in a global economy. It focuses on teaching youth practical entrepreneurial, financial and life skills. They use hands-on experiences to help young people understand the economics of life. In partnership with business and educators, it brings the real world to students, opening their minds to their potential.

The organisation has delivered the Aflatoun programme for three years. In 2009, in partnership with the United Nations Development Programme, it began implementing a new programme focused on the environment. The programme used the practical experience of growing plants and vegetables to teach children about the environment and climate change. It built green houses in three schools and children helped set up their own school garden. They used the Aflatoun curriculum as the basis for its programme and sought to integrate environmental and entrepreneurial themes. The programme is called the Aflatoun Environmental Dream.

Aflatoun's five core elements were integrated with new environmental themes. This was complemented by the practical knowledge gained from maintaining the gardens and plants. A key enterprise learning experience for the children occurred around harvest. Children had valuable vegetables that could be sold. Each school chose a slightly different approach to distributing the vegetables. Children chose three ways of distributing their assets. Some vegetables, mainly spinach were donated to the school kitchen to increase the nutritional content of school meals. Some was distributed to needy people in the community and some produce was sold to local businesses. In total, at one of the urban schools, EUR 200 was raised to be used to benefit the school.

This enterprise was resource intensive and required specific skills as well as a reformulation of the programme objectives. Enterprise was an entry point for the organisation to provide both a structured educational course but also to provide practical understanding and learning. Whereas in other examples, enterprise was an additional component of the Aflatoun programme, Junior Achievement treated the concept as the organising principle for its work.



## INCORPORATING ENTERPRISE IN EXISTING TRADITIONS: PLAN NETHERLANDS AND QUEEN'S DAY

Plan Nederland was established in 1975 as a national organisation of Plan International. Currently, it has around 85 staff members and 250 volunteers. They provide resources and technical support to Plan offices in the developing world. They also aim to build support for international development through advocacy, campaigns and education.

Plan Nederland works directly with Dutch children. They aspire to teach them about how children from other countries live. They chose to implement the Aflatoun programme because it was a coherent educational product that offered the possibility of linking children between countries. To make it applicable to their objectives, they revised the Aflatoun curriculum and built a website ([www.planstation.nl](http://www.planstation.nl)) to complement this programme. The website provides information to children, parents and teachers.

A key challenge in developing the material was contextualising enterprise. How were they to do this when most materials spoke of enterprise as highly pertinent to the developing world? After much deliberation, Plan Nederland found they could relate enterprise to a long-standing tradition in the Netherlands – Queen's Day. Every year, the country celebrates its Queen's birthday on 30 April. It is a day of national unity and, throughout history, has been defined by the legal, tax-free selling of goods on the streets. The 'vrijmarkt' is done in parks, sidewalks and on the roads throughout the country. Typically, many children sell their old toys and clothes, sell things that they have made, or perform for money.

Plan Nederland decided that this tradition of child enterprise could extend the programme and provide an opportunity to teach children more about business. They developed a special booklet that provided guidelines on how to set up your own business as well as a ledger to determine profit and loss. Children were able to use this structure to think about the business that they set up. The organisation also provided pins for children so that they would identify themselves as Aflatoun entrepreneurs.

## LESSONS LEARNED

**Child enterprise is part of many traditions:** The example shows that there are opportunities for adding information about child enterprise in the developed world. In other countries, the example tends to be the lemonade stand or a paper route, but there may be local or national traditions that can serve as a learning opportunity.



**Scale learning on existing activities:** Children are socialised into different cultural norms and some of these may present learning opportunities. When contextualising, think about the existing traditions as a basis for learning as opposed to trying to create new ones. These traditions may provide recurring learning opportunities for programmes.

**Enterprise may be an added on:** Plan Nederlands determined that enterprise was best taught to a specific tradition. They developed materials that were independent of the curriculum and provided it as an add-on to the existing material that they provided.

## LESSONS LEARNED

**Schools have traditions too:** The school is a dynamic context. In Serbia, schools adapted existing patterns of enterprise as a result of being involved with Aflatoun. This bolstered work already being done by children and layered relevant content into the Aflatoun programme.

**Teachers can find venues for enterprise:** Teachers have the ability to identify opportunities to integrate enterprise into the school context. They may already indirectly be doing enterprise work with children but in a less structured way. Aflatoun might be able to provide support and content to this existing work.

**Children can determine what causes they support:** Enterprises often require some work to be done outside of the classroom context. In order for this to be meaningful, children have to believe in what they are doing. It is best that they decide on the cause or issue, as it is likely to be the most motivating. The role for the school and teacher can be creating the framework for action and providing appropriate support.

## INCORPORATING ENTERPRISE IN SCHOOL TRADITIONS: POMOC DECI AND GRADUATION PROJECTS IN SERBIA

Pomoc Deci is an NGO in Serbia that has been working to promote childcare and education. Its programme has a special emphasis on working with adolescents and on promoting tolerance for minority ethnic groups like the Roma people. It works throughout Serbia and delivers programmes in partnership with many large international organisations. It is known for its work on child protection and was Aflatoun's first European partner.

The Aflatoun programme in Serbia has been running since 2005. It was piloted in rural areas but is now implemented in urban schools as well. All materials have been translated and Aflatoun teachers have been trained by school pedagogues and psychologists. They were also successful in getting the Aflatoun training recognised by the national government. Pomoc Deci is also looking to work more closely with older children, likely at the high school level.

Pomoc Deci has made enterprise part of the curriculum in some of its associated schools. Recently they formally integrated enterprise into its citizenship curriculum. Previously, it was the norm for graduating students in Serbia to conduct a project that benefits their school or their community. Children also organised and collected money for charities, for other children in need or for activities in the school. Children decided the project aim annually. With Aflatoun, the process was given more structure and provided an entry point for teachers to be more involved. In one successful case 20,000 dinars (EUR 200) were raised for a sick student. Another example used existing student-organised dances and events as a way to spread Aflatoun related learning. Children used the dances as an opportunity to provide information on International Days (Earth Days) to other students. Before each dance, a speech or lesson on a topic was given. These created shared learning and raised awareness.

Most people believe that contextualisation requires an understanding of national or regional context. This can downplay the role of teachers in the development, refinement and success of implementing the curriculum. In this example, it was students and teachers who were able to find a way to integrate the Aflatoun theme of enterprise into existing traditions that were in the school.

## COMPETING TO DO GOOD: ORGANISED SOCIAL ENTERPRISE COMPETITIONS AND VISIÓN SOLIDARIA

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.

The Aflatoun programme has been running for the past three years. A private financial institution funds the programme as it complements its corporate social responsibility (CSR) efforts. The institution has been involved in the development of a social enterprise fair, which included a contest for all participating Aflatoun schools. The financial institution hosted the event in its corporate offices as well as provided a prize for the best social enterprise.

For Vision Solidaria, the social enterprise fair was also a way to broaden the focus of the programme from a more narrow savings focus to the education of people on the social and financial activities in Aflatoun. For the enterprises, children were asked to use the framework of the rights of the child and develop social enterprises that reflected or acted on these values.

The social enterprise fair involved 32 schools with well-thought out social enterprise submissions from each. The process by which the social enterprises were developed involved participation, voting and teamwork. Each school had its students submit ideas and then the students were able to vote for their top choice. The resulting projects were worked on by the children in the Aflatoun programme. The financial institution provided an employee to support the development and presentation of the project. It also provided each school a small amount of seed money to start its social enterprise. The projects ranged from reducing the speed that cars by the school to a project that sensitized stall owners in a local market to the issue of child labour.

The competition brought all the schools together at the corporate head office for a day of presentation. The prize was a multi-media package for the school. The winning project aimed to increase awareness about the importance of having a national identity card for students. It was innovative because it partnered with the local government office and resulted in 300 students at the school being given IDs for free.

## LESSONS LEARNED

**Child rights can be a framework for action:** Children based their social enterprise ideas based on the rights of the child that they learned in the programme. It provided a means to understand, conceptualize, and seek to resolve problems that affect children.

**Competition can spur enterprise activity:** Competition and rewards can be used to increase the number and quality of enterprises. Prizes should be complemented by recognition for the hard work done by all students.



**Social enterprise can complement both organisational and donor goals:** The idea of social enterprise was used to broaden the scope of the programme for children. This was a goal of the partner organisation and also complemented the CSR efforts of its donor.



## LESSONS LEARNED

### Children can be their own best

**advocates:** Children wanted to be part of Aflatoun and convinced their community that it was good. They are powerful voices when they have a good case.

### Child rights can promote

**enterprise:** There was a link between children knowing their rights and acting on them. Their argument to their parents was about child labour and its impact on education. In this situation, they expressed this difficult concept to their parents in a play. This convinced people of their case and resulted in the achievement of the right to participate.

### Enterprise may increase

**attendance:** Seeing children's initiative in the community provided a better understanding of the benefits of the Aflatoun programme. This may have increased participation. It reduced parental barriers to participation and may have provided incentives for other children to join.

## COMMUNITY INVOLVEMENT AND SOCIAL ENTERPRISE WITH PLAN SUDAN

Plan International has been operating in Northern Sudan since 1977, helping poor children to access their rights to health, education, water and sanitation, and protection. Plan Sudan's operations cover Kassala, White Nile and North Kordofan states, as well as Darfur and Juba Lainya. It works with 500,000 children in five states across the country. Its mandate is to work with children, their families and communities to identify major problems and implement solutions.

The Aflatoun programme in Sudan is in two states. The Aflatoun programme fits within the Plan framework because of a shared belief in child rights and the economic empowerment of children. The concept of social and financial enterprise coheres because Plan believes that children are vital development agents in their communities and have the capacities that enable them to act actively if they are given space. Within Aflatoun, children are in clubs that allow them to save, learn their rights and explore their capabilities.

The enterprise example in PLAN Sudan is of interest because it shows children actively engaging with the themes of the Aflatoun programme and seeking to involve their community to ensure programme success. Within the programme, some children were unable or not allowed to participate because they had to participate in their parent's work, thus excluding them from the Aflatoun programme.

In Tagat community, a day was organised to create greater awareness and provide information for parents and others. On this day, they prepared a play, spoke about the themes of Aflatoun and reflected with the community on ways that they could participate in the Aflatoun programme. In this discussion, they convinced their parents to let them form two clubs that could do joint activities on holidays.

The enterprise also helped with some of the initial challenges of building community acceptance and engagement. Children were advocates for Aflatoun and provided the best possible case for the programme. Based on these sorts of deliberations in different Plan communities, the programme's club attendance increased from 165 to 485 members.

## ENTERPRISE AS A SOURCE OF LIVELIHOODS

Aflatoun promotes social and financial enterprise as learning opportunities for children. There are many children in the Aflatoun programme that have immediate material needs. While we do not promote using the skills of social and financial enterprise for children to increase their livelihood, there are instances when this happens. Aflatoun has come across two examples, as anecdotes, that we will present here.

In Mozambique, the programme is delivered in schools where there are high percentages of orphans and vulnerable children. The programme is aimed at all children but there is differential uptake of different lessons and themes. From our case study, presented in full in the next section of Children and Change, several key observations were made about the uptake of enterprise skills by orphans and vulnerable youth. The researchers observed that the skills associated with enterprise are taken up more often by children who are in greater need. In this instance, it was reported that some of the enterprise related skills that were taught, particularly those that related to home-based activities and using local materials, were practiced in the home to create an additional source of income for the child-headed household.

In Kolkata in India, there was an instance of a boy who was a part of an Aflatoun youth programme. His family members were unable to work outside of the house and he was required to work in a local garment factory. He participated in the Aflatoun programme and, in that process, became more confident in his abilities and capabilities. This confidence, as opposed to skills that he was taught, was what inspired him to start a small business. His house was situated on a busy street in his community and there was wood for a merchant stand that was previously operated by his family. He decided that he would start a teashop and provide work for himself and other family members. With the money he earned from working, he set up and managed this small enterprise, which provided an alternative source of income. In this instance, the confidence to act was more important than the actual business skills that he learned.

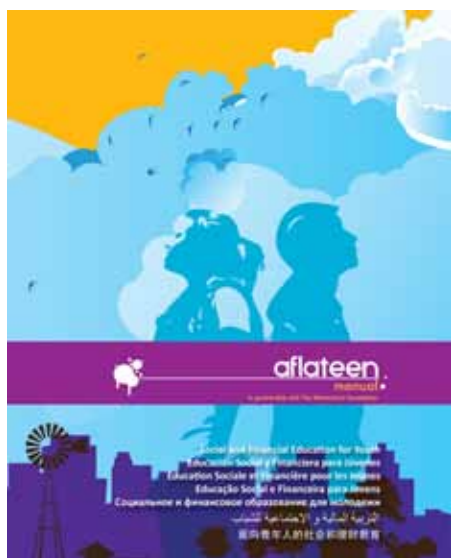
## LESSONS LEARNED

**In limited instances, enterprise might spur income generation:** Aflatoun has seen that in limited circumstances enterprise may spur children to make money. This seems to occur in situations where children face extreme challenges.

**Confidence may be as important as skills:** Children in difficult situations face a number of challenges that may prevent them from generating income. Building confidence in their abilities may be as important an incentive as the enterprise related skills that are directly taught.



# Moving Forward with Enterprise



The cases show the different ways that enterprise has been integrated into the programmes of Aflatoun partners. In each case, children, teachers and organisations work together to help achieve the enterprise goals of children. They show that contextualising and integrating this theme can happen in a variety of ways. As seen through the examples, themes, in particular environmental themes and child rights, can complement, build on and enrich the concept of enterprise. Also, enterprise builds support with family and community, as it is something viewed as productive and tangible for children to learn and participate in.

A key question remains the extent to which enterprises are led by children. As was seen, some enterprises required investment from the partner organisation. This tended to create more incentives for teachers and programme staff to guide, assist and direct these endeavours. This is due to the age of the children involved or the complexity of enterprises that were chosen.

At Aflatoun, we believe that enterprise is important and key to the maturation process. For this reason, we have placed the concept at the centre of the new Aflatoun youth programme - Aflateen. It will be different from the Aflatoun programme in that youth clubs will be self-directed and enterprise will occur after the curriculum portion of the programme. Youth will be provided tools and examples but no support. While this comes with risks, we hope that youth will take the challenge and develop enterprises that they have full ownership of.

Enterprise is both a distinct set of activities but also a mindset. It shows children that they can achieve their goals through a common goal and teamwork. By fostering these values now, children will be able to make the world better for themselves and the people around them in the future.

# SECTION 2

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## Research

*Transparency and accountability are essential elements for development results.*

— The Accra Agenda for Action

# Learning Together

Aflatoun believes in accountability and making results public. This is a key reason why we publish *Children and Change*. It highlights the Aflatoun network's commitment to research and evaluation.

Our research approach has changed over the last year. We completely redesigned all our tools and evaluation philosophy. Partners are now given a manual that contains both standard and participatory evaluation tools. This has been provided in the four global languages that Aflatoun works in. It is complemented by a web-based database that captures survey data. At our International Meeting in 2011, all interested partners have the opportunity to be trained in this approach and gain experience with the tools.

Our research and evaluation, and this report, could not have been completed without the tireless assistance and incredible work of partners and researchers. We begin by presenting the assessments of the work of the Secretariat in the previous year and then highlight partner research and evaluation conducted by partners in China, Ghana, Mali, Uganda and the Netherlands.



# Secretariat Research

## 2010 EXTERNAL EVALUATION: REINHARD SKINNER

In early 2010, Aflatoun contracted Reinhard Skinner, an independent evaluation consultant, to review the implementation of the Aflatoun Strategic Plan. This was done as part of Aflatoun's involvement with International Child Support and the Dutch Ministry of Foreign Affairs. It compared actual performance with the goals set out in our plan. It is triangulated using key informant, staff, stakeholder and partner interviews as well as documentary analysis.

### Key Findings

- Aflatoun is proving the value of its concept and programme in a rapidly increasing number of countries and is set to meet or come close to its targets of one million children in 75 countries by the end of 2010.
- Aflatoun has been able to form partnerships in spite of the fact that it does not fund; partners are attracted by the concept and methodology.
- Aflatoun should increase its learning opportunities for partners and work towards building the capacity of partners in advocacy and fundraising.
- Aflatoun should move towards outcome based indicators in future planning.

## ANNUAL SECRETARIAT ASSESSMENT

In November of 2010, Aflatoun sent out a survey of partners and stakeholders as part of its annual Secretariat assessment. In the previous two years, it had been done with Keystone Accountability and with the assistance of McKinsey and Company. This year, it was done internally by the Aflatoun Research Manager.

Aflatoun adapted selected questions from its previous studies. Aflatoun sent out its survey to key contacts in all of its implementing and associate partners. It received responses from 82 individuals in 111 organisations. A separate survey was sent to stakeholders. This survey response was lower and substantive conclusions could not be drawn.

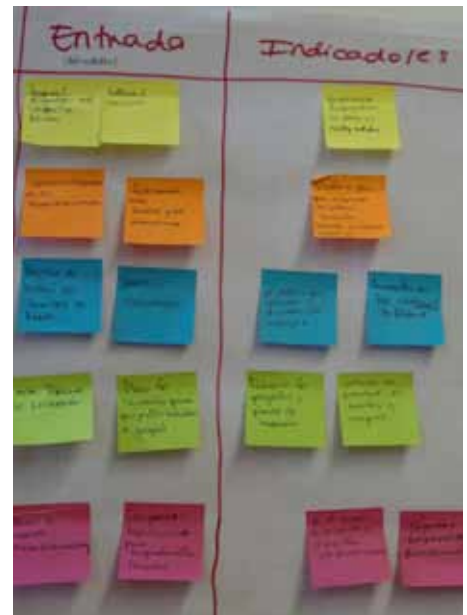
Based on the partner survey results, conclusions can be made for the work that Aflatoun has done for partners.

The results show that:

- Aflatoun is meeting the needs of partners at a comparable level to the previous year (4.0 out of 5 in 2009 and 3.95 in 2010).
- Aflatoun is providing more services to partners preparing new programmes or these services are more appreciated by this group.

## LESSONS LEARNED

Aflatoun is using these results to formulate its next strategic plan. The management team addressed the pertinent criticism in the document and presented it to the board.



- Aflatoun's most valued competence has been organising meetings and trainings and providing new information.
- Partners request that Aflatoun work on facilitating financial support for partners, monitoring and evaluation, as well as capacity building.

The results were used as part of Aflatoun's annual plan development to help orient our organisation for 2011. A new evaluation framework is to be released in mid-2011 and more time has been devoted to facilitating partner fundraising.





# Partner Research

Aflatoun supports the monitoring and evaluation work that is being done by Aflatoun partners. Each year, different organisations conduct their own research on their programme and share it with us. We condense the work here to provide you an idea of the type of research that is being done.

## **MOZAMBIQUE: HOW AFLATOUN AFFECTS ORPHANS AND VULNERABLE CHILDREN**

Children affected by HIV, many of whom are Orphan and Vulnerable Children (OVCs), need different support and assistance to ensure their development, survival and future success. Programmes that target these children have traditionally focused on strengthening the capacity of family and community networks to meet their needs and guarantee access and resources for the most disadvantaged, as well as raise awareness and mobilise social resources.

New thinking in this area has also begun to look at economic strengthening and empowerment as meaningful ways of addressing the needs of this marginalised group. A range of emerging initiatives has begun to test new approaches to supporting this group directly. Existing methodologies have also been adapted to meet their special needs including Aflatoun's programme of Child Social and Financial Education.

### **LESSONS LEARNED**

The financial skills that are provided in Aflatoun are of most interest to OVC children. There is a need to place additional focus on stigma and protection. The approach was seen to be suitable to this circumstance.

In Mozambique, a country that has an AIDS incidence rate of 11.5% and a large number of OVCs, the Aflatoun material for Africa has been adapted and contextualised to also include HIV amongst its themes. The curriculum also provides skills that might be of special use for children who manage their own/family resources or generate resources for their families. A key question for Aflatoun is what sort of differentiated impact they might have on children affected by HIV. Based on a demographic and topical survey, schools that were most impacted by HIV/AIDS were selected for further qualitative research.

Working with PLAN Mozambique and Wona Sanana, we found:

- The life skills, financial lessons and opportunities, such as savings and entrepreneurship, were of more interest and more directly applicable to the children who were identified as OVCs.
- While the OVC children participated fully in the sessions and were not excluded, a key lesson was that stigma and discrimination towards children who are affected by HIV needs to be addressed with children at a very young age.
- The Aflatoun programme may be a complementary approach to bolster other interventions that target OVC children.
- It may allow organisations to provide an economic strengthening programme to children at a younger age than other more conventional approaches.

## EFFECTS OF AFLATOUN IN URBAN AND RURAL CHINA

In China, the Shanghai Better Education Consulting Center (Better Education) adapted the Aflatoun curriculum to work with the children of migrants. To do so, they involved experts and teachers to translate, modify, improve and localise the Aflatoun programme to the local context. They incorporated “Informal Education Theory” of Master Tao Xingzhi into the programme and stressed self-awareness for children, teamwork, life planning, diversity, moral education, and financial understanding.

With ambitions to expand the reach of their programme, they realised that good research would be necessary and they engaged Horizontal Research Group to conduct a study of programme effectiveness. The researchers surveyed both children receiving the programme and some that had not. In four schools, they matched similar classes and did surveys with both before and after the programme. They looked at schools in two areas, an urban programme in Shanghai and a rural programme in Hefei. The programmes were slightly different, with Shanghai focused primarily on financial themes and Hefei on social themes. In total, they surveyed 282 children.

From this research, they found that:

- Participating pupils got a better understanding that everyone has different gifts, skills and strength.
- Children were more knowledgeable about gender, age, hometown, culture, ethnic group, personality and hobbies.
- Aflatoun’s Shanghai schools achieved better results. They focused more on the cultivation of pupil’s financial abilities and had better financial and social outcomes. This may be the result of variations within the schools themselves or that financial skills are transferable to social domains. Social themes, the focus of the Hefei programme, may also be a longer-term process that takes time to achieve significant effect.
- While individual planning and budgeting showed little improvement, individual aspirations and group participation improved in the urban context.

## LESSONS LEARNED

This research shows that there are changes in attitudes and behaviours in key areas within the Aflatoun programme. It also shows that there is variation within programmes and schools influence the impact of the programme.

## LESSONS LEARNED

Children are able to visualise (through image theatre and photo elicitation) what the Aflatoun programme means to them. Images, at times, may be better than discussions as there is sometimes confusion in language and understanding. The Aflatoun character is a strong binding element for children as it connotes positive behaviours. Teachers can use this in positive or negative ways, depending on the circumstance.



## PHOTO ELICITATION: WHAT AFLATOUN MEANS IN MALI

In April 2010, a researcher from the University of Amsterdam visited Aflatoun schools in Bamako in Mali. She aimed to test whether photo elicitation, an approach that uses cameras and images as a way of soliciting evaluation information from children, would be applicable to the Aflatoun programme. With the assistance of a professional photographer, she trained children and provided them with cameras to see what they associated with Aflatoun.

Most children had never held a camera, so children used a piece of paper with a hole to learn about what the experience of taking a photograph might be. After this exercise, they were provided with their cameras and image theatre to solicit information. They were also given the opportunity to go home and take photos around their house and community about Aflatoun. After this was done, the photos were developed and children spoke to the researcher about their thoughts about Aflatoun.

Based on the photo elicitation research, conclusions drawn were:

- Aflatoun as a character at times overwhelms some of the critical aspects of the programme. Children, at times, were unable to separate Aflatoun the character from the programme. Evaluating Aflatoun was like “evaluating Santa Claus”.
- Image theatre, in an evaluation context, is a way of eliciting insight into child understanding of themes and topics. It provides a structured way of promoting image making and participation.
- Logistical challenges and cost needs to be accounted for in developing photo-based research projects. As there were more children per class than expected, sharing became a necessity and required a recalibration of the approach.
- Children evaluated the Aflatoun approach positively: they liked the songs and dances and learned about their rights. A lot of pictures expressed friendship.

Based on participatory observation and interviews, other conclusions were drawn:

- Moral messages can become integrated into the Aflatoun programme.
- In Mali, the connection to the Aflatoun character provides teachers with an alternative to physical punishment. Children ‘want’ to do good because Aflatoun (their friend) wants them too. It allows teachers to use intrinsic motivation to change children’s behaviour instead of physical motivation. That said, there is a potential danger in using moral education techniques because teachers decide what constitutes good behaviour and use the Aflatoun character to modify behaviour in a variety of situations.

## **RIGOROUS RESEARCH IN GHANA: RESULTS FROM THE RANDOMISED CONTROLLED TRIAL BASELINE**

Aflatoun is working with Innovations for Poverty Action (IPA), the Dutch Development Organisation (SNV) and Women and Development (WADEP) to conduct an impact evaluation of its social and financial education programme in Ghana. It is looking at schools in three regions and involves 135 schools. The evaluation is looking to assess how the after-school club is promoting personal growth, financial knowledge, as well as attitudes and behaviours around saving. It is being led by IPA, a non-profit organisation that creates and evaluates solutions to social and economic development problems and works to scale up successful ideas through implementation and dissemination to policymakers, investors and donors.

In September and October 2010, 5400 primary and junior high school students in 135 schools in three regions of Ghana were interviewed. The research strategy is called random assignment, which is a very rigorous approach to evaluation. It allocates the programme to school by lottery. Baseline data for treatment and control groups indicates that the randomisation was conducted properly: observable characteristics were balanced across treatment assignment. The average age of respondents was 13 years and close to 70 percent live in an urban or peri-urban community.

Household incomes are higher than the national average, though this difference may be attributable to bias in reporting and analysis. More than half of household earners are employed in a self-owned enterprise. Almost all households, according to respondents, have at least one member saving, with more than 50 percent doing so formally. Less than 50 percent of respondents report saving, with average total savings of USD\$ 7.00. Those who do report saving, on average, USD\$ 1.4 per week. Respondents rank a bank as the safest location to save though only a little more than 1 percent is saving in a bank; almost 90 percent save by themselves or with a family member.

Programme effectiveness will be evaluated through the impact of the programme on the savings behaviour, financial knowledge and social attitude of club participants. Going forward, IPA will pursue rigorous testing of the endline survey instrument to develop outcome measures.

## **NETHERLANDS EVALUATION: GAUGING UPTAKE BY**

### **LESSONS LEARNED**

Alfatoun is well positioned for a rigorous evaluation result in Ghana. Half of children report saving which is in line with other survey work that has been done. The results will provide external insight into the effectiveness of the programme.

## LESSONS LEARNED

The evaluation stated the work to date was in line with objectives but that greater market research with schools and an emphasis on a clear programme selling feature around the added value of the programme was needed in order to improve take up.

## TEACHERS AND STUDENTS

Plan Netherlands commissioned an evaluation to learn more about its implementation of the Aflatoun programme. Context, international cooperation, a Dutch consultancy, assessed whether the implementation targets had been met and provided insight on the implementation and quality of the programme.

Action research was the chosen methodology and it aimed to explore the social or organisational issues that arose from the pilot. The evaluation was 'external', but the methodology required the active involvement of key stakeholders. Data was collected from children, teachers, staff members and other relevant individuals.

The report details the challenges of integrating a new curriculum product into a developed world school system. This was a challenge as there are competing curriculum products and demands on teacher time.

While the initial output figures were not all reached, Plan Netherlands was seen to have performed well and adapted their approach based on challenges as they arose. Most telling were the teacher statements who felt that the material provided was:

- Flexible to use and easy to combine with other subjects and teaching methods;
- Multi-faceted (many subjects were addressed) and provided engaging methods/exercises;
- Attractive design and the character appealed to children; and
- Related to the children's environment and was suitable for all groups.

Some teachers questioned the mixing of social and financial themes and wanted more clearly defined learning objectives.

## ACTIVE RESEARCH RESPONSES OF CHILDREN IN PLAN NETHERLANDS AFLATOUN PROGRAMME

### LIKES

- Setting up our own business
- That you learn how to deal with money
- The Aflatoun character: 'he is so cute'
- Learning how to cooperate
- That we needed to figure out everything ourselves

### SUGGESTIONS

- More 'doing' exercises
- Showing things instead of text; more movies
- Inviting someone from a developing country who can tell something about his/her life
- Include more games and include new levels on the internet
- More of these types of projects! Quality Assurance and Impact

## ASSESSMENT IN UGANDA



The Private Education Development Network (PEDN) completed an internal evaluation of its partnership with the Plan Uganda-Kamuli Programme area. It assessed the results of its 12 month pilot with 10 of its partner schools.

They used the Aflatoun Quality Assurance and Impact Assessment system for the evaluation design, data collection tools and participant tools. It used a Quasi Experimental Design as the method of determining whether changes among children are attributable to the Aflatoun programme. The evaluation findings attempt to answer the key study questions related to the project objectives of increasing knowledge of child rights and responsibilities, saving and spending, planning and budgeting as well as social and financial enterprise.

A total of 146 participants were randomly selected to participate in the surveys. This included 80 older children, 40 younger children, 10 child stories, 6 parents and 10 surveys with teachers.

The results showed:

- Children acquired the habit of saving money in the Aflatoun schools with a 34% increase in the percentage of children reporting saving.
- There was a smaller percentage increase in knowledge on child rights (4% increase) and responsibilities (1% increase) among participating children.
- Child stories showed that children placed a great value and knowledge in the saving skills they acquired.
- Younger children acquired more knowledge and skills on planning, spending and budgeting than older children.
- There was a high uptake of Aflatoun in schools, with 7 of the 10 implementing Aflatoun schools implementing Aflatoun in all classes and 61% of children in participating schools participating in Aflatoun club and spending 5% of their time per year on the programme.
- Teachers felt that class attendance was higher on days when Aflatoun is being taught.

## LESSONS LEARNED

Children gained greater skills and placed a higher value on saving as opposed to the social elements that are part of Aflatoun. Planning skills and knowledge was acquired at a faster rate among younger children than older. There was high uptake, with 7 of the 10 schools attaining full teacher buy in, and a perceived increase in attendance on days when Aflatoun was taught.



# SECTION 3

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# Programme Information



# Africa

## Associacao



Country : Mozambique

First Year in Programme : 2009

### 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.

### Output Description

Associacao Wona Sanana began their Aflatoun programme in 2009. They work in 1 rural district. There are currently 4489 Aflatoun children in 15 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	30	Personal Individual Savings	Yes
Child Savings per Month (€)	0.36	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	5950.90	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	78	Training Events	2
Social Enterprises	15	Individuals Trained	2
Financial Enterprises	11		

Full Name : Libertao Fernandes Flavio

Position : Director

Email : wona.sanana@tvcabo.co.mz

## Africa

# ChildFund Kenya



Country : Kenya  
 First Year in Programme : 2009

## Partner Description

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

## Output Description

ChildFund Kenya began their Aflatoun programme in 2009. They work in 2 urban districts. There are currently 409 Aflatoun children in 10 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	30	Personal Individual Savings	Yes
Child Savings per Month (€)	0.2	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	10	Training Events	1
Social Enterprises	4	Individuals Trained	18
Financial Enterprises			

Full Name : Wallace Amayo  
 Position : Program Manager  
 Email : wamayo@kenya.childfund.org

## Africa

# ChildFund The Gambia



Country : Gambia  
First Year in Programme : 2010

## Partner Description

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

## Output Description

ChildFund The Gambia began their Aflatoun programme in 2010. They work in 9 rural districts. There are currently 1620 Aflatoun children in public schools.

Core Elements		Programme Principles	
Personal Exploration	No	Regional Workbook	Africa English
Rights and Responsibilities	No	Number of Workbooks Used	0
Saving and Spending	No	Elections	No
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	No
Financial Enterprise	No	Character	No
Saving Information		Saving Method	
Children Saving (%)	89	Personal Individual Savings	No
Child Savings per Month (D)	0.10	Savings in Class and Clubs	No
Programme Monthly Savings (D)	1791.06	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	18	Training Events	18
Social Enterprises	38	Individuals Trained	108
Financial Enterprises	24		

Full Name : Mustapha Kebbeh  
Position : Programme Manager  
Email : mkebbeh@thegambia.childfund.org

## Africa



# Hiwot Integrated Development Association (HIDA)

Country : Ethiopia

First Year in Programme : 2010

## Partner Description

HIDA is an NGO established in 1999 as an indigenous response to the problems of HIV/AIDS in Ethiopia. It works, in partnership with various community leaders, to break the silence and stigma surrounding HIV/AIDS. It organizes and operates in all the ten sub-cities that comprise Addis Ababa.

## Output Description

HIDA began their Aflatoun programme in 2010. They work in 1 district. There are currently 128 Aflatoun children in 2 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	20	Personal Individual Savings	Yes
Child Savings per Month (€)	0.67	Savings in Class and Clubs	No
Programme Monthly Savings (€)	206.43	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	1
Social Enterprises	2	Individuals Trained	22
Financial Enterprises			

Full Name : Tadios Kebede

Position : Program Co-ordinator

Email : tadiosk5@yahoo.com



## Africa

# International Child Support Africa (Kenya)



Country : Kenya

First Year in Programme : 2008

## 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 has outreach in Kenya, Tanzania and Uganda.

## Output Description

International Child Support Africa began their Aflatoun programme in 2009. They work in 1 rural district. There are currently 1319 Aflatoun children in public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	0
Rights and Responsibilities	Yes	Number of Workbooks Used	16
Saving and Spending	Yes	Elections	28
Planning and Budgeting	Yes	Bank and Education Visits	0
Social Enterprise	Yes	Brand	16
Financial Enterprise	Yes	Character	28
Saving Information		Saving Method	
Children Saving (%)	75	Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	3
Social Enterprises	16	Individuals Trained	58
Financial Enterprises	28		

Full Name

: Robert Namunyu

Position

: Programme Co-ordinator

Email

: robert.namunyu@icsafrica.org

## Africa

# International Child Support Africa (Tanzania)



Country : Tanzania, United Republic of  
First Year in Programme : 2009

## 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 has outreach in Kenya, Tanzania and Uganda.

## Output Description

International Child Support Africa began their Aflatoun programme in 2009. They work in 1 rural district. There are currently 550 Aflatoun children in public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	70	Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	0	Training Events	5
Social Enterprises	35	Individuals Trained	20
Financial Enterprises	10		

Full Name : Robert Namunyu  
Position : Programme Co-ordinator  
Email : robert.namunyu@icsafrica.org

## Africa

# Junior Achievement Namibia



Country : Namibia

First Year in Programme : 2008

## Partner Description

Junior Achievement Namibia is an NGO focused on entrepreneurship education, financial literacy and workforce readiness.

## Output Description

Junior Achievement Namibia began their Aflatoun programme in 2008. They work in 5 mainly urban districts. There are currently 4097 Aflatoun children in 540 Aflatoun Clubs.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	37	Personal Individual Savings	Yes
Child Savings per Month (€)	1.76	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	32173.49	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	540	Training Events	5
Social Enterprises	61	Individuals Trained	5
Financial Enterprises	31		

Full Name : Johanna Cloete

Position : Country Director

Email : johanna.cloete@ja-namibia.org

## Africa

# Junior Achievement Zimbabwe



Country : Zimbabwe

First Year in Programme : 2006

## Partner Description

Junior Achievement Zimbabwe (JAZ) is an international NGO, founded in 1998, that focuses on youth entrepreneurship and business education.

## Output Description

Junior Achievement Zimbabwe began their Aflatoun programme in 2006. They work in 1 rural district. There are currently 1200 Aflatoun children in 10 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	9
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	No	Brand	No
Financial Enterprise	Yes	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	20	Training Events	1
Social Enterprises		Individuals Trained	1
Financial Enterprises			

Full Name : Phillimon Mlambo  
 Position : Executive director  
 Email : jazed@mweb.co.zw

## Africa



# Linking the Youth of Nigeria through eXchange (LYNX)

Country : Nigeria

First Year in Programme : 2006

## 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 potential of children and youth to become conscious citizens.

## Output Description

Linking the Youth of Nigeria through eXchange (LYNX) began their Aflatoun programme in 2006. They work in 2 mainly rural districts. There are currently 12000 Aflatoun children in 126 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (₦)	1.03	Savings in Class and Clubs	Yes
Programme Monthly Savings (₦)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises	14	Individuals Trained	
Financial Enterprises	24		

Full Name : Nanre Nafziger-Mayagun

Position : CEO

Email : lynxnigeria@yahoo.co.uk

## Africa

# Maryland Helper



Country : Tanzania, United Republic of  
 First Year in Programme : 2009

## 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.

## Output Description

Maryland Helper began their Aflatoun programme in 2009. They work in 1 rural district. There are currently 3000 Aflatoun children in 20 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	14	Personal Individual Savings	Yes
Child Savings per Month (€)	0.28	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1437.84	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	20	Training Events	1
Social Enterprises	6	Individuals Trained	70
Financial Enterprises	2		

Full Name : Harry Mwerinde  
 Position : Executive Director  
 Email : harry.mwerinde@tpc.co.tz

## Africa

# The Private Education Development Network (PEDN)



Country : Uganda

First Year in Programme : 2006

## Partner Description

PEDN is a nonprofit association of selected individuals who promote entrepreneurship skills and business education among educators and youth in Uganda.

## Output Description

The Private Education Development Network (PEDN) began their Aflatoun programme in 2006. They work in 3 mainly urban districts. There are currently 5212 Aflatoun children in 23 mainly public schools and and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	38	Personal Individual Savings	Yes
Child Savings per Month (₪)	0.29	Savings in Class and Clubs	Yes
Programme Monthly Savings (₪)	6919.23	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	23	Training Events	0
Social Enterprises	2684	Individuals Trained	0
Financial Enterprises	4236		

Full Name : Irene Mutumba

Position : Executive Director

Email : irene@pedn.org

## Africa

# Women and Development Project (WADEP)



Country : Ghana

First Year in Programme : 2009

## 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

## Output Description

Women and Development Project (WADEP) began their Aflatoun programme in 2009. They work in 3 rural districts. There are currently 9513 Aflatoun children in 50 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
Rights and Responsibilities	Yes	Number of Workbooks Used	5
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
Saving Information		Saving Method	
Children Saving (%)	28	Personal Individual Savings	Yes
Child Savings per Month (€)	1.09	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	35095.60	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	73	Training Events	5
Social Enterprises	19	Individuals Trained	153
Financial Enterprises	8		

Full Name

: Patricia Fafa Formadi

Position

: Programme Coordinator

Email

: formadip@yahoo.com



## Americas

# Ayuda en Accion Honduras



Country : Honduras

First Year in Programme : 2010

## Partner Description

Ayuda en Accion works to advance structural changes that contribute to the eradication of poverty. They aim to improve the living conditions of disadvantaged communities through self-sustaining development programs and awareness campaigns and advocacy.

## Output Description

Ayuda en Accion Honduras began their Aflatoun programme in 2010. They work in 1 mainly rural district. There are currently 82 Aflatoun children in 0 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	9
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	Yes	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	82	Personal Individual Savings	Yes
Child Savings per Month (€)	0.03	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	29.99	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	2	Training Events	2
Social Enterprises		Individuals Trained	2
Financial Enterprises			

Full Name

: Guadalupe Carranza

Position

: Education Officer

Email

: gcarranza@ayudaenaccion.org

## Americas



# Center for Intercultural Education & Development- CIED Georgetown University

Country : Mexico, Guatemala, El Salvador,  
Nicaragua and Dominican Republic

First Year in Programme : 2010

## Partner Description

CIED is a department within Georgetown University implementing scholarship programmes for community leader teachers willing to make a change and contribute to poverty reduction. Scholarships are given to teachers from: Guatemala, El Salvador, Mexico, Nicaragua and Dominican Republic.

## Output Description

Center for Intercultural Education & Development- CIED Georgetown University began training teachers in the Aflatoun programme in 2010. They work in 3 countries. There are currently 1700 Aflatoun children receive the programme through the teachers that they have trained.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	1
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	
Social Enterprise	Yes	Brand	Yes
Financial Enterprise	Yes	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	
Child Savings per Month (€)		Savings in Class and Clubs	
Programme Monthly Savings (€)		Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Gloria Almeyda  
Position : Senior Coordinator CASS  
Professional Program & IALS CIED  
Email : ga58@georgetown.edu

# Americas

## ChildFund Ecuador



Country : Ecuador

First Year in Programme : 2009

### Partner Description

ChildFund International is inspired and driven by the potential that is inherent in all children; the potential not only to survive but to thrive, to become leaders who bring positive change for those around them.

### Output Description

ChildFund Ecuador began their Aflatoun programme in 2009. They work in 1 rural district. There are currently 1699 Aflatoun children in public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	5	Personal Individual Savings	Yes
Child Savings per Month (€)	0.02	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	211.80	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	4
Social Enterprises		Individuals Trained	8
Financial Enterprises	5		

Full Name

: Fausto Klinger

Position

: Local Aflatoun Coordinator

Email

: feks\_66@yahoo.com

## Americas

# ChildFund Guatemala



Country : Guatemala  
 First Year in Programme : 2010

## Partner Description

ChildFund International is inspired and driven by the potential that is inherent in all children; the potential not only to survive but to thrive, to become leaders who bring positive change for those around them.

## Output Description

ChildFund Guatemala began their Aflatoun programme in 2010. They work in 3 rural districts. There are currently 280 Aflatoun children in 7 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	6
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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	1
Social Enterprises		Individuals Trained	1
Financial Enterprises			

Full Name : Luis Miguel Gutierrez  
 Position : Area Coordinator in Chimaltenango  
 Email : lgutierrez@guatemala.childfund.org

## Americas

# ChildFund Honduras



Country : Honduras

First Year in Programme : 2010

## Partner Description

ChildFund International is inspired and driven by the potential that is inherent in all children; the potential not only to survive but to thrive, to become leaders who bring positive change for those around them.

## Output Description

ChildFund Honduras began their Aflatoun programme in 2010. They work in 5 urban districts. There are currently 654 Aflatoun children in 15 public schools and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	7
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
Saving Information		Saving Method	
Children Saving (%)	25	Personal Individual Savings	Yes
Child Savings per Month (€)	0.74	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1458.89	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	2
Social Enterprises		Individuals Trained	2
Financial Enterprises			

Full Name : Patricia Betancourt

Position : education officer

Email : pbetancourt@honduras.childfund.org

## Americas

# Children International



Country : Ecuador

First Year in Programme : 2010

## Partner Description

Established in 1936, Children International is a US- based NGO that helps impoverished children through sponsorship. It currently helps over 300,000 children globally through various programs in health, nutrition, education, material aid and youth empowerment.

## Output Description

Children International began their Aflatoun programme in 2010. They work in 2 states. There are currently 678 Aflatoun children in 5 NGO centres and schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	1
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
Saving Information		Saving Method	
Children Saving (%)	47	Personal Individual Savings	Yes
Child Savings per Month (€)	0.16	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	103	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises	3	Individuals Trained	
Financial Enterprises			

Full Name : Jeremy Parker

Position : Global Project Coordinator

Email : jparker@children.org

## Americas

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



Country : Paraguay

First Year in Programme : 2009

## Partner Description

CDIA is a coalition of 26 civil society organizations that work in the area of Children & Adolescents Rights. VinculArte is an NGO focusing on personal and community development, social and political influence and artistic expression. VinculArte and CDIA work in alliance with Plan International Paraguay and FIELCO, a micro-finance organization.

## Output Description

Coordinadora por los derechos de la Infancia y Adolescencia (CDIA) began their Aflatoun programme in 2009. They work in 3 rural districts. There are currently 2041 Aflatoun children in 29 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	6
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	Yes
Social Enterprise	No	Brand	Yes
Financial Enterprise	Yes	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	6
Social Enterprises		Individuals Trained	6
Financial Enterprises			

Full Name

: Cristhian Cabrera

Position

: Coordinator of Aflatoun Programme

Email

: cristhianrudy@gmail.com

# Americas

## EDUCA



Country : Mexico  
 First Year in Programme : 2010

### Partner Description

EDUCA aims to improve the quality of life in communities through education and capacity building.

### Output Description

EDUCA began their Aflatoun programme in 2010. They work in 2 mainly urban districts. There are currently 376 Aflatoun children in 3 private schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	1
Social Enterprises		Individuals Trained	26
Financial Enterprises			

Full Name : Ana Laura Lozano  
 Position : Program Manager  
 Email : analaural@educa.org.mx



# Americas

## Finca Peru



Country : Peru  
First Year in Programme : Vice President

### Partner Description

FINCA Peru aims to provide credit, promote savings and provide training to women from low income households. FINCA Peru work in Lima, Ayacucho and Huancavelica through village banking, and focus on financial education, savings and personal values.

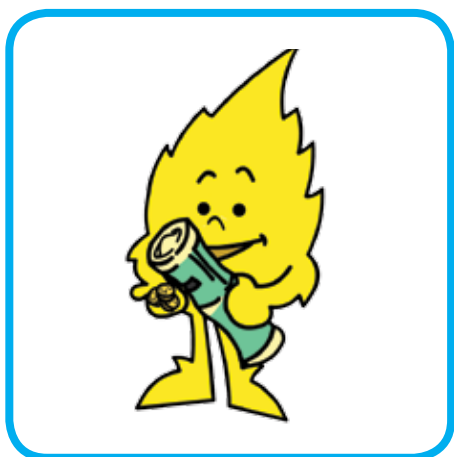
### Output Description

Finca Peru began their Aflatoun programme in 2009. They work in 4 urban districts. There are currently 388 Aflatoun children in 9 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	3
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
Saving Information		Saving Method	
Children Saving (%)	90	Personal Individual Savings	Yes
Child Savings per Month (€)	0.54	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	3206.02	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	26	Training Events	3
Social Enterprises		Individuals Trained	3
Financial Enterprises	1		

Full Name : Viviana Salinas  
Position : Vice President  
Email : vivianasalinas@fincaperu.net

## Americas



# ODAER-Organizacion Para el Desarrollo Ambiental y la Educaci

Country : Peru  
First Year in Programme : 2008

## Partner Description

ODAER is an NGO which operates in Northern Peru, especially in the Amazon. Their focus is on women and gender, community-based education, sustainable and alternative development, and eco-tourism. ODAER is part of UNESCO's Kipus Network.

## Output Description

ODAER-Organizacion Para el Desarrollo Ambiental y la Educaci began their Aflatoun programme in 2008. They work in 6 rural districts. There are currently 1080 Aflatoun children in 35 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	80	Personal Individual Savings	Yes
Child Savings per Month (€)	0.76	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	8113.25	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	6	Training Events	4
Social Enterprises	1	Individuals Trained	4
Financial Enterprises	2		

Full Name : Nexar Babilonia Torres  
Position : Executive Director  
Email : odaerperu@yahoo.es

## Americas



# PAICABI- Corporacion de Promocion y Apoyo a la Infancia

Country : Chile

First Year in Programme : 2010

## Partner Description

PAICABI is a child rights organization working in the area of Valparaiso. It provides capacity building to other local NGOs in children related topics, has a strong local network and experience in non formal education.

## Output Description

PAICABI- Corporacion de Promocion y Apoyo a la Infancia began their Aflatoun programme in 2010. They work in 1 mainly urban district. There are currently 120 Aflatoun children in 1 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	9
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	2
Social Enterprises		Individuals Trained	17
Financial Enterprises			

Full Name : Ana Victoria Silva

Position : Manager

Email : anavictoria\_s@yahoo.com

## Americas

# Paniamor



Country : Costa Rica

First Year in Programme : 2010

## Partner Description

Paniamor's mission is the fulfillment of the rights of minors in Costa Rica, through social mobilization programmes aimed at strengthening individuals ability to exercise their rights and responsibilities.

## Output Description

Paniamor began their Aflatoun programme in 2010. They work in 1 urban district. There are currently 135 Aflatoun children in 1 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	1
Saving and Spending	Yes	Elections	No
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	Yes	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Marcela Gonzalez

Position : Manager

Email : marcelagonzalez@paniamor.or.cr

## Americas

# Plan International El Salvador



Country : El Salvador

First Year in Programme : 2010

## Partner Description

Plan has been operating in El Salvador since 1976, helping children in underdeveloped or vulnerable areas to access their rights to health, education, protection and sustainable livelihoods. Today they work with almost 42,000 children across the country in education, health, environmental and social vulnerability and participation.

## Output Description

Plan International El Salvador began their Aflatoun programme in 2010. They work in 3 rural districts. There are currently 2768 Aflatoun children in 14 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	100	Personal Individual Savings	Yes
Child Savings per Month (€)	0.27	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	8996.52	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	4
Social Enterprises	40	Individuals Trained	4
Financial Enterprises	95		

Full Name

: Romy Escamilla

Position

: Aflatoun Coordinator & Household  
Economic Security

Email

: romy.escamilla@plan-international.org

## Americas

# Plan International Nicaragua



Country : Nicaragua  
First Year in Programme : 2010

## Partner Description

## Output Description

Plan International Nicaragua began their Aflatoun programme in 2010. They work in 1 mainly rural district. There are currently 1500 Aflatoun children in 12 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	15	Personal Individual Savings	No
Child Savings per Month (€)	0.69	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1885.77	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Jose Betanco  
Position : Asesor de Desarrollo Comunitario  
Email : jose.betanco@plan-international.org

# Americas

## Plan International Peru



Country : Peru

First Year in Programme : 2008

### Partner Description

Plan has been working in Peru since 1994, opening up and supporting the access of poor and marginalised children to basic rights like health, education, participation and sustainable livelihoods. This work benefits more than 310,000 people in more than 250 communities.

### Output Description

Plan International Peru began their Aflatoun programme in 2008. They work in 1 mainly rural district. There are currently 21646 Aflatoun children in 122 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Cesar Saldarriaga  
 Position : Educational Advisor  
 Email : cesar.saldarriaga@plan-international.org

## Americas

# Vision Solidaria



Country : Peru  
First Year in Programme : 2008

## 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.

## Output Description

Vision Solidaria began their Aflatoun programme in 2008. They work in 23 urban districts. There are currently 11617 Aflatoun children in 32 mainly public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Spanish
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	87	Personal Individual Savings	Yes
Child Savings per Month (€)	0.27	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	32849.33	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	341	Training Events	6
Social Enterprises	58	Individuals Trained	6
Financial Enterprises	585		

Full Name : Wendy Augustin  
Position : Program Manager  
Email : waugustin@viva.org.pe



# Americas

## World Vision Brazil



Country : Brazil  
 First Year in Programme : 2010

### Partner Description

World Vision is a Christian humanitarian charity organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice.

### Output Description

World Vision Brasil began their Aflatoun programme in 2010. They work in 1 mainly rural district. There are currently 150 Aflatoun children in non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Portuguese
Rights and Responsibilities	Yes	Number of Workbooks Used	1
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	Yes	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	1
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Julio Dias  
 Position : Manager  
 Email : julio\_dias@wvi.org

## Asia

# Better Education Organization



Country : China

First Year in Programme : 2009

## Partner Description

Better Education is a service provider to schools for children 6-18 years old. It provides educational consulting on school management, student performance, and curriculum development.

## Output Description

Better Education Organization began their Aflatoun programme in 2009. They work in 6 mainly urban districts. There are currently 9000 Aflatoun children in 31 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia Chinese
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	43
Social Enterprises		Individuals Trained	1209
Financial Enterprises			

Full Name : Alan Wang

Position : Board Director

Email : alan@betteredu.org.cn

# Asia

## BRAC



Country : Bangladesh  
 First Year in Programme : 2008

### Partner Description

BRAC is a development organisation dedicated to alleviating poverty by empowering the poor to bring about change in their own lives. BRAC tackles the long-term task of improving the living conditions of the rural poor globally, and to help individuals develop, manage and control their own destiny.

### Output Description

BRAC began their Aflatoun programme in 2008. They work in 60 mainly rural districts. There are currently 53657 Aflatoun children in ngo and public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	95	Personal Individual Savings	Yes
Child Savings per Month (€)	0.28	Savings in Class and Clubs	No
Programme Monthly Savings (€)	172215.14	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1300	Training Events	9
Social Enterprises		Individuals Trained	9
Financial Enterprises			

Full Name : Shamim Yusuf  
 Position : Material Developer  
 Email : yusufshamim@gmail.com

## Asia

# Bureau for Reconstruction and Development



Bureau for Reconstruction and Development  
(BRD)

Country : Afghanistan

First Year in Programme : 2010

## Partner Description

The Bureau for Reconstruction and Development (BRD) participates in the process of reconstruction and in the development of the country. It implements and coordinates development projects in Afghanistan and supports the process of the development of a strong, viable and pluralistic civil society.

## Output Description

Bureau for Reconstruction and Development began their Aflatoun programme in 2010. They work in 1 mainly urban district. There are currently 150 Aflatoun children in 5 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	1
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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Khan Agha Dawoodzai  
 Position : Director  
 Email : kdawoodzai@brd.org.af

## Asia



# Child Workers in Nepal Concerned Centre (CWIN)

Country : Nepal

First Year in Programme : 2008

## Partner Description

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 mobilization, alliance building and solidarity in action.

## Output Description

Child Workers in Nepal Concerned Centre (CWIN) began their Aflatoun programme in 2008. They work in 4 mainly urban districts. There are currently 1500 Aflatoun children in 170 formal and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	40	Personal Individual Savings	Yes
Child Savings per Month (€)	0.54	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	15617.80	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	120	Training Events	3
Social Enterprises	50	Individuals Trained	3
Financial Enterprises	10		

Full Name : Madhav Pradhan

Position : President

Email : madhav.pradhan@gmail.com

## Asia

# Children International



Country : Philippines

First Year in Programme : 2010

## Partner Description

Established in 1936, Children International is a US- based NGO that helps impoverished children through sponsorship. It currently helps over 300,000 children globally through various programs in health, nutrition, education, material aid and youth empowerment.

## Output Description

Children International began their Aflatoun programme in 2010. They work in 2 states. There are currently 1248 Aflatoun children in 3 NGO centres and schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	1
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
Saving Information		Saving Method	
Children Saving (%)	52	Personal Individual Savings	Yes
Child Savings per Month (€)	0.65	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	820	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises	3	Individuals Trained	
Financial Enterprises	2		

Full Name : Jeremy Parker

Position : Global Project Coordinator

Email : jparker@children.org

## Asia



# Diocesan Education Centre

Country : Sri Lanka

First Year in Programme : 2010

## Partner Description

The Primary Education Project (PEP) is part of the education work of the Diocese of Hyderabad. PEP is working towards the qualitative improvement of education facilities in marginalized communities in rural Sindh province.

## Output Description

Diocesan Education Centre began their Aflatoun programme in 2010. They work in 5 mainly rural districts. There are currently 4655 Aflatoun children in 100 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	1
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
Saving Information		Saving Method	
Children Saving (%)	50	Personal Individual Savings	Yes
Child Savings per Month (₹)	0.65	Savings in Class and Clubs	Yes
Programme Monthly Savings (₹)	18379.05	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	98	Training Events	2
Social Enterprises	13	Individuals Trained	2
Financial Enterprises	10		

Full Name : Huma Aslam

Position : Village LEAP Administrator

Email : humaaslam\_07@yahoo.com

## Asia

# International Child Support (ICS) Asia



Country : Thailand

First Year in Programme : 2008

## 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.

## Output Description

International Child Support (ICS) Asia began their Aflatoun programme in 2008. They work in 1 rural district. There are currently 3567 Aflatoun children in 40 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of 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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (฿)		Savings in Class and Clubs	Yes
Programme Monthly Savings (฿)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	14
Social Enterprises	2	Individuals Trained	562
Financial Enterprises			

Full Name

: Wannaporn Niyaso

Position

: Programme Manager

Email

: wannaporn.niyaso@icsasia.org



## Asia

# Junior Achievement Nepal



Country : Nepal

First Year in Programme : 2008

## 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.

## Output Description

Junior Achievement Nepal began their Aflatoun programme in 2008. They work in 1 urban district. There are currently 1240 Aflatoun children in 8 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of 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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (₹)		Savings in Class and Clubs	No
Programme Monthly Savings (₹)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	2
Social Enterprises		Individuals Trained	20
Financial Enterprises			

Full Name : Rammani Acharya

Position : President

Email : rammani@janepal.org

## Asia



# Kampuchean Action for Primary Education (KAPE)

Country : Cambodia

First Year in Programme : 2010

## Partner Description

Kampuchean Action for Primary Education (KAPE) is a local NGO that supports local schools and communities to fulfill the right of every Cambodian child to a quality basic education. KAPE aims to improve learning environments in primary and secondary schools through technical and material assistance.

## Output Description

Kampuchean Action for Primary Education (KAPE) began their Aflatoun programme in 2010. They work in 2 rural districts. There are currently 735 Aflatoun children in 18 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	8
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	78	Personal Individual Savings	Yes
Child Savings per Month (€)	0	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	0	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	40	Training Events	1
Social Enterprises		Individuals Trained	1
Financial Enterprises			

Full Name : Kurt Bredenberg

Position : Senior Technical Adviser

Email : kurtkape@yahoo.com

## Asia



# Kapilvastu Information Center (KAPINCE-Nepal)

Country : Nepal

First Year in Programme : 2009

## Partner Description

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

## Output Description

Kapilvastu Information Center (KAPINCE-Nepal) began their Aflatoun programme in 2009. They work in 2 rural districts. There are currently 0 Aflatoun children in 16 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	20	Personal Individual Savings	Yes
Child Savings per Month (₹)	0.32	Savings in Class and Clubs	Yes
Programme Monthly Savings (₹)	2498.84	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	16	Training Events	1
Social Enterprises	8	Individuals Trained	12
Financial Enterprises			

Full Name

: Hari Prasad Joshi

Position

: Senior Training Advisor

Email

: hari475@yahoo.com

# Asia



## LEKDIS Nusantara

Country : Indonesia

First Year in Programme : 2009

### Partner Description

LEKDIS Nusantara is an NGO founded with a vision to build the attitude, knowledge and skill of the nation. It has program areas in East Java and Surabaya in Indonesia, with programs on training, research, technical assistance, institution building and quality control in education and public service.

### Output Description

Ledkis Nustantara began their Aflatoun programme in 2009. They work in 5 districts. There are currently 2728 Aflatoun children in 25 schools and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	75	Personal Individual Savings	Yes
Child Savings per Month (€)	3.68	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	90351	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	21	Training Events	7
Social Enterprises	22	Individuals Trained	43
Financial Enterprises	9		

Full Name

: Suryadi

Position

: Education Director

Email

: sningrat\_champion@yahoo.com

## Asia

# MelJol



Country : India

First Year in Programme : 2001

## 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 rights education in formal and non-formal school settings.

## Output Description

MelJol began their Aflatoun programme in 2001. They work in 24 mainly rural districts. There are currently 707845 Aflatoun children in 5776 mainly public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	44	Personal Individual Savings	Yes
Child Savings per Month (₹)	0.21	Savings in Class and Clubs	Yes
Programme Monthly Savings (₹)	65404	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	136
Social Enterprises	619	Individuals Trained	6673
Financial Enterprises	832		

Full Name : Sumitra Ashtikar  
Position : Executive Director  
Email : meljoloffice@rediffmail.com

## Asia



# National Confederation of Cooperatives (NATCCO)

Country : Philippines

First Year in Programme : 2006

## Partner Description

NATCCO is a tertiary cooperative federation, which has been founded in 1977. It has a nationwide outreach working in the area of financial intermediation, training and consultancy, policy-advocacy. It works with cooperative banks across the Philippines.

## Output Description

National Confederation of Cooperatives (NATCCO) began their Aflatoun programme in 2006. They work in 20 mainly rural districts. There are currently 26575 Aflatoun children in 164 mainly public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	87	Personal Individual Savings	Yes
Child Savings per Month (€)	0.46	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	129925.00	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	11
Social Enterprises	1	Individuals Trained	11
Financial Enterprises			

Full Name

: Lasalette Gumban

Position

: Youth Program Officer

Email

: lmgumban@natcco.coop

# Asia

# Sahil



Country : Pakistan

First Year in Programme : 2008

## Partner Description

Established in 1996, Sahil is an NGO working against child sexual abuse. Their areas of expertise are: training, data collection, counselling, legal aid, IEC (information, education, communication) material development, research and publications.

## Output Description

Sahil began their Aflatoun programme in 2008. They work in 1 mainly rural district. There are currently Aflatoun children in 1 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (₹)		Savings in Class and Clubs	Yes
Programme Monthly Savings (₹)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Manizeh Bano

Position : Executive Director

Email : info@sahil.org

## Asia

# Sao Sary Foundation



Country : Cambodia

First Year in Programme : 2009

## Partner Description

Sao Sary Foundation (SSF) is a non-profit, non-governmental organization dedicated to preventing violence, exploitation, and abuse of children. SSF works on the ground through direct and active engagement with communities to identify at-risk children and youth and provide sustainable assistance to both them and their families.

## Output Description

Sao Sary Foundation began their Aflatoun programme in 2009. They work in 1 mainly urban district. There are currently 130 Aflatoun children in 1 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	1
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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name

: Vichetr Uon

Position

: Founder and Executive Director

Email

: vichetr@ssf.org.kh



## Asia



# Shuhada Organization

Country : Afghanistan

First Year in Programme : 2010

## Partner Description

Shuhada Organization is a non-governmental organization dedicated to the welfare and progress of Afghan people residing inside and outside of Afghanistan, with a focus on women and girls. Shuhada Organization operates programs in the areas of health, education, income generation, construction, training, and relief distribution.

## Output Description

Shuhada Organization began their Aflatoun programme in 2010. They work in 2 mainly rural districts. There are currently 100 Aflatoun children in 3 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	0
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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Freshta Layan

Position : Program Manager

Email : freshta.layan@shuhada.org

## Asia



# Society for Safe Environment & Welfare of Agrarians in Pakistan (SSEWA Pak)

Country : Pakistan

First Year in Programme : 2008

## Partner Description

Founded in 1975, SSEWA-Pak (Society for Safe Environment and Welfare of Agrarians in Pakistan) is an NGO working for rural development in the Sindh province of Pakistan. Their main areas of focus are education, water and sanitation, agriculture, saving and credit and emergency relief.

## Output Description

SSEWA Pak began their Aflatoun programme in 2008. They work in 1 mainly rural district. There are currently 976 Aflatoun children in 30 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	0	Personal Individual Savings	Yes
Child Savings per Month (€)	0.16	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	0	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	68	Training Events	3
Social Enterprises	10	Individuals Trained	57
Financial Enterprises	10		

Full Name : Arif Tarcis

Position : Program Manager

Email : arif\_ger07@yahoo.com

## Asia

# XacBank



Country : Mongolia

First Year in Programme : 2010

## Partner Description

XacBank's NGO, Golden Fund for Development Association (GFDA), aims to contribute to the sustainable development of Mongolia by helping develop educated and skilled people and competitive and dynamic businesses concerned equally about PLANET, PEOPLE and PROFIT. They believe that educating children is part of their mission.

## Output Description

XacBank began their Aflatoun programme in 2010. They work in 10 mainly urban districts. There are currently 356 Aflatoun children in 10 mainly public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	0
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
Saving Information		Saving Method	
Children Saving (%)	99	Personal Individual Savings	Yes
Child Savings per Month (₮)	1.73	Savings in Class and Clubs	No
Programme Monthly Savings (₮)	7351.00	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	10	Training Events	40
Social Enterprises	10	Individuals Trained	40
Financial Enterprises	0		

Full Name

: Uugantuya Ganbold

Position

: Child Education Officer

Email

: uugantuya.g@xacngo.mn

## Asia

# Youth Initiatives for Development



Country : Tajikistan

First Year in Programme : 2010

## Partner Description

Youth Initiatives for Development (MIR) works in Sogd Oblast (in the Tajik-Uzbek border) in Tajikistan. They provide youth with opportunities to obtain leadership skills and have been operating a youth educational center in Khujand providing services to obtain life skills.

## Output Description

Youth Initiatives for Development began their Aflatoun programme in 2010. They work in 1 mainly urban district. There are currently 40 Aflatoun children in 1 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia English
Rights and Responsibilities	Yes	Number of Workbooks Used	4
Saving and Spending	Yes	Elections	No
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)	2.36	Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	9
Social Enterprises		Individuals Trained	15
Financial Enterprises			

Full Name : Gulshod Sharipova  
 Position : Director  
 Email : youthideas@mail.ru

## Europe

# Children Communities and Families Moldova



Country : Moldova, Republic of

First Year in Programme : 2009

## Partner Description

CCF Moldova is a non-governmental organization committed to assisting children and families who are deemed to be at risk. They work with Indigo Center, an education center that provides extra-curricular activities and also advocates for education for children in other settings.

## Output Description

Children Communities and Families Moldova began their Aflatoun programme in 2009. They work in 3 mainly rural districts. There are currently 630 Aflatoun children in 6 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Europe English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	53	Personal Individual Savings	Yes
Child Savings per Month (€)	0.86	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	3760.21	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	3
Social Enterprises	16	Individuals Trained	3
Financial Enterprises	4		

Full Name

: Liliana Rotaru

Position

: Executive Director

Email

: ccf\_liliana@hotmail.com

## Europe



# Foundation For Development of Human Resources

Country : Georgia

First Year in Programme : 2010

## Partner Description

FDHR is a non-governmental organization which works in peace building, development of civil society, psycho-social assistance of targeted populations, and training in business skills and success achievement. Thousands of citizens attended trainings and consultations on different themes.

## Output Description

Foundation For Development of Human Resources began their Aflatoun programme in 2010. They work in 1 district. There are currently 0 Aflatoun children in 1 .

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Europe English
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	0	Personal Individual Savings	No
Child Savings per Month (€)	0	Savings in Class and Clubs	No
Programme Monthly Savings (€)	0	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	7	Training Events	16
Social Enterprises	Foundation For Development of Human Resources	Individuals Trained	16
Financial Enterprises	0		

Full Name : Nodar Sarjveladze

Position : Director

Email : nodarsar@gmail.com

## Europe

# Kosovo Education Centre



Country : Kosovo

First Year in Programme : 2010

## Partner Description

Kosovo Education Centre (KEC) is a non-governmental and non-profit organization established by the Soros Foundation in 2000. KEC is mainly focused on training of school staff in new methodologies of teaching and leadership, and is also active in other fields that support the improvement of the quality of education in Kosovo.

## Output Description

Kosovo Education Centre began their Aflatoun programme in 2010. They work in 1 urban district. There are currently 0 Aflatoun children in 2 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Europe English
Rights and Responsibilities	Yes	Number of Workbooks Used	5
Saving and Spending	Yes	Elections	No
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	1
Social Enterprises	12	Individuals Trained	28
Financial Enterprises			

Full Name : Hana Zylfiu-Haziri

Position : Manager

Email : hzylfiu@kec-ks.org

## Europe

# Plan International Netherlands



Country : Netherlands

First Year in Programme : 2010

## Partner Description

Plan in the Netherlands is a member of Plan International, an international, humanitarian, child-centered development organization. Plan works on improving the lives of children and their families in developing countries. Plan does this by means of child-focused community projects in 48 countries in Africa, Asia and Latin America.

## Output Description

Plan International Netherlands began their Aflatoun programme in 2010. They work in 12 districts. There are currently 3866 Aflatoun children in 93 public schools and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Revised Dutch
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	75	Personal Individual Savings	Yes
Child Savings per Month (€)	0	Savings in Class and Clubs	No
Programme Monthly Savings (€)	0	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name

: Melle Brinkman

Position

: Former employee

Email

: melle.brinkman@plannederland.nl



## Europe



# Pomoc Deci (Udruzenje gradjana)

Country : Serbia

First Year in Programme : 2006

## Partner Description

Pomoc Deci is an NGO working to promote childcare and education for children and their families. It has a national reach. Pomoc Deci creates an environment of hope and respect for children and youth, where they have opportunities to achieve their full potential, and provides individuals and communities with practical tools for positive change.

## Output Description

Pomoc Deci (Udruzenje gradjana) began their Aflatoun programme in 2006. They work in mainly urban districts. There are currently Aflatoun children in public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Europe English
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

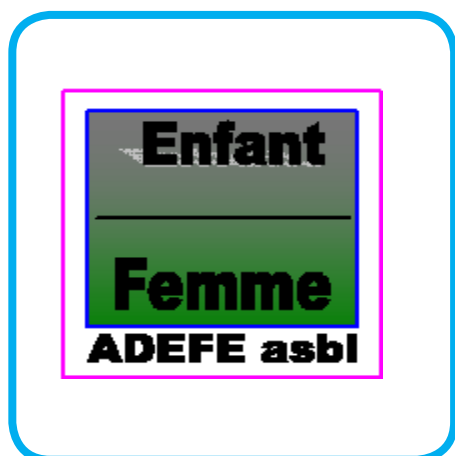
Full Name : Ljiljana Vasic

Position : Director

Email : pomocdecideci@eunet.rs

## Francophone Africa

# Action de Développement pour la Femme et l'Enfant



Country : Congo, (Zaire)

First Year in Programme : 2010

## Partner Description

L'Action de Développement pour l'Enfant la Femme ADEFE is a Congolese NGO based in the east part of the country. ADEFE supports the activities of individual, family or association geared towards protecting and improving the environment, fight against poverty, entrepreneurship and job creation.

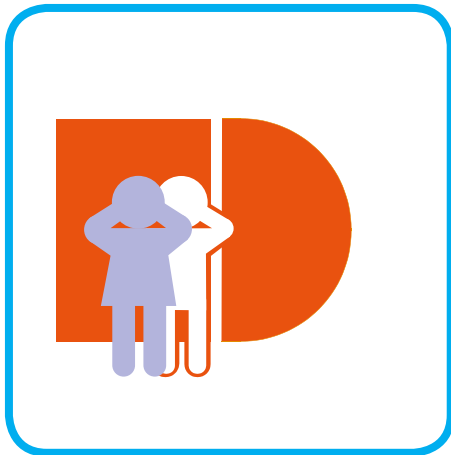
## Output Description

Action de Développement pour la Femme et l'Enfant began their Aflatoun programme in 2010. They work in 2 mainly rural districts. There are currently 486 Aflatoun children in public schools and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	6
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	No	Bank and Education Visits	Yes
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	10	Training Events	2
Social Enterprises		Individuals Trained	38
Financial Enterprises			

Full Name : Venant Bashige Runiga  
 Position : Responsable du Programme de  
 reinsertion economique des jeunes  
 Email : bashigeruniga@yahoo.fr

## Francophone Africa



# Association pour la Défense des Enfants du Niger

Country : Niger

First Year in Programme : 2010

## Partner Description

L'Association pour la Défense des Enfants du Niger (ADENI) is a partner of DCI. The association, registered as an NGO, is represented in the 8 different districts of Niger and promotes the defense of the rights of the child, intervenes in youth's justice, education and fights against child labour.

## Output Description

Association pour la Défense des Enfants du Niger began their Aflatoun programme in 2010. They work in 1 district. There are currently 200 Aflatoun children in 2 mainly public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	6
Saving and Spending	No	Elections	Yes
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	No
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (₺)		Savings in Class and Clubs	No
Programme Monthly Savings (₺)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	2
Social Enterprises		Individuals Trained	2
Financial Enterprises			

Full Name

: Idrissa Djibrilla

Position

: Head of DCI Niger

Email

: idrissa\_djibrilla@yahoo.fr

## Francophone Africa



# Association pour la Promotion Féminine de Gaoua (APFG)

Country : Burkina Faso

First Year in Programme : 2009

## Partner Description

APFG is a non-profit NGO born from a local initiative of a group of women at the BAFUDJI highschool in Gaoua. Its mission is to ensure protection of children in the area as well as creating a child friendly environment.

## Output Description

Association pour la Promotion Féminine de Gaoua (APFG) began their Aflatoun programme in 2009. They work in 3 mainly rural districts. There are currently 6595 Aflatoun children in 27 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	5881	Personal Individual Savings	Yes
Child Savings per Month (₺)	0.03	Savings in Class and Clubs	No
Programme Monthly Savings (₺)	0	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	86	Training Events	2
Social Enterprises		Individuals Trained	133
Financial Enterprises			

Full Name : Ini Damien

Position : President

Email : inidamien@hotmail.com

# Francophone Africa

## CAMIDE-GAP



Country : Mali  
 First Year in Programme : 2006

### Partner Description

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

### Output Description

CAMIDE-GAP began their Aflatoun programme in 2006. They work in 2 mainly urban districts. There are currently 680 Aflatoun children in 8 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (₺)		Savings in Class and Clubs	No
Programme Monthly Savings (₺)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	2
Social Enterprises		Individuals Trained	16
Financial Enterprises			

Full Name : Violet Diallo  
 Position : Consultant  
 Email : vdialloster@gmail.com

# Francophone Africa



## Federation des Syndicats de l'Education Nationale, Togo

Country : Togo

First Year in Programme : 2010

### Partner Description

Federation des Syndicats de l'Education Nationale is an umbrella for several teachers syndicates for kindergarden, primary and secondary schools in Togo. FESEN operates with the approval of local authorities.

### Output Description

Federation des Syndicats de l'Education Nationale, Togo began their Aflatoun programme in 2010. They work in 1 urban district. There are currently 475 Aflatoun children in 2 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	3
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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	3
Social Enterprises		Individuals Trained	17
Financial Enterprises			

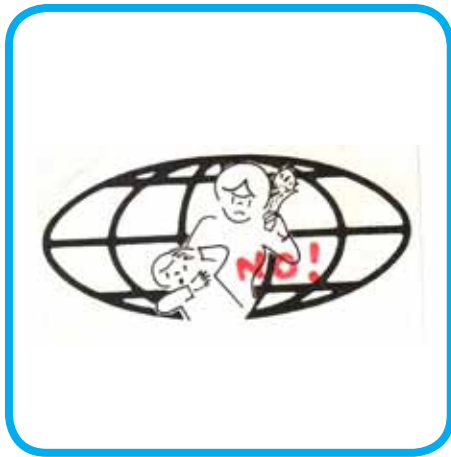
Full Name : Samah Tinka Batolimba

Position : Board Member

Email : batoli3@yahoo.fr

# Francophone Africa

## Halley Movement



Country : Mauritius

First Year in Programme : 2010

### Partner Description

Halley Movement mission is to protect and promote the welfare of children and families in Mauritius..It is a voluntary, non profit organisation founded in 1989.

### Output Description

Halley Movement began their Aflatoun programme in 2010. They work in 1 urban district. There are currently 540 Aflatoun children in 12 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	0	Personal Individual Savings	No
Child Savings per Month (€)	0	Savings in Class and Clubs	No
Programme Monthly Savings (€)	0	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	12	Training Events	0
Social Enterprises		Individuals Trained	24
Financial Enterprises			

Full Name : Mahendranath Busgopaul

Position : Secretary-General

Email : halley@intnet.mu

# Francophone Africa

## Oceanium



Country : Senegal

First Year in Programme : 2010

### Partner Description

Oceanium is Senegalese NGO that aims to raise awareness on environment protection, especially the marine environment. It provides interactive sessions to children in schools as well as organizing workshops for youth and children on tackling environmental issues.

### Output Description

Oceanium began their Aflatoun programme in 2010. They work in 2 mainly urban districts. There are currently 10350 Aflatoun children in 20 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	6
Saving and Spending	Yes	Elections	No
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	23	Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	20	Training Events	0
Social Enterprises	15	Individuals Trained	0
Financial Enterprises	15		

Full Name : Jean Goepp

Position : Manager

Email : jgoepp@arc.sn





# Francophone Africa Syndicat National Autonome de l'Enseignement Secondaire

Country : Cameroon

First Year in Programme : 2010

## Partner Description

Fédération des Syndicats de l'Enseignement et de la Recherche objectives are to defend the teachers interests, provide training and lobbying at the Ministry of Education for a better quality education in Togo.

## Output Description

Syndicat National Autonome de l'Enseignement Secondaire began their Aflatoun programme in 2010. They work in 1 mainly rural district. There are currently 1900 Aflatoun children in 2 mainly public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa French
Rights and Responsibilities	Yes	Number of Workbooks Used	4
Saving and Spending	No	Elections	No
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	24	Personal Individual Savings	No
Child Savings per Month (€)	0.38	Savings in Class and Clubs	No
Programme Monthly Savings (€)	2085.50	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	10	Training Events	1
Social Enterprises		Individuals Trained	17
Financial Enterprises			

Full Name : Chris Keough

Position : Manager

Email : ck4310@gmail.com

## Middle East

# Bayti Association



Country : Morocco

First Year in Programme : 2010

## Partner Description

Bayti is a non-profit association based in Morocco and recognized as a public utility institution. It targets children in difficult circumstances: Street children, working children, abandoned children, juvenile delinquent and sexually exploited children.

## Output Description

Bayti Association began their Aflatoun programme in 2010. They work in 1 district. There are currently 150 Aflatoun children in 3 non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	MENA Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	9
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	Yes	Bank and Education Visits	No
Social Enterprise	Yes	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	50	Personal Individual Savings	No
Child Savings per Month (€)	1.76	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1591.07	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	1
Social Enterprises	1	Individuals Trained	6
Financial Enterprises			

Full Name : Rachid Ajidar

Position : Trainer

Email : ajidar2003@yahoo.fr

## Middle East

# Child Protection Initiative



Country : Lebanon

First Year in Programme : 2010

## Partner Description

The Child Protection Initiative (CPI) was established to respond rapidly to the risks faced by vulnerable and disadvantaged children in cities in the MENA region. They provide capacity building, help with knowledge management and implement programs and policies to be able to address the various issues of children in urban areas.

## Output Description

Child Protection Initiative began their Aflatoun programme in 2010. They work in 1 district. There are currently 120 Aflatoun children in 2 .

Core Elements		Programme Principles	
Personal Exploration	No	Regional Workbook	MENA Arabic
Rights and Responsibilities	No	Number of Workbooks Used	0
Saving and Spending	No	Elections	No
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	No
Financial Enterprise	No	Character	No
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	No
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Basheer Alfadhly

Position : Project Manager

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## Middle East



# Community Development Society for Thought and Culture

Country : Jordan

First Year in Programme : 2009

## Partner Description

Community Development Society for Thought and Culture (CDST) is looking forward to create a generation of children and youth that believe in democratic practices, forgiveness, respect differences, and reject domestic and school violence.

## Output Description

Community Development Society for Thought and Culture began their Aflatoun programme in 2009. They work in 1 urban district. There are currently 470 Aflatoun children in 1 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	MENA Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)	100	Personal Individual Savings	Yes
Child Savings per Month (€)	1.99	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	717.19	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	0
Social Enterprises	3	Individuals Trained	0
Financial Enterprises			

Full Name : Basem Khader Tamimi

Position : Executive Director

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## Middle East

# Jordan River Foundation



Country : Jordan

First Year in Programme : 2009

## Partner Description

JRF was established in 1995 and Chaired by Her Majesty Queen Rania Al-Abdullah. It is a non-profit Jordanian non-governmental organization. Its 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.

## Output Description

Jordan River Foundation began their Aflatoun programme in 2009. They work in 1 urban district. There are currently 1335 Aflatoun children in 6 public schools and non formal education settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	MENA Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	2
Social Enterprises		Individuals Trained	2
Financial Enterprises			

Full Name

: Sirsa Qursha

Position

: Technical Supervisor

Email

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## Middle East

# Plan International Sudan (North)



Country : Sudan

First Year in Programme : 2009

## 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.

## Output Description

Plan International Sudan (North) began their Aflatoun programme in 2009. They work in 2 rural districts. There are currently 1995 Aflatoun children in 10 public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	MENA Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)	27	Personal Individual Savings	Yes
Child Savings per Month (₪)	0.35	Savings in Class and Clubs	Yes
Programme Monthly Savings (₪)	2266.94	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	10	Training Events	6
Social Enterprises	3	Individuals Trained	6
Financial Enterprises			

Full Name

: Nahid Merghani Omer

Position

: Program Manager

Email

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## Middle East

# The Ministry of State for Family & Population



*Ministry of State  
For Family and Population  
Egypt*

Country : Egypt

First Year in Programme : 2006

## 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.

## Output Description

The Ministry of State for Family & Population began their Aflatoun programme in 2006. They work in nationally mainly rural districts. There are currently 26000 Aflatoun children in public schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	MENA Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	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
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)		Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

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Position : Manager

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