

# Aflatoun Strategy 2011 - 2015



Aflatoun Strategy 2011 - 2015





# Aflatoun Strategy 2011-2015



# Table of Contents

<b>EXECUTIVE SUMMARY .....</b>	<b>4</b>
<b>AFLATOUN: WHO WE ARE AND WHAT WE DO .....</b>	<b>6</b>
Introducing Aflatoun .....	7
Our Vision and Mission .....	10
Our History .....	12
Our Approach .....	14
Our Reflections and Next Steps .....	18
Conclusion .....	20
<b>GOING FORWARD: THE AFLATOUN STRATEGY 2011 - 2015 .....</b>	<b>22</b>
Positioning the Aflatoun Programme .....	23
The Aflatoun Strategy .....	24
Our Impact .....	30
Our Sustainability.....	32
Conclusions .....	34





# Executive Summary

Children inherit a world that is ripe with promise yet fraught with risk and injustice. It is our shared duty to give them every opportunity to succeed. Their best hope of securing a fairer, safer and more prosperous world lies in an education balancing financial competencies with concern for social justice, positioned within the architecture of the United Nations Convention on the Rights of the Child. That is our Aflatoun programme.

We have sought to create this strategic plan in consultation with our partners. The process of developing this document has unfolded over the course of one year from June 2010 to July 2011. The process consisted of an independent external evaluation and of many hours of network-wide consultations at each of Aflatoun's Regional Meetings. It has been enriched by Board discussion and by much internal debate within the Secretariat. And it has been further complemented by a final round of virtual reviews. The plan was presented to the General Assembly of Partners at the Aflatoun International Meeting 2011 for finalisation.

This plan serves as the guiding document for the Aflatoun Movement from 2011 to 2015. It sets out the broad goals that we are all attempting to achieve through partnership and articulates our collective aspirations. It sets our specific targets and establishes a time frame for their achievement. Whilst this document does suggest some strategic approaches for success, it does not attempt to prescribe a road map to success. Rather it sets goals, portrays a vision of success and relies on the skill, ingenuity and imagination of partners and stakeholders to bring it to fruition. Principle amongst those goals are the following;

- To become the thought leader in Child Social and Financial Education by developing and improving curricula materials and experimenting with new delivery methodologies
- To reach 10 million children in 120 countries with a high-quality Aflatoun programme
- To strengthen our global brand and broaden our partner network with the goal of becoming a recognised leader in the educational field

All of this will depend upon the active involvement of partners in leadership and decision making as provided for through the General Board, partner taskforces and other consultative processes. It will only succeed if it is conceived of and executed as the vision and mission of a bottom-up network of partners that takes increasing ownership. These then are the broad goals that define our collective efforts for the next five years. Let the successes of the Launch Campaign provide the inspiration that guides us and keeps us together during this period and beyond.



# SECTION I

# Aflatoun: Who We Are and What We Do

## Article 29

### 1. STATES PARTIES AGREE THAT THE EDUCATION OF THE CHILD SHALL BE DIRECTED TO:

*(a) The development of the child's personality, talents and mental and physical abilities to their fullest potential*

*(b) The development of respect for human rights and fundamental freedoms, and for the principles enshrined in the Charter of the United Nations*

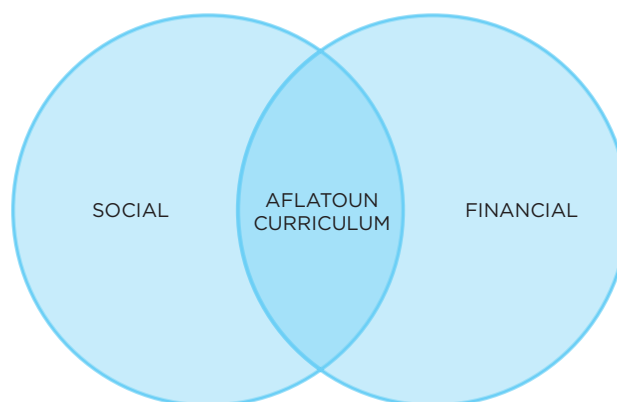
*(c) The development of respect for the child's parents, his or her own cultural identity, language and values, for the national values of the country in which the child is living; the country from which he or she may originate, and for civilizations different from his or her own*

*(d) The preparation of the child for responsible life in a free society, in the spirit of understanding, peace, tolerance, equality of sexes, and friendship among all peoples, ethnic, national and religious groups and persons of indigenous origin*

*(e) The development of respect for the natural environment.*

# Introducing Aflatoun

An estimated one billion children today live in poverty. Addressing that problem involves challenging existing power structures. Aflatoun's Rights-Based Approach entails building up the capacity of child rights-holders to claim those rights guaranteed them under the United Nations Convention on the Rights of the Child. It simultaneously strengthens the capacity of duty-bearers such as teachers, Ministry of Education officials and parents to deliver those rights. This capacity building of rights-holders and duty bearers alike is achieved principally by providing curricula and training. The curricula explicitly address issues of child rights. Children learn what their rights are. They also gain the self-belief and organizational skills necessary to realize them and to advocate further for their delivery where absent. The training promotes a classroom environment in which teachers can facilitate an education as prescribed in articles 28 and 29 of the UNCRC. Aflatoun's educational philosophy involves teaching children about money, enhancing their self-esteem, and helping them perceive that prosperity and social justice ought to be complementary.





It is time to dispel the myth that financial education and childhood are incompatible. The world is changing to the extent that it is now our duty as adults to equip children with financial skills and knowledge. Deregulation is leading to ever-growing numbers of increasingly complex financial products. Support structures that previous generations relied on, such as health care and pensions are being dismantled. Job markets are changing so quickly that education systems are struggling to keep up. Children are entering the financial world at ever earlier ages. Child financial education is needed everywhere, whether the emphasis is on avoiding debt, being an informed consumer or learning how to save precious resources, be they financial or natural. All of our children and young people need the discipline and skill of saving and budgeting, as well as the confidence and know-how to organise income-generating activities and create enterprises. None of them should be deprived of it.

Social education teaches timeless themes, no less relevant today than they were hundreds of years ago and unlikely ever to lose their currency. Social education includes personal understanding, emotional literacy, ethics, cooperation, appreciation of diversity and gender equality, as well as activism as a means of achieving justice. Providing children the experience of running their own clubs is also part of social education, as it gives them hands-on experience of democracy. This is the broad social context within which financial literacy is taught. The power of Aflatoun as a tool for tackling poverty and promoting equality comes about precisely because these two spheres are allowed to cross-fertilise.

A crucial component of Aflatoun is that children feel the social benefits of saving and enterprise beyond mere individual advancement. Income gives them the financial muscle that enables them to secure their entitlements. That small coin allows a child to ride a bus to school or meet other peripheral costs that persist despite government promises of universal free primary education. Female emancipation too is directly linked to girls' ability to generate income. Income can provide a girl with options other than early marriage. Women who can contribute to the family finances have more say in decisions. And there are other profound cultural learnings. Children learn that putting aside even tiny sums of money regularly enables them to realise modest dreams. A yearned-for pencil can be bought. The deeper implication is that children realise saving can increase their control of their futures. Apathy is dispelled, agency ensues.

This is our core concept, a balanced curriculum of social and financial education providing essential life skills. But our message needs an appropriate medium. The manner in which our curriculum is taught amplifies what is taught. That is why we try to supplement rote-learning systems with progressive, child-centred methodologies. When we teach children to memorise and repeat, we are often conditioning them to preserve the status quo. When we help them develop critical thinking and creativity, and reinforce those skills with enhanced self-esteem, we empower and invite them to envisage and design alternative futures for themselves and their communities. We need to provide child-centred education where it is absent, and supplement it where it is present. That is what Aflatoun attempts.

Finally, a global need requires a global approach and that is what we offer. Our branding and our global network ensure cohesion. The Aflatoun name and fireball are what enable children and young people in distant parts of the world to understand that they are linked into a global movement. This helps children to understand that they are global citizens, all of whom are entitled to the same rights and bound by the same responsibilities. We want today's children and those of future generations to realise that the existence of poverty anywhere, and the infringement of rights anywhere, affects us all and reflects on us all. Our own unity as a community of practitioners enables us to fulfil that vision.



# Our Vision and Mission

Our vision is of socially and economically empowered children who act as agents of change in their own lives and for a more equitable world.

Aflatoun is grounded in the United Nations Convention on the Rights of the Child (1990) and aligns itself with the UN Millennium Development Goals and with the aims of the “Education for All” campaign. We believe that children should be taught to understand their rights and responsibilities. We will strive to ensure that high quality child-centred social and financial education is available to all children.

Aflatoun divides its work into three core functional areas. Each has its own mission, goals and objectives, which are stated in our strategic plan. The three areas are:

- **Concept:** to become the action-oriented thought leader in Child Social and Financial Education by developing and improving curricula materials and experimenting with new delivery methodologies.
- **Programme:** to reach 10 million children in 120 countries with a high-quality Aflatoun programme.
- **Network:** to strengthen our global brand and broaden our partner network with the goal of becoming a recognised leader in the educational field.

Combined, Aflatoun hopes that the aim of our vision is reflected and implemented through the three areas of our work.

CONCEPT

PROGRAMME

NETWORK



### **VALUES AND PRINCIPLES:**

Aflatoun is an organisation with core values and principles that are reflected in all of our work. We are proud of them and hope they will always be upheld by all those associated with the programme.

#### **Justice**

- We believe in child rights and responsibilities and work to uphold them
- We will ensure that no child is made vulnerable by our work
- We believe in the individual potential of children, teachers, partners, and stakeholders

#### **Commitment**

- We work towards our mission of inspiring children
- We are proud to be part of positive change in the lives of children
- We go beyond what is required to complete the job

#### **Integrity**

- Our communication is open and transparent
- We deliver on what we promise
- We are frugal with our resources

#### **Participation**

- We ensure participation in decision-making
- The views of children and partners shape our decisions and actions
- Special attention must be taken to treat children as stakeholders as much as beneficiaries

#### **Entrepreneurship**

- We take calculated risks and are responsible for our actions
- We believe in each other's capacity to get the job done
- We work for systems change that improves the lives of children

# Our History

Although our Aflatoun programme began in Amsterdam in 2005, its core features had already been evolving for some time. It has deep roots in India, where in 1991 an action research project by academics from the Tata School of Social Studies in Mumbai began working with schools to bring rich and poor children together to learn about each others' lives. Such bridge-building has remained a core characteristic of the programme ever since and is now evident on a global scale as children in countries as far apart economically and geographically as The Netherlands and Mali are linked.

In 1993 the embryonic programme was given new urgency and a broader moral imperative when inter-ethnic riots shook Mumbai. The programme responded by combating prejudice and discrimination through the prism of rights education. Expansion out of the city and into rural areas then led to another key stage of evolution. With many children, often the most entrepreneurial, leaving the country, the programme sought to reverse urban drift by harnessing their energy and creativity at home. Savings groups were incorporated and have remained a defining feature of the programme since 2001.

Our modern era began in 2005 when Aflatoun (Child Savings International) was incorporated in Amsterdam. With the balancing components of social and financial education already in place, the next step involved testing the programme's relevance and applicability in diverse settings. In 2006 partner organisations were found in ten countries and programmes launched. This export of the programme gave birth to another key feature of Aflatoun - the process of contextualisation whereby the original materials are adapted to reflect local cultural realities. With the initial Formal Primary Curriculum adapted for six geographic regions in four languages, Aflatoun's Campaign for Social and Financial Education was launched in 2008 in Amsterdam by HRH Princess Maxima of the Netherlands. The campaign's ambitious goals were to reach one million children in 75 countries within three years. By March 17 2011 we had exceeded those targets.

In June 2010 Aflatoun hosted the first Child Finance Experts Meeting in Zandvoort, inaugurated by Princess Maxima of the Netherlands. The key outcome of the meeting was to establish an independent organization called Child and Youth Finance International ([www.childfinance.org](http://www.childfinance.org)) CYFI is a global multi-stakeholder network focussing attention on the dual issues of financial access for children and youth, and financial education. As of 1 July 2011 CYFI became an independently registered foundation headquartered in the Netherlands. The goal of the global movement is to reach 100 million children in 100 countries by 2015.

#### **WHERE DOES THE NAME 'AFLATOUN' COME FROM?**



Children in India chose the name, borrowing it from a popular Bollywood movie of the time. The Aflatoun of the silver screen was a fun-loving, good-hearted and mischievous character so the name seemed an ideal fit. The name is appropriate on other levels too. Aflatoun is the Arabic and Persian name for Plato, the Greek philosopher who promoted idealistic notions of citizenship. And Aflatoun also refers to someone who is an explorer and therefore resonates with our desire for children to explore their communities and the world at large.



# Our Approach

In 2005, Aflatoun was founded with the aim of bringing the concept of balanced social and financial education to the world. The concept has been translated into an easy-to-use life skills curriculum and a complementary implementing approach. To achieve scale, a network model was selected to spread the curriculum across the world.

Below are the three essential components, which remain valid for this strategy having provided a successful framework for the previous one.

## CONCEPT

The balance of social and financial education is the concept that inspires all our curricula. The concept can be further broken down into five recurring pedagogical themes which we call the Five Core Elements and which underpin all our curricula. These are:

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

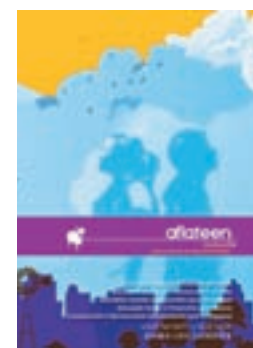
This concept has been translated into three curricula so far with others expected in the future:

- The Formal Primary Curriculum. This is comprised of eight workbooks and is aimed at children from ages six to fourteen. It is available in separate regional contextualisations for Latin America, Anglophone Africa, Middle East and North Africa, Francophone Africa, Europe and Asia.

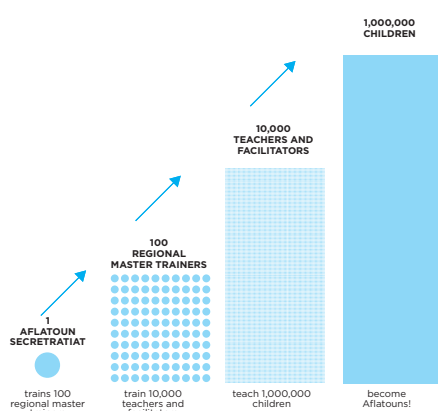
- The Non-Formal Education. This is a single resource manual for facilitators to use with two general target groups: children in need of special protection and children in non-formal settings.

- Aflateen. A curriculum for older teenagers/young adults is being piloted in 2011 and is designed for educators, facilitators or youth peer-to-peer mentors.

## CONCEPT



## PROGRAMME

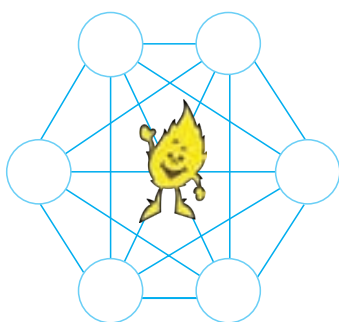


### PROGRAMME

Organisations that partner with Aflatoun bring the concept to children in classroom or non-formal settings. Aflatoun has developed, with its partners, a methodology for doing so. Partners begin by determining the local need and tailoring materials to the local context. Training is provided to both the organisation and the teachers. Quality is ensured through visits, meetings, monitoring and evaluation tools, and a formal partnership process. The Aflatoun Secretariat has key responsibilities in assisting partners implement the programme. It manages a global cadre of 120 Regional Master Trainers who conduct trainings on behalf of Aflatoun. It also coordinates regional and international learning opportunities and events. Finally, it has developed a comprehensive package of technical assistance, including impact assessment, which it provides to partners through its regional programme managers.

A key component of the Programme is training which has been central to ensuring quality and expansion. Continued training will be of great strategic importance in terms of reaching scale and enhancing teacher motivation. We envisage reinforcing our RMT strategy, and strengthening capacity building for all aspects of program implementation through the creation of a new initiative, Afla-Academy. In order to achieve structural impact we aim to promote with the Ministries of Education the recognition of Aflatoun training for teachers as a value added to their professional development.

## NETWORK



### NETWORK

Aflatoun was conceived of as a dynamic, bottom-up network of interlinked partner organisations. Safeguarding that vision of a partner-led movement requires both Secretariat and partner organisations to commit to their respective roles. For its part, the Secretariat commits to facilitating communications across the network and amongst partners, and to providing structures and opportunities through which partners can contribute their expertise and experience for the overall benefit of the programme.

Built around the social franchise model, our network comprises partners who deliver the programme, and of academic, financial institutions and government bodies who provide additional input and resources to enhance quality and ensure sustainability.

## NETWORK PRINCIPLES

The nature of the relationships between the various implementing partner organisations, and between all partner organisations and the Secretariat is considered of the utmost importance ideologically and operationally. One of the functions of this document is to clarify and protect that relationship, foremost of which is our bottom-up character.

The Secretariat relies on a reciprocal commitment from partners. The working principles of the network that we ask them to commit to are as follows:

- **Open source.** Our materials are the result of collaboration between Secretariat partners and other stakeholders. They belong to all of us. The Secretariat provides materials to partners free. In return partners are asked to share innovations across the network.
- **Partner input.** Partner expertise is essential to the integrity and vitality of Concept, Programme and Network. The main structures for channelling that expertise are the Regional Platforms, the General Board and the various Task Forces (see separate box below). Partners will increasingly be encouraged to visit other programmes by conducting Learning and Facilitation Visits. It falls to the Secretariat to coordinate and support these structures. Their efficacy depends on partners being dynamic and committed.
- **Children's participation.** As a key group of stakeholders, children are to have structures created so as to capture their expertise and energy at local, national, regional and global levels. The Secretariat undertakes the initiation of a process culminating in the creation of a Children's Advisory Board, which will inform and advise the General Board.
- **Coordinated communications.** The Secretariat will facilitate communications between itself and partners, and amongst partners, by committing to fortnightly contact with each partner, the provision of monthly regional and network updates and a monthly newsletter, and the provision of an online platform. It will also facilitate monthly calls with regional representatives and partners.
- **The Network is comprised of diverse partner organizations all of whom are considered equals in collaboration and deserving of parity of esteem.**
- **Consensus building, partner communication and ideological reasons for not funding partners.** The Secretariat commits itself to a participative method of operation, building on consensus. At its heart, our movement is about children. We should therefore see ourselves as listening posts, as amplifiers and transmitters of the voices of children. Since dialogue is seen as vital to consensus, the Secretariat will try and bring partners together not just so that they may learn from each other but so that the movement itself will grow from the osmosis of ideas and the dissemination of learning. In order to ensure equality from within, the Secretariat will not raise funds for any of the partners.



## **MEMBERSHIP OF THE GENERAL BOARD OR OF TASK FORCES**

There are two main ways in which partners can formally contribute towards policy formation, decision making and program and concept development: membership of the General Board and/or membership of a Task Force.

General Board members are informally referred to as Regional Representatives. The Regional Representative acts as spokesperson for all the partners in their region. He or she is tasked with attending General Board meetings, organizing Regional Meetings and helping with other regional events. The Regional Representative should be highly proactive, committed and capable of motivating and inspiring partners. Regional Representatives are nominated at International Meetings and serve a term of two years. They may also serve a second term of two years.

Task Forces are established by the Board on recommendation of the Executive Director. They provide hands-on experience from the field on behalf of their regions and therefore are composed of at least one representative partner organization from each region. Task Force members can serve for up to two consecutive terms of two years. Their composition is decided at International Meetings. Previously Task Forces have been formed to contribute to Quality Assurance, Impact Assessment, Children's Participation and Curriculum Development.



### **JEROO BILLIMORIA - AFLATOUN'S FOUNDER AND FIRST EXECUTIVE DIRECTOR**

Jeroo is a serial social entrepreneur who has founded six philanthropic organisations including Aflatoun and Child Helpline International. A native of Mumbai, she was named an Ashoka Innovator in 1999 and received the Schwab Fellowship for Social Entrepreneurs in 2001. Jeroo is featured in David Bornstein's book, *How to Change the World*. Since stepping down as ED of Aflatoun in July 2011 she has remained a member of its board. She continues to volunteer at a management level for several organisations and consults with the Government of India on child protection issues.

# Our Reflections and Next Steps

The Aflatoun campaign from 2008-2010 was a period of experimentation during which a thousand flowers were encouraged to bloom. We called this our innovation phase and it provided us with the flexibility to test new ideas and to experiment. Savouring our successes and acknowledging our mistakes over the past three years has informed the setting of new goals and suggested strategies for reaching them. These will form the next section of this document.

## CONCEPT

Previously we have expanded our vision as we grew aware of the limitations of our materials, or when we sensed new demands for our programme. The Non-Formal Education (NFE) Manual and Aflateen are examples of this. Further such initiatives will be required if we are to keep expanding.

- Pre-school children, children with disabilities, parents and teachers are all groups who we are not yet serving. Addressing their needs and the needs of new groups will be a clear goal.
- Technology, including social network and e-learning platforms should be explored so that material and idea sharing amongst partners can keep pace with our rapidly expanding network.
- We should investigate the possibilities for income-generation through selling materials or curriculum development expertise in certain limited markets.

## PROGRAMME

Scale is a central strategic decision. We have demonstrated the quality of the programme and its applicability and relevance in diverse settings. Attaining depth in terms of reaching large numbers of children is a logical next step. Scale also requires breadth as the maintenance of a presence in many countries lends weight to credibility and increases the opportunities for future growth.

- We have set a target of reaching 10 million children in 120 countries by 2015.
- The maintenance of the cadre of Regional Master Trainers through training, refresher trainings and other inputs and support is central to ensuring programme quality and expansion.
- We will look to develop complementary training strategies through closer ties with INGOs, teachers' unions and teacher training institutes.

## CONCEPT

### VISION FOR 2015

To become the action-oriented thought leader in Child Social and Financial Education by developing and improving curricula materials and experimenting with new delivery methodologies.

## PROGRAMME

### VISION FOR 2015

To reach 10 million children in 120 countries with a high-quality Aflatoun programme.

- We will look to develop complementary alternative strategies of program dissemination through multimedia delivery channels.
- As more and more partner organizations begin implementing within countries, a structured and consistent approach to coordination is required at national level. The Secretariat would prefer to see one organization playing the lead role based on consensus with other partners. Criteria to consider would be overall capacity and budget, advocacy power and links to banks. Where practical, the lead role might be rotated.

## NETWORK

### VISION FOR 2015

To strengthen our global brand and broaden our partner network with the goal of becoming a recognised leader in the educational field.

Our partners have displayed extraordinary passion, determination, expertise, and courage. This active community has helped develop a programme of greater coherence and efficiency. Preserving and strengthening the network requires work and support.

- Taskforces must be supported technically and financially to harness partner inputs on key programmatic decisions and approaches.
- A challenge moving forward is to develop a compelling narrative about Aflatoun. This needs to include the moving and illuminating stories of children and partners. A communications strategy that helps others learn about Aflatoun is necessary.
- We will seek to devolve monitoring and evaluation capacity and responsibility to partners and to ensure that impact assessment drives programme learning more effectively.
- Stakeholders other than implementing partners are also asked to play an increased role. Our evolution thus far has been dramatically enriched by the input of academics, policy-formulators, educationalists and idealists who have challenged and encouraged us. We will therefore seek increasing involvement in debates and discussions so as to raise our profile amongst thinkers of influence.
- Children must be provided with greater and more structured opportunities for participating in the policy and decision-making work of the network.

# Conclusion

In the next section of this document we take these reflections and conclusions and translate them into specific quantitative and qualitative goals. Even as this document tries to sketch pathways to success, we must expect that targets may ultimately be met thanks to developments which we cannot yet imagine or foresee. We should feel at ease on that point. At the campaign launch in 2008 we did not envisage developing a non-formal curriculum or one for older teenagers. We had no plans for the creation of a global cadre of master trainers. We had not anticipated the need for a social network platform. Nor could we have imagined the extent to which our impact assessment capabilities would grow. These innovations arose as our vision clarified and we gained impetus and as opportunities presented themselves. It was detailed annual planning on a year-by-year basis that allowed us to identify these opportunities and to capitalise on them. We expect the same to be true over the next five years.

All of the above will come at a price. The Secretariat will broaden its fundraising goals so that assisting partners to grow and reach scale is given equal priority alongside covering its own costs.

We have succeeded thus far because of our shared vision and determination to work with children to improve their lives and those of future generations. What has seen us through has been a sense of community and an ethos of playful seriousness. We trust these same qualities will be central to the success of our project over the next five years.





# SECTION II

---

# Going Forward: The Aflatoun Strategy 2011-2015

*Our goal is to become an internationally recognised educational organisation and the market leader in social and financial education. To do so, we have developed a vision, objectives, and goals for all of our work until 2015.*

# Positioning Aflatoun

The goals of helping children realise their potential and improve their world are what brought Aflatoun into existence. Those goals are what have defined our past and they will guide us in the future. As a network of partner organisations with a shared mission, we are ambitious and now aim to expand our programme to improve the lives of as many children as possible. This will be done in partnership. We hope that Aflatoun partner organisations continue to work together and with the Secretariat to develop solutions to the complex challenges that we will face.

Our core objective and key goal is to become the social and financial education programme of choice globally. This will require Aflatoun to change and move in new directions depending on circumstance and opportunity. That does not mean fragmentation. To ensure that the programme remains coherent we have sought to define the positioning of the Aflatoun programme to govern our actions and activities:

- Balanced child social and financial education curricula
- High quality programme with a recognisable brand
- Global network with a mixed group of partners
- Scalable for greater reach in countries wherever the programme is delivered
- Cost effective using economies of scale, both locally and at the secretariat level
- Easily implementable with low technical barriers to entry
- UN Convention on the Rights of the Child based and in support of the Millennium Development Goals

All our work should be aligned and consistent with this positioning.

# Concept

**Vision:** to become the action-oriented thought leader in Child Social and Financial Education by developing and improving curricula materials and experimenting with new delivery methodologies

**Objective 1:** Ensure that curriculum is designed to achieve commonly accepted learning outcomes, adaptable to different contexts and supportive of child-centred methodologies.

- Revision of all existing school-based curriculum for children (6-14 years old) and non-formal education curriculum for general improvement and to make it more relevant for children in need of special protection
- Development, roll out and review of curriculum for youth (15 years old and above) and early childhood (3-6 years old)

**Objective 2:** To facilitate sharing of curriculum materials and learning between programme partners, children and youth

- Develop an online social and e-learning platform where different partners, teachers, children, Aflatoun alumni, and youth can interact with each other and access programme materials
- Share all adaptations of curriculum within the network and capture curriculum adaptations and changes
- Involve Curriculum Development Task Force and a Curriculum Experts Committee in the revision of curriculum products



**Objective 3:** To design materials for new audiences through the use of different media

- Develop curriculum materials that can be delivered through media platforms like TV, radio, mobile phones, comic strips and online platforms
- Create materials on social and financial education for new audiences, specifically parents and teachers
- Diversify the curriculum to include modules for environmental protection, special needs, disability and child-to-parent learning
- Explore the for-profit market for curriculum products and services



# Programme

**Vision:** To reach 10 million children in 120 countries with a high-quality Aflatoun programme

**Objective 1:** To increase the number of countries and the number of children reached by the Aflatoun programme

- Assist in the scale-up of 10-15 countries principally through facilitating in-country and regional multi-stakeholder approaches
- Deliver sustainable programmes in 120 countries
- Bring the programme in its various forms to 10 million children
- Develop complementary alternative strategies of programme dissemination regionally, through INGOs, teachers' unions, and teacher training institutes and multimedia delivery channels
- Ensuring that at least 50% of children are actively involved in saving practices, including the saving of non-financial resources, encouraging them to save as much as possible according to our saving guidelines (as detailed in the Partner Manual) whilst acknowledging that amounts saved remain outside of our direct control

**Objective 2:** To ensure the quality of the programme through the cascade training methodology

- Provide trainings and refresher trainings to a global cadre of 120 regional master trainers with the goal of devolving training capacity and responsibility
- Strengthen the identity and best practice of trainers by creating online forums and providing other opportunities for sharing
- Explore and develop alternative channels of delivering training using new technology
- To develop the Aflatoun Academy to train and certify Aflatoun teachers and other trainers and facilitators so that quality is assured as we move towards scale. Use the Academy to devise fresh training approaches and high quality motivational strategies.

**Objective 3:** To strengthen or build on the capacity of programme partners in the areas of monitoring and evaluation, resource mobilisation, planning and partnerships

- Conduct all Learning and Facilitation Visits and devolve this responsibility to partners in accordance with their needs and wishes.
- Assist partners in implementing monitoring and evaluation strategies through training and ongoing technical support
- Facilitate the creation of regional expertise by supporting the creation of in- country and regional resource people



The Current Strategy



The Strategy for Teacher Training Institutes (TTI)

# Network

**Vision:** To strengthen our global brand and broaden our partner network with the goal of becoming a recognised leader in the educational field

**Objective 1:** To strengthen the global Aflatoun network of partners by diversifying partner base

- Integrate Aflatoun into the programmes of 10 global non-governmental organisations by formalising strategic partnerships
- Allow for curriculum use by government, training institutions and educational associations by developing a flexible curriculum licensing structure
- Promote the use of Aflatoun materials by independent teachers and facilitators by providing them with individual certification

**Objective 2:** To build a communications platform for CSFE to key target groups

- Provide content of interest to the general public on social and financial themes with a focus on parents and educators
- Increase the profile of Aflatoun as a provider of social and financial curriculum through targeted advocacy and programmatic materials
- Develop recognition of Aflatoun amongst global education stakeholders by participating in educational debates and discussions
- Create opportunities to facilitate conversations between children in a safe and participatory way.
- Create avenues for the participation of children in any communications strategy by eliciting children's stories, their own writings and art works.



**Objective 3:** To build an inclusive partner network and community of practice around the Aflatoun programme reflecting the proactive role and quest for ownership desired of partners

- Ensure that partners are involved with the leadership and decision-making through the general board, consultative processes and partner task forces
- Facilitate communications between the Aflatoun Secretariat and partners through regular personal contact with programme managers, as well as regional and network updates
- Work to facilitate horizontal communications links between partners through an online platform and by creating other opportunities for collaboration.
- Work progressively with partners to develop systems and structures (at community, state, regional and finally national level) for children's participation and feedback on Aflatoun's decisions.
- Conduct regional and international meetings on a yearly basis to create shared meaning and understanding on key Aflatoun concepts, themes, and strategic direction

**Objective 4:** To produce research and evidence to support and improve the Aflatoun programme

- Foster a culture of research and evaluation for Aflatoun partners through the increased use of Aflatoun evaluation tools
- Document and disseminate lessons learned by partners by circulating publications on key programme themes
- Do rigorous research on policy and programme issues with external researchers and interested organizations

# Our Impact

Aflatoun believes that monitoring, research and evaluation are keys to improving our programme. They drives efficiency and effectiveness and results in the best possible experience for children and the partners that we work with. Aflatoun has developed a comprehensive approach that combines both partner and Secretariat led work. All work is published annually in Children and Change. Our approach has two distinct work streams. We work with partners to improve the quality of their monitoring and evaluation efforts. We also conduct rigorous research with external researchers and academics designed to generate new knowledge about the programme and the concept.

To measure our impact, we need to specify the outputs and outcomes that we aim to achieve. We have created a list of key indicators that are central to all our research efforts.

## **SECRETARIAT LEVEL OUTPUTS**

- Number of Children
- Number of Countries
- Number of Schools and Non-Formal Centres
- Number of Individuals Trained
- Number of Partners
- Percentage of Children Saving
- Amount of Savings
- Frequency of savings
- Number of Social and Financial Enterprises
- Number of clubs
- Number of accounts opened

## **IMPACT INDICATORS OF SOCIAL AND BEHAVIOURAL CHANGE FOR CHILDREN**

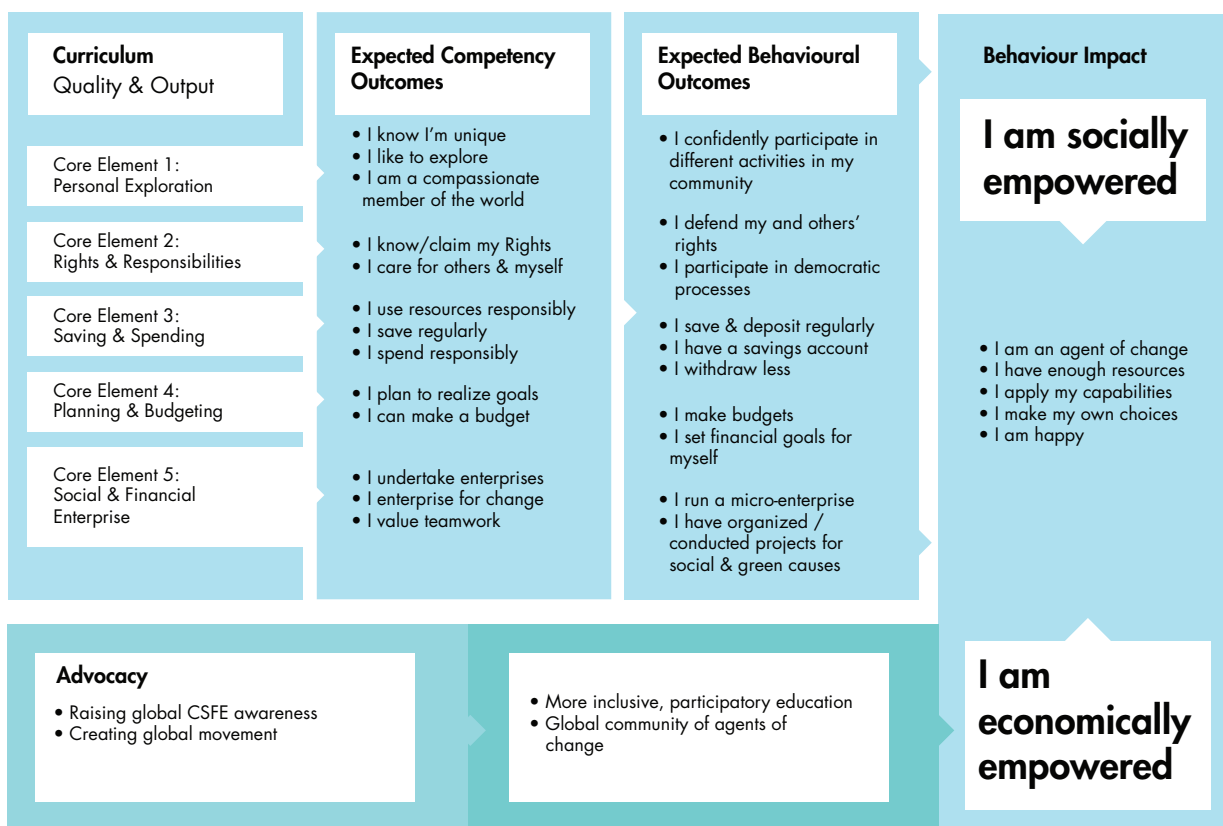
- Self-Awareness
- Confidence
- Financial Capability
- Future Orientation
- Entrepreneurship
- Social responsibility
- Environmental awareness and responsibility

## **OTHER INDIRECT OUTCOMES (WHERE DATA IS AVAILABLE)**

- Retention rate of children in schools
- Improved teaching skill and classroom behaviour
- Dropout rates disaggregated by gender
- Savings frequency
- Revenue generated by enterprises
- Increase in civic and environmental engagement
- Social and behavioural change of teacher, parents and friends

### INSTITUTIONALISATION OF PROGRAMME INTO FORMAL SYSTEMS

- Integration of Aflatoun into work plans of large International Organizations
- Provision of Aflatoun programmes through government systems



# Our Sustainability

Aflatoun has a responsibility to promote sustainability of the Aflatoun concept. For ideological reasons the Secretariat does not fundraise on behalf of partner organisations. The Secretariat wants to avoid creating a financial dependency between itself and implementing partners. The network benefits from partner organizations that are strong, stable and efficient and whose belief in the program is reflected in a willingness to be proactive with regards to fundraising. Partner feedback indicates that such an approach helps increase organizational capacity, thereby strengthening sustainability.

Rather than fundraise on behalf of partners, we subscribe to the concept of a social franchise. Stakeholders willing to take on the Aflatoun concept are connected to appropriate partner organisations through participatory, stakeholder-driven processes. Stakeholders have the right to decide which regions, countries or partners they support.

Aflatoun's sustainability involves assisting the partners with advocacy efforts, particularly as they relate to incorporation of the Aflatoun concept and methodologies into formal education curricula at local, regional or national levels.

Sustainability also means that the Aflatoun Secretariat works effectively. The total costs of operating the Secretariat are on average €1.5 million per year. For the foreseeable future the Secretariat will generate most of this income via traditional grant funding channels and via pro-bono support, but steps will be taken to look at income generating activities to cover a percentage of the operating costs.

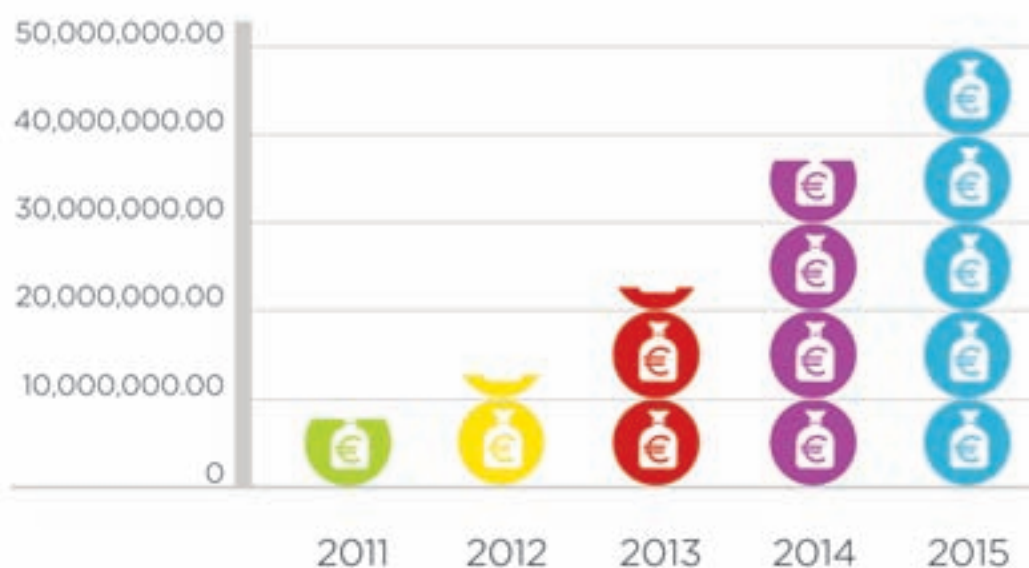
Endeavours to strengthen the sustainability of the Aflatoun concept include:

- Ensuring that overheads and administrative staff cost do not exceed 10% of the overall Secretariat operating costs.
- Enhancement of data collection, monitoring and evaluation processes in order to enable child social and financial education impact assessment.
- Documentation of the impact to generate a solid body of evidence that demonstrates a positive relationship between Aflatoun approaches and improved educational outcomes.
- Maintaining a diverse multi-cultural team that is representative of its global network and can effectively advocate for our global partners.
- Maintain professional and highly responsive Secretariat

services and back office support for the needs of the partners.

- Volunteer involvement is aimed to make up around 20-30% of the overall work at the Secretariat.

### Implementing Costs to Reach 10 Million Children



**Implementing costs are funds which are raised locally by partner organisations**

\*Assuming €5 per child per year on average

\*\*Estimated growth



# Conclusions

The past three years have been an extraordinarily successful period of growth, innovation and learning. We should all celebrate our achievements and take pride in ourselves and in one another. When we set out on the initial campaign the concept of social and financial education had neither profile nor credibility. Now it has both. When we set out, some questioned the wisdom of setting ourselves such high targets. But we exceeded those targets because we set aside our individual doubts and anxieties and worked together for the collective good of children everywhere.

This strategy document is ambitious. We believe huge numbers of children need access to the programme if we are to achieve the sorts of impacts on structures and systems that we all believe necessary. Having worked in partnership to develop a quality programme we must now ensure the maximum number of beneficiaries. The approach calls for wisdom, courage, passion, commitment and creativity. Fortunately, those are qualities that describe the nature of our partners.

More than anything else perhaps it has been the ethos of partnership that has enabled us as a network to exceed our initial campaign targets. That same ethos will guide and direct us again.





