

Children and Change 2012

Children and Participation

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Acknowledgements

A special thank you is extended to those who made the creation of Children and Change possible, notably the programme partners whose cases, research and programme outputs we publish here. The Aflatoun movement is a testament to their hard work and dedication. We would also like to thank our task forces, particularly the Impact Assessment Taskforce, which provides input into our monitoring, evaluation and research work at Aflatoun.

The Aflatoun programme is the result of the support 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.

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.

Many thanks from the 2011 Aflatoun Secretariat team: Alodia, Ana, Bernice, Chiara, Chandra, Elizabeth, Hassan, Hayley, Hidde, Ketevan, Maartje, Marlies, Menno, Nancy, Oliver, Paul, Rediet, Simon, Sophie and Valerie.

Aflatoun believes that when children are self-confident, socially responsible and financially competent, they have the power to make a difference in their own lives and improve the world they live in. They can positively contribute to their community, understand the value of resources or save money to realise their dreams. Because children, when given the chance, can make the world a better place.

Letter From Aflatoun

We have an obligation to give children and youth a voice in both decision making and in programme implementation.

Dear Reader

Each year, we publish Children and Change to share the research and evaluation work that has been done within the Aflatoun network to better explain aspects of the programme and to highlight the achievements of partner organisations. Over the years, Children and Change has become Aflatoun's key publication to present and examine a theme emerging from the programme, document partner practices and highlight why this theme is important. This year's theme is children and participation. Participation is a defining value at Aflatoun, one that extends from how we work as a network of organisations around the world to how children relate to each other within the programme. It is also a challenging area because it is both foundational and programmatic.

The network's practice has shown that a participatory experience is the best way to teach children about social and financial education. Structured participation in the classroom allows children to be more active and as a result they have more fun, explore more ideas and internalise those ideas more efficiently.

Participation is implicit in all aspects of Aflatoun. As a child rights organisation, we have an obligation to give children and youth a voice in both decision making and programme implementation. Participation must be fostered within formal and non-formal settings and curriculum content must be designed for it to occur. This can be challenging and we are still experimenting and learning, making and correcting mistakes along the way. We aspire to do better and use this publication and your feedback to learn, reflect and be guided in the future. It must be stated that this content, particularly the eleven case studies, reflects the achievements, values, diversity and best practices of the organisations that deliver the Aflatoun programme to children and youth. They do it because they believe that children, when given the chance, can make the world a better place. We hope that you do too.

Kind Regards,
The Aflatoun Team

Executive Summary

Aflatoun believes that if children are self-confident, socially responsible and financially competent, they have the power to make a difference in their own lives and improve the world they live in. To empower children, Aflatoun's educational programme allows them to develop social and financial skills through fun, engaging activities and games. They are able to participate in their own learning.

This year's Children and Change focuses on the role that participation has in the Aflatoun programme. Children and youth should be encouraged to take initiative and be actively involved in decisions that affect them. This is both their right and an effective way of promoting individual development. The rationale for this is simple:

- First, children learn from each other and need to learn to work together.
- Second, when children work together they contextualise information for themselves. The learning experience comes from peers and is based on their own practice and engagement within their community and cultures.
- Finally, participation in learning environments is more inclusive, fun and effective.

Children's participation takes place in many shapes and forms in the Aflatoun programme. This begins with participatory approaches to implementation, extends to the activities that are in the curriculum and culminates in children taking their own initiative. This publication is a celebration of the creativity and initiative of the children engaged in the Aflatoun programme. It does this by highlighting ten partners' cases that show how children are given the opportunity to participate.

The document then details Secretariat and Partner research. Following the theme of the publication, it begins by looking at those participatory research initiatives that have been conducted, ranging from using multimedia to valuation methods with children. After this, it examines the pilot of Aflatoun's new curriculum product for teenagers, Aflateen. In the first year of implementation, the programme was widely disseminated and many lessons were learned that will help improve it. Finally, this publication reviews

The Aflatoun programme is about self-awareness, behaviour change, entrepreneurship and savings in the broad sense of the word.

the results of Aflatoun's cumulative research work from the period 2008-2012.

This shows a sample of the range of evaluation and research that has been done within the Aflatoun network.

Key outcomes include:

- Altered savings preferences
- Greater confidence in dealing with social and economic enterprise
- Increased openness and engagement in social/financial enterprises
- Higher levels of participation
- Improved awareness of rights
- More equitable relationships with teachers

This research base provides a foundation for affecting positive change in people's lives by highlighting what works and how it works. We hope this will lead to scale through continued strengthening of linkages with Ministries of Education, Financial Authorities and other institutions. This will ideally result in greater access to social and financial education for children around the world. Real impact will occur as Aflatoun's children and youth engage in society and become change makers for themselves and for others.

This publication ends by detailing the results of Aflatoun partners for the year 2011. It summarises all programmes that submitted data for the year and provides a profile of each one. In the past year, the number of countries where Aflatoun is being delivered grew from 61 to 83.

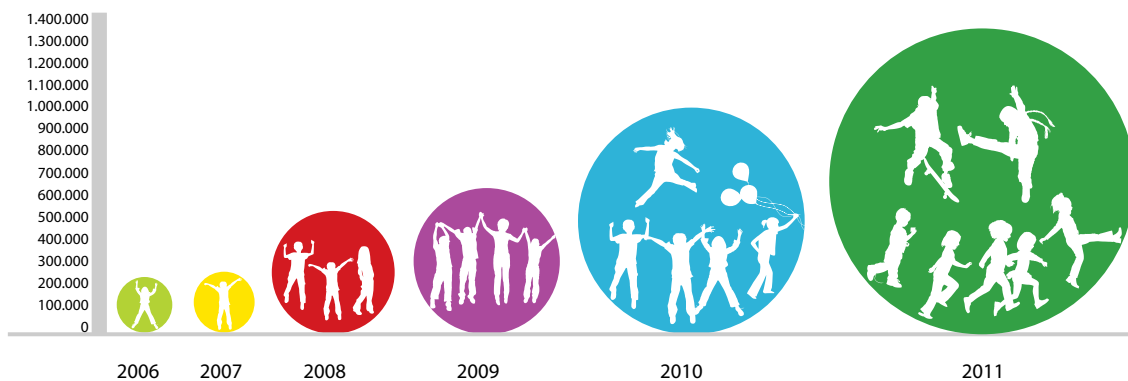
There were 19,243 teachers and facilitators trained by these dedicated organisations. This has resulted in the number of children reached expanding from 983.555 (2010) children to 1.36 million children. The programme is only as strong and effective as the partners who deliver it. Together we do it because we believe in the power and abilities of the children and youth we work with.

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 6 years. This section outlines our programme growth and expansion.

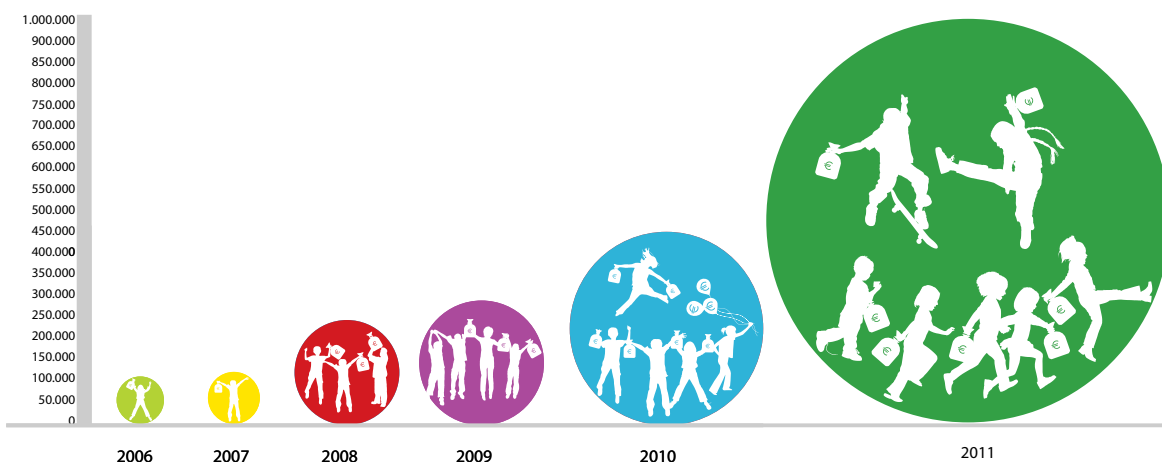
Number of Children

In 2010, 983,555 children participated in the Aflatoun programme. In 2011, this number increased to 1,350,289. Growth was primarily the result of several countries scaling their programme over the course of this year.



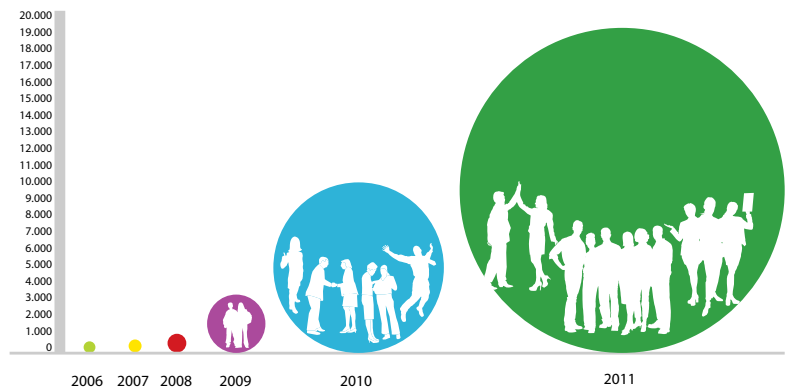
Number of Children Saving

The number of children saving increased dramatically over the last year. This greatest growth was the result of been increasing numbers of children saving in Bangladesh and India. The number of children reporting saving was 990,122.



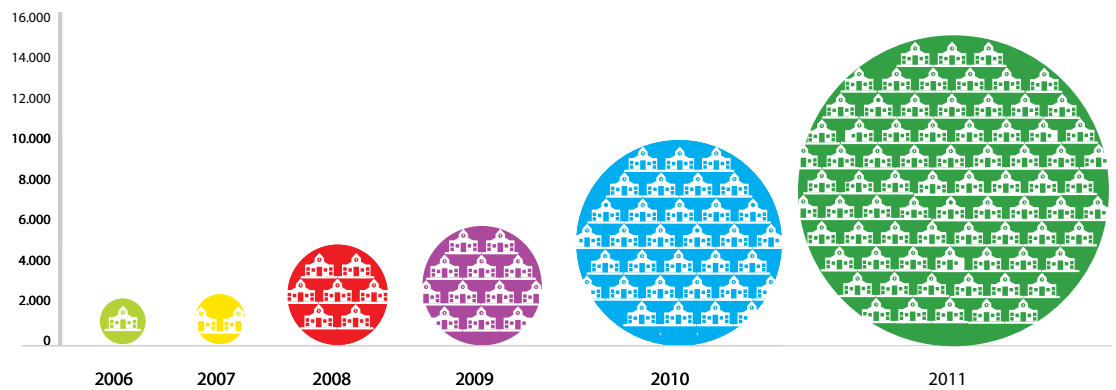
Number of Individuals Trained

Aflatoun follows a training tree model. In 2011, Aflatoun expanded its pool of regional master trainers with a second set of global trainings. Subsequently, partners trained over 19,262 trainers, teachers and facilitators to deliver the programme to children.



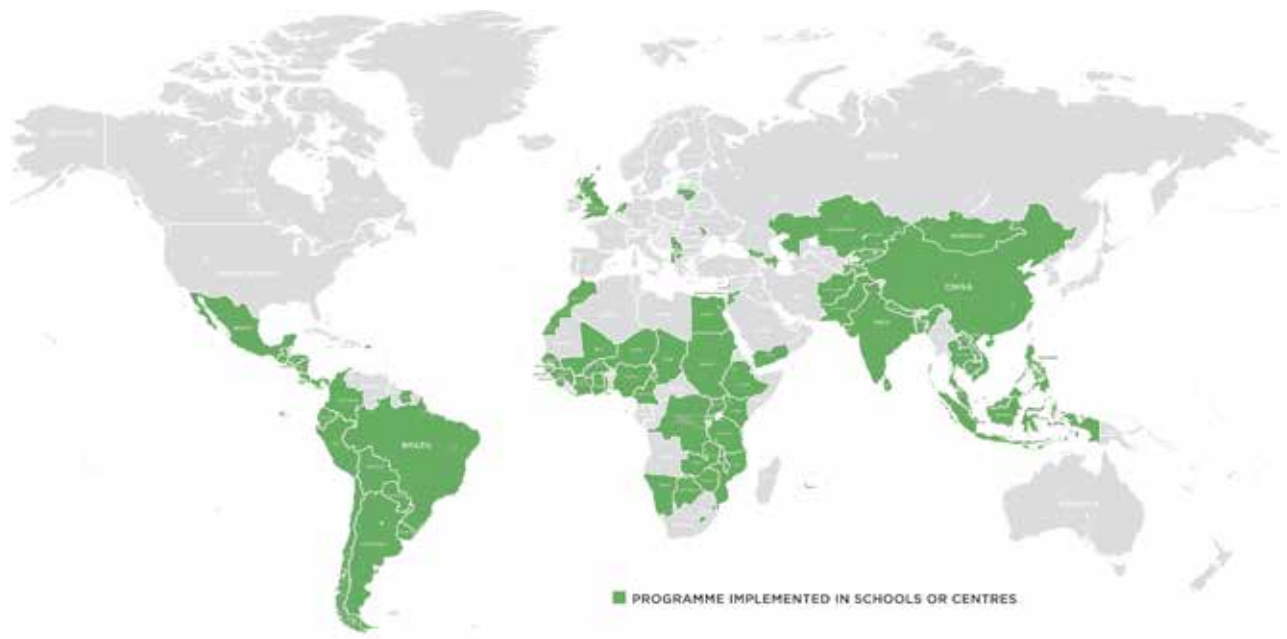
Number of School and Non-formal Centres

Aflatoun now works in 15,055 schools and non formal education centres. The greatest growth has been in Bangladesh, Ethiopia and Peru. This is an increase of 56% over the number of schools last year.



Number of Countries

Aflatoun increased the number of countries that it worked with from 61 to 83. The greatest increase occurred in Latin America, Africa and Asia. The growth was the culmination of the Aflatoun strategy of expanding the breadth reach of the programme globally.



Year	2006	2007	2008	2009	2010	2011
No. of Countries	11	12	20	28	61	83

SECTION 1

The Place of Participation

You learn about the world by participating in it.

Take a moment and think back to your childhood. It is the period of time when you learned most about the world. Moments were spent trying to discern the rules about how things worked, you decided how to behave in different situations and either avoided or found trouble. Most of this you did on your own; as a keen observer, great mimic and sponge for new information. Sure there was the occasional complimentary or stern word from your parents but you got most of the information for making choices and having interactions in day to day life. Most of this type of information is not written down, taught or told. Instead, it is a product of living and exploring and figuring it out along the way. Becoming more adept in the world was a matter of exploring, deciding, questioning the world around you.

You learn about the world by participating in it. Current evidence on children's capacities underscores the inherent human drive to engage with others and the world. It starts in infancy and continues throughout the various stages of childhood and into adulthood. Human beings are social animals, learning from each other and from the experiences and interactions that they have together. Evidence shows that these types of social interactions have profound effects on the individual outcomes^{1,2,3} It is therefore key that opportunities be created to nurtured, improve and provide opportunities to give children and youth an opportunity to engage with the world in a constructive way.

Participation often occurs first in those spaces that are open and oriented around childhood, most often with the family in the home environment. In these settings, children participate in activities with both adults, family and friends where they are expected to be able to complete tasks successfully and voice their thoughts and feelings. Think of a child helping his parents with dinner or responding to them about how a day went. Children's competencies evolve in large part in response to this world they grow up in and the opportunities given to them to develop^{4,5}.

While the household can sometimes be accommodating and empowering, the rest of the world can be more daunting. A key challenge is the ability for adults to take the time and provide space for children. There are reservations and fears about giving children the ability to participate in practice. In schools and other educational arenas, hierarchy and rote learning teaching practices are the norm and involving children challenges the assumptions of the system. It can be difficult, in these spaces, to allow children and youth to learn from each other, to engage and to act. Formal education methods therefore often run counter to one of the most effective and natural learning approaches for children: participation.

Aflatoun believes that participation should be encouraged across all ages of childhood and in all forums. It is both a right and a necessity. It should be integrated into the small spaces of childhood and youth, most importantly into education, as a precursor and training for active participation in community and society. Aflatoun Social and Financial Education programme is designed to provide a venue for participation and to increase self-awareness and financial aptitude through this approach.

Children's views,
opinions and actions
are the key to the
learning process.

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- ¹ Dodge, K., Dishion, T., Lansford, J. 2006. Deviant peer influences in programs for youth: Problems and solutions. New York: Guilford Press.
- ² Heckman, J. 2006. Skill formation and the economics of investing in disadvantaged children. *Science* 312. 1900-02.
- ³ Ludwig, J., et al. 2008. What can we learn about neighborhood effects from the Moving to Opportunity experiment? *American Journal of Sociology* 114(1). 144-88.
- ⁴ Belsky, J., Bakermans-Kranenburg, M., IJzendoorn, M. 2007. For better and for worse: Differential susceptibility to environmental influences. *Current Directions in Psychological Science* 16(6). 300-04.
- ⁵ Heckman, J. & Masterov, D. 2007. The productivity argument for investing in young children. *Review of Agricultural Economics* 29(3). 446-93.



PARTICIPATION AS A RIGHT

The active solicitation of children's input in decisions that affect them has been a relatively recent shift in thinking about the role of participation in individual development. While there is a longer history of adult and popular forms of participation, thinking on this topic was accelerated by the passing of the United Nations Convention on the Rights of the Child which came into force in 1989. Within this international legal document, it provides the following safeguards by countries which have ratified the Convention:

1. Governments shall assure to the child the right to express those views freely in all matters affecting the child,
2. For this purpose the child shall in particular be provided the opportunity to be heard in any judicial and administrative proceedings affecting the child,

Read narrowly, this allows for children to be heard in those situations where there are legal issues that pertain to the child. That said, most other articles of the Convention require and promote children's involvement in matters affecting them and the concept of participation is ubiquitously used. The concept has therefore been read to allow for participation of children in decisions around a broad range problems, such as health, the economy, education and the environment; in cases of both individual and also group interest.

As organisations working with children began to realise that the Rights of the Child would have an impact on their work many shifted from a needs-based approach to a rights-based approach. This often required changes in how children were involved with the programmes that affected them. This has resulted in a profound shift in the requirement of programmes to include children as partners in development approaches as opposed to the passive recipients of aid. Meanwhile, a powerful street children movement in Brazil was manifesting the ability of children to be autonomous change agents in the Movimento Nacional de Meninos e Meninas de Rua founded in 1985. These events as well as a shifting focus in academia led to a realization that children were able to understand, contribute to and be involved in decision-making that affects their lives.

In educational debates, the move towards more participatory methodologies has been the result of changes in beliefs about how individuals acquire and retain knowledge. The dominant educational model was hierarchical with the teaching imparting information directly to children.

PARTICIPATION AND SOCIAL AND FINANCIAL EDUCATION

Knowing about oneself, dealing with others and being able to make financial decisions are often seen as things that are left to each and every one of us to develop over time. These competencies are often seen as inevitable consequences of individual maturation. It is a critical assumption which evidence suggests to be false.

Distorted self-understanding is a common and well-established phenomena that can be altered resulting in improved well-being, including school performance^{7,8}. In dealing with others, there is evidence that participating in certain experiences and learning opportunities can increase the chances of forming positive relationships instead of behavior problems⁹. The direct experience of democratic association and deliberation is also effective in preparing young people for active participation in later life¹⁰. Finally, there is increasing evidence that there is a lack of basic financial literacy in countries as diverse as the United States, Indonesia and India with only 65, 55 and 38 percent correctly answering three basic financial literacy questions^{11,12}. Over half of the countries in a 28 country survey, a majority of individuals believed that, overall, teens and young adults do not understand financial basics¹³.

There is a clear alignment between developing key skills and competencies and the positive ability to develop, mature and flourish. Aflatoun believes that these social and financial skills should be reinforced through observation and participation as well as guidance and instruction.

For these reasons, Aflatoun mixes social and financial concepts with opportunities for children to participate in activities or educational lessons that allow for new information to be presented and acted upon by children.

Communication and social skills are important in every social and cultural setting. Letting children work together has impacts on both their confidence but also what they are willing and able to discuss. Participation focuses and highlights the assets that young people already have but may not realise or act upon. This helps increase self-awareness, increase self-esteem, improve personal choices and foster better interpersonal relationships. Using participation and peer learning may also be more effective as a way of teaching sensitive topics like health, sexuality and other personal topics. Children, when given the structured opportunity, are better able to engage with others and it may allow the opportunity for more meaningful learning and social development.

The direct experience of democratic association and deliberation is also effective in preparing young people for active participation in later life.

Like the building of social skills, Aflatoun looks at participation as a way of increasing children's confidence and experience in financial education and enterprise. Children are given the chance to engage with each other around financial topics. As a group, children save, budget and start enterprises together. They are given the opportunity to learn about concepts at the same time that they practice them. In this way, children progressively develop confidence and experience in these areas. Hopefully, this mix of theory and practice means that they will retain it for the times when key financial decisions have to be made.

Aflatoun has come to realise that how we teach is as important as what we teach. Our programme introduces children both to new social and financial themes and, often times, a new way of learning. The skills acquired are meant to provide a foundation for other knowledge to be built upon.

The process of learning through participation, activity and engagement is meant to develop a problem solving mindset. When children participate in activities and decision-making that matters, they learn from their current experience and gain confidence to tackle problems in the future.

⁷ Bandura, A. 1993. Perceived self-efficacy in cognitive development and functioning. *Educational Psychologist* 28(2). 117-48.

⁸ Valentine, J., DuBois D., Cooper, H. 2004. The relation between self-beliefs and academic achievement: A meta-analytic review. *Educational Psychologist* 39(2). 111-33.

⁹ Webster-Stratton, C., Reid, M., & Stoolmiller, M. 2008. Preventing conduct problems and improving school readiness: Evaluation of the Incredible Years Teacher and Child Training Programs in high-risk schools. *Journal of Child Psychology and Psychiatry* 49(5). 471-88.

¹⁰ Hart, R. 1997. *Children's participation, the theory and practice of involving young citizens in community development and environmental care*. London: Earthscan Publications.

¹¹ Cole, S., Sampson, T., Zia B. 2009. Financial literacy, financial decisions and the demand for financial services: Evidence from India and Indonesia. Retrieved from Link.

¹² Lusardi, A., Tufano P. 2009. Debt literacy, financial experiences and overindebtedness. Retrieved from Link.

¹³ Visa's International Financial Literacy Barometer. 2012. Retrieved from Link.

CHANGING THE WAY TO TEACHING

To impart both skills and a mindset, Aflatoun uses an activity based curriculum. Activities, by their nature, require children to take part. Whereas a conventional curriculum can and often is taught without contribution from children, the impetus to do activities requires a shift in how learning happens in the classroom. The shift requires two important changes in the learning process so that it is designed in a way that gives children an opportunity to be engaged.

Firstly, the content must be fun. Designed in the knowledge that many schools in the area lack sufficient stationary or other materials, it favors games, song, dance, basic theatre techniques and real-life simulations that do not rely on pen and paper.

Second, it requires interaction with others. This means that children work in a mix of settings: individually, as pairs and in groups. Children are given the opportunity to work collaboratively, to be resource person for others and to take on other roles and responsibilities according to their understanding and expertise¹⁴. This approach fosters and encourages children to test new ideas and make mistakes without fear of humiliation or punishment¹⁵. This challenges conventional learning because it is not a linear process. Conventional curriculum assumes predictable outcomes whereas more participatory approaches allow children to engage in ways different from how adults expect. Allowing participation to occur requires teachers and educators to share the onus and impetus for learning with the child and be willing to support the end result.

In order for this curriculum to work, teachers must adopt a new pedagogy for the Aflatoun programme. Children must be treated as active learners and relationships between teachers and students need to be characterised by greater levels of trust and equity. A key outcome of our programme is that children feel their teachers are more approachable and that they themselves can contribute to their class. This promotes democratic interaction and school environments that are safe for children to express themselves and be listened to.

While providing children with opportunity might sound like the right thing to do, altering the way teaching happens in schools is incredibly difficult. Teachers hold the key to helping children to realise their right to participate in the classroom. Many of the teachers in our network are themselves the products of didactic, rote learning approaches. Breaking this cycle of teaching is one of the key challenges for Aflatoun. It requires changing the philosophy around classroom management and helping teachers use a more participatory approach. Most importantly, it requires teachers to rethink and adopt a new role with students in the learning process.

Children feel their teachers are more approachable and that they themselves can contribute to their class.



Teachers hold the key to helping children to realise their right to participate in the classroom.

Aflatoun has developed an effective methodology to do this. The training of teachers is done with the same philosophy that will be used with the students. It is participatory, activity based and experiential. Teachers are given the opportunity to engage with new information and process it through practical activities. Initially, teachers are exposed to the new teaching methodologies that are used in Aflatoun, often having more fun in a professional development training than they have in years. The responsibility for applying these techniques is then turned over to these same teachers who have to work together to implement what they have just learned. Their “children” are the other teachers in the training, which gives them a unique perspective on pedagogical practices from a child’s perspective. The teachers often have some initial trouble implementing the new approach but most often improve and overcome their initial hesitations and problems. With peer support and constructive criticism, they learn to facilitate paired and group-work, practice appropriate questioning, develop an awareness of time-on-task and gain new tips about classroom management. Teachers leave having learned new information and been given the opportunity to actually practice and incorporate them into their work.

Crucially, these methods are easily transferable to other subjects across the curriculum. A training builds the capacity of a teacher to deliver lessons on math, history and languages for example by giving her transferable, flexible skills.

Aflatoun hopes that its learning pedagogy not only improves the quality of Aflatoun training but also classroom teaching more broadly.

¹⁴ Taylor, N.J., Gollop, M., Smith, A.B. & Tapp, P.F. (April 1999). The Role of Counsel for the Child - Perspectives of Children, Young People and Their Lawyers: Research Report, Wellington: Department for Courts.

¹⁵ Santos Pais, M. (1999) A Human Rights Conceptual Framework for UNICEF. Florence: UNICEF International Child Development Centre (Innocenti Essays No. 9).

HOW IT WORKS IN PRACTICE: PARTNER CASES

While the foundation for participation is well defined, the practice and implementation occurs primarily by Aflatoun partners. Participation requires adults who truly believe, are able to give confidence to others and are willing to let children have more control and voice. Partners are ambitious and develop opportunities for children to be involved in their own development.

As it is a cross cutting idea, participation impacts many facets of the programme. Instead of describing the application in different areas, we aim to show you in practice how it has been implemented. A key objective of this research is to showcase experiences with participation to allow others to learn. The research is ongoing and represents a first effort to document how partners foster participation. We hope that this work demonstrates what is happening and that it increases and improves this type of work within the programmes.

Letting children participate is most often a deliberate choice. It is rooted from organisational and programmatic values and acknowledges the capacity of children to participate. Several types of participation have emerged within Aflatoun. The examples presented here are just some of the activities that are happening, but have been selected because they best represent the types of activities that are occurring. We identify three key areas where participation has been included:

1. Improving. Participation has been included in the operational functioning of the Aflatoun programme, with the participants being involved in the planning, curriculum development and evaluation of programmes.
2. Empowering. Through the programme children are empowered by taking responsibilities to organise themselves, plan activities and direct their own learning process. This includes choosing class activities, organizing savings clubs, conducting debates and initiating enterprises and grass roots campaigns.
3. Initiative. It is manifested in children's own actions ranging from small self-initiated activities to involvement in partner facilitated advocacy at the national level.

The examples will show that partners must consider local values and cultural traditions as they relate to children's involvement and derive opportunities in the class, schools and community for children to get involved. Like the programme itself, participation is contextualised by partner organisations and reflects a mix of local realities and the revealed capacity of children. We hope that the cases show the flair, ingenuity and dedication of the partners who make up Aflatoun and the ability for children to make a difference.

Like the programme itself, participation is contextualised by partner organisations and reflects a mix of local realities and the revealed capacity of children.



From Theory to Practice

Case Studies

PARTICIPATION AND TEACHERS TRAINING IN TOGO

Federation des Syndicats de l'Education Nationale (FESEN) is an umbrella for several teachers unions for kindergarten, primary and secondary schools in Togo. FESEN aims to represent teachers and improve teaching quality in that country.

FESEN has been piloting the Aflatoun programme with private and public schools as an extracurricular activity. It has also developed a partnership with the Ministry of Education and Teacher Training Institutes to train more teachers/trainers and expand the programme.

While teachers are often held responsible when education methodologies are not child-centered, FESEN shows that teachers are dedicated to improving this situation in their classroom. The interests of the organisation are to provide new content for classes and practical training for teachers. Aflatoun contributes to both aspects by providing new material integrated with a practical methodology that puts children's participation first.

FESEN has been successful in bringing new stakeholders to the table. Through lobbying by newly trained teachers, teachers training institutes were encouraged to get involved and have become interested in integrating the Aflatoun training into their courses. Their training programme includes child-centered learning and participatory lessons but their challenge is translating that into practice. Aflatoun's training methodology not only teaches the theory but also shows how to apply these approaches.

FESEN has also brought their Aflatoun related interests to the current national curriculum revision process in Togo. They are working to integrate financial education into the curriculum and are engaging in discussions about how best to incorporate participatory methodologies into teacher training practice. Aflatoun sees Togo as one of the prime examples of methodology-driven programme adoption and will intensify collaboration with teacher training institutes there in the future.

This belief in participatory teaching methods has spread to become promising partnerships with teachers unions across Francophone Africa with the first teacher training academy integrating Aflatoun in Niger in late 2012.

Teachers in Togo are engaging in national discussion about integrating participatory methodologies within the national curriculum.

Children and youth with special needs create and sell handicrafts and meet the Moldovan President and Prime Minister.

PARTICIPATION AND CHILDREN WITH SPECIAL NEEDS IN MOLDOVA

Children, Communities and Families Moldova (CCF Moldova) is a non-governmental organisation that assists children and families who are deemed to be at risk. They work with Indigo Centre, an education centre that provides extra-curricular activities and also advocates for the education of children in other settings.

Together, their Social and Financial Education programme for children and youth is both in schools and in ministry-run institutions for children and youth with special needs. The programme for children with special needs aims to develop skills that children and youth can use in day-to-day situations, including saving, budgeting, time management and managing one's possessions. These life skills are envisioned to help prepare youth for the time when they will be leaving the institution to live independently. The organisation has adapted the Aflatoun programme to be able to allow children in this group to participate.

To facilitate the participation of differently-abled children and youth in the programme, CCF Moldova contextualised the educational materials to match the needs and capacities of children with physical or mental disabilities. Difficulty levels in the activities were lowered and pictograms were also used to convey clear messages. Also, more hands on activities like handicrafts and carpentry were introduced to inculcate creativity and resourcefulness.

The Aflatoun programme activities were combined with annual Ministry organised large-scale yard sales where children and youth with special needs sell the products they have created. Children were able to meet the Moldovan President and the Prime Minister and especially enjoyed negotiating with customers. Having earned some money at the yard sales, the children shared their aspirations with others in their school with the goal of starting to budget and plan for their own carpentry or handicraft workshop.

CCF Moldova initially had difficulty attracting the interest of the children in institutions, as well as overcoming institutional reservations about Social and Financial Education for children and youth, but these obstacles were eventually overcome. Through activities in the programme that set it apart from the basic education curriculum and provided an opportunity to showcase the participants work, differently-abled children and youth were able to demonstrate their capabilities and succeed.

CHILDREN AS PROGRAMME ADVOCATES IN SUDAN

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.

Aflatoun contributes to Plan Sudan's objective of 'Learning for Life' with core activities that emphasise girls' education and children participation in education issues. It is implemented in close collaboration with the Ministry of Education through their state and local district managers who receive training and are able to monitor the progress of the programme. To ensure that it is effective, active participation and involvement of children, parents, teachers and education authorities is required.

Plan Sudan made the choice to showcase the participation of children through International Aflatoun Day. This is an opportunity for children around the world to celebrate and share experiences. The strategy of Plan Sudan was to provide children public stages around the country to show their progress to their communities. This served multiple ends. It provided an outlet for children's creativity. It also helped build parental and community understanding, with adults attending and learning about Aflatoun's objectives and activities. Finally, it allowed Plan Sudan North a chance to advocate for the programme through the attendance of guests from the Ministry of Education and key government officials.

Children developed small role plays and activities as a way of explaining Aflatoun. A key theme in one event was adult skepticism and taking the children seriously. They played the role of children and adults, addressed common criticisms and, in so doing, showed potential ways of considering the rights of children. Other areas developed shorter activities and songs that expressed key messages.

The result of this was greater understanding by parents regarding the programme that children were involved in, alleviating some concerns. Also, it was successful in using the public celebration as a way of showing key stakeholders what the programme was teaching and the positive impact that it was having on the children.

Children were given a public stage to participate and this resulted in content children and informed stakeholders. Children can be their own best advocates and this public day provided an opportunity for them to make their case. By giving them a chance to demonstrate their activities and skills, Plan Sudan was able to generate a brighter future for these children.

Children publically advocate in their communities, promoting their right to be taken seriously by adults.

Youth help design and deliver the Aflateen curriculum in the Philippines as peer-educators.

YOUTH PARTICIPATE IN PROGRAMME DEVELOPMENT IN THE PHILIPPINES

Abot-Kamay, Inc. (AKI) Philippines, an NGO arm of US-based Children International, is a leader in youth programming within Aflatoun. They were part of the Aflateen pilot project and pioneered the use of peer to peer learning and the involvement of youth in the operational functioning of the programme. The programme began with youth being part of the Aflateen programme as participants. Dedicated participants were given the opportunity to become peer facilitators for future iterations of the Aflateen Program. These selected facilitators helped design, manage and evaluate the ten learning sessions on financial and social concepts. Abot-Kamay chose to let youth participate in developing, revising and adapting the methodology and curriculum to ensure that it was appropriate for the learning needs of teenagers. The organisation provided four structured venues for youth to provide their input to the Aflateen program:

- Following each session, facilitators met for an hour to evaluate the session that they had just handled. Facilitators raised issues like the lack of visual aids, the difficulty maintaining the energy level of teenage-participants and even some of the tensions between facilitators.
- Monthly, all teen facilitators met to share their experiences in delivering the learning sessions in their clubs. Discussions revolved around solving the problems, issues and concerns about the implementation of each of the Aflateen session. It was also the venue to plan for the next learning sessions.
- Programme evaluations used teen facilitators to evaluate the implementation of Aflateen and to recommend changes in the programme design as well as in the content and structure of Aflateen.
- The organisation used two writeshops to solicit youth participation. These were one-day workshops that were specifically designed to gain youth input. This was used to develop and revise the Aflateen Facilitator's Manual for other teen facilitators.

Developing and implementing a Financial and Social Education programme for the youth comes with a distinct set of challenges. Teenagers are at a stage where they are engaging with questions and issues that affect them and are selective about the information they use to make choices. In order to stay relevant, Abot-Kamay decided that it needed to consult youth throughout the process to ensure that the content remained relevant to the issues that affected them. Through these formal venues where the teen facilitators could freely evaluate the programme and materials, youth opinions were able to improve the programme.

CLUBS FROM THE CHILD AND TEACHER PERSPECTIVE IN PERU

In Peru, Vision Solidaria was interested in the role of the club in the educational experience of children and its impact on teaching. It did a substantial study on the role of the Aflatoun club as a participatory teaching methodology. Using interviews of teachers and children, they aimed to determine how the methodology of using child led clubs changed the perceptions of teachers and students.

The results of the interviews show that the club is a key to the creation of a distinct educational methodology for Aflatoun. The formation of a club runs counter to traditional teaching methodologies used in regular classes and therefore makes it distinct. This leads to enhancing the participation and recognition of students within the school and early successes can lead to the acceptance of the programme by teachers.

The club is formed with an election of club leadership. The executive club has key responsibilities; the first of which is to set up the saving system with other students under the supervision of the teacher. They distribute and set the process for savings using both a central ledger and child passbooks. Other activities by the club are open to the choices and selection of children. The one key aspect that Vision Solidaria requires is the children's participation in social and financial enterprises through inter school competitions.

As stated by a student who had a positive experience:
'I liked it, what I like the most is that we are an organised club and we could deliver all the activities we proposed and we did it really well.'

For teachers it creates an instructive example of how class time can be spent differently and how doing so promotes new motivations for children. By having to organise and manage a club, children are given a space to design and manage their own learning.

When clubs develop, lessons emerge about the motivation of children. A teacher noted:
'Students participate genuinely, there are no marks, their participation is not about the mark in a specific subject. I have seen a lot of freedom in them; independence and a lot of responsibility; also a lot of initiative.'

Participation within a club becomes a driver for children to act and take responsibility within class. It is also a structure that requires teachers to let children have more control over their learning and it shows them that children can take initiative.



Child clubs give children a direct role in their own education and open teachers' eyes to new ways of facilitating learning.

Children and teachers learn to save collectively in schools for orphans and vulnerable youth.

SAVING AS A VEHICLE OF PARTICIPATION IN ETHIOPIA

World Learning bridges the gap between the desire for human development and the ability to achieve it. Programmes in over 20 countries enhance the capacity of individuals, communities and institutions to take ownership of their development, secure just and effective policies and structures and create sustainable positive change.

The Aflatoun programme is a component of a larger educational initiative by World Learning aimed at orphans and vulnerable youth in Ethiopia. In this programme, the organisation connected the idea of life skills with an approach that used play as a means of improving learning outcomes. While the programme had a strong entrepreneurship component, it did not have savings or extensive financial education. Aflatoun was a natural extension of this work.

When incorporating Aflatoun, World Learning had to develop a saving system that was safe and that would abide by their programme principles. They took a whole school approach that gave children a meaningful role. Children elect leaders of their own clubs who are in charge of the saving system. They are the key to the entire process.

Working with the teacher, they manage the group and individual ledger. They work with the teacher and the school finance officer for the safe keeping of money. Money is ultimately stored in the school bank account, with club leaders and the finance officer going to the bank to deposit funds. Interest is also calculated and credited to club funds.

Children use the idea of saving as a means of achieving their personal aspirations and shared goals. They view saving as more of a collective process rather than an individual one.

This includes children using their savings as a vehicle for their personal and group aspirations. In one club, Hailu aspired to travel to China and was putting money aside for that purpose. In another, children were saving money collectively for library books for their school.

Providing children control over the saving process allows them to make informed choices over financial matters both as individuals and in a group. Real responsibility combined with experience leads to children working together and thinking ahead.

PEER TO PEER EDUCATION IN HONDURAS

ChildFund International is inspired and driven by the potential that is innate in all children; the potential not only to survive but to thrive, to become leaders who bring positive change for those around them. A top priority for ChildFund Honduras is providing children and youth with leadership and advocacy skills. The youth then work strategically – often with adult community leaders – to bring about change in their communities.

Because of their focus on youth leadership, the organisation chose to use Aflateen to enhance and expand their existing youth programme. Their pilot started in 2011 with 30 youth who became facilitators for other youth. They wanted to provide a venue for their youth leaders to act on what they had been taught. Based on this goal they decided that the best way of implementing the programme would be through peer to peer learning. In the words of one participant:

‘Being among young people allows us to share our concerns, our plans and we feel confident to share our experiences with more freedom. The youth facilitators are a big example for us because they have a big ability to direct and teach us the Aflateen program.’

Leaders were given the space and opportunity to work with other youth in their community, with the support of a local NGO. They delivered the programme on the weekend for two hours. The youth facilitators meet during the week, with a NGO worker present, to help prepare the lesson for the week. Youth used the manual initially but after 6 months chose to revise the approach and add new curriculum content.

The results of the programme were positive. The initial assessment showed that young participants felt more confident to bring up ideas and share their experiences. Facilitators became models in the community, with the community being impressed by the way they carried out the responsibilities they had been given. Finally, due to role modelling, future facilitators were identified to carry the programme forward.

Aflateen has helped enhance the youth leadership programme, providing an outlet for the ambitions of the youth leaders involved. Facilitation skills were enhanced and participants left with an increased sense of confidence about their ability to organise activities within the community. It also provides a tangible community outlet for the training and support that ChildFund provides.

Youth become peer educators providing the Aflateen curriculum to other young people in their community.

Children become club leaders after being invited to a special workshop where they design a one-year work plan.



REVERSING STUDENT-TEACHER DYNAMICS: TRAINING CHILD CLUB LEADERS IN KENYA

ChildFund is an international non-governmental organisation working in over 30 countries. It works with children from birth to young adulthood, as well as with families, local organisations and communities to create the environments children need to thrive. ChildFund Kenya implements the Aflatoun programme in government schools and non-formal settlements.

In Nakuru District, students in child clubs aged 10-14 years learn the Aflatoun programme. Activities are done during school hours when the club meets every week. Club leaders, usually the oldest in the group (13-14 years), participate in a four-day workshop, at the end of which they come up with a one-year work plan for their clubs.

ChildFund Kenya, together with its partner, Eastern Child Development Center, developed a club training tool based on their own programmatic experiences and drawing on resources developed by other organisations. These include manuals on the psychosocial well-being of children and training curricula for child club leaders. They worked with schools that were not as focused on participation. Their activities were mostly teacher-led and consisted of simpler activities such as song or poetry competitions on child rights. Now, with the club training tool, there is a strong focus on building club leadership skills, mobilising their peers to increase club membership and approaching their parents and the school administration for support. They learn how to develop a meeting plan and organise club activities with clearly delineated requirements, responsibilities and outputs. These activities are linked to specific themes, such as child rights and child participation.

The training allows club leaders to overcome initial shyness or reservation through the trust-building exercises and energisers found in the Aflatoun manuals. Image Theatre – a quick and simple method of making silent, statue-like images with a person's body to represent a word, feeling, idea or problem – is a favourite among participants. 'Usually only teachers and adults get to be part of a workshop,' ChildFund Kenya explains, 'so children are excited to be called in to a workshop. It's a conducive environment for participation. When they get their certificates and T-shirts, now they see they are leaders who can take the club forward.'

The experience with child clubs has been an eye-opener for the ChildFund Kenya. They have become much more conscious of the need to go beyond minimal or tokenistic participation in their programming: 'We may involve children and youth in planning, but there has to be a structured space where their views are included and where they have clear roles in programme implementation and evaluation.'

FROM PROGRAMME PLANNING TO EVALUATION: YOUTH LEADING THE AFLATOUN PROCESS IN ALBANIA

Partnerë për Fëmijët is a non-governmental organisation working in the north eastern region of Albania. Its programmatic focus is on child education, early childhood and care development, children with disability and child protection as well as community resource mobilisation. Partnerë për Fëmijët has implemented two Aflatoun projects in partnership with Fëmijët Sot, an NGO working in central Albania.

Partnerë për Fëmijët's pilot project for older children, members of the youth governments in four schools encouraged youth to plan, deliver and evaluate their own Aflateen programme funded by Open Society Foundation for Albania, SOROS. They planned the logistics of the programme and drew support from the school directors that resulted in the provision of rooms that the youth governments could use for their meetings. They set their own learning objectives and decided to concentrate on research and debates in their Aflateen sessions.

To prepare for the programme, the youth groups came up with their own ideas of what needs they wished to assess within their respective schools. One key activity was debating, where they learned to structure their arguments on the pros and cons of a motion for the debate relevant to them, including whether a gym should be built at their school or whether to initiate a hygiene programme. The youth invited school education officials from the municipality and the region along with their families who came to recognise the value of how the children can lead.

Facilitating youth participation was also a learning experience for the partner organisation. Looking back, Partnerë për Fëmijët cites several factors that captured the youth's interest and enthusiasm. The first was that they were allowed to choose their own issues and it was not just another school programme. The second was that it responded to their respective interests, abilities and capacities. Finally, they learned that problems they had to consider other perspectives and interests to solve problems requiring them to engage with the community. A key challenge was finding space for meeting. By engaging others, the youth were successful in improving their facilities for their club with the municipality providing painting materials and workers, the education directorate providing chairs and the school administration providing a computer. A bank provided some cash to enable them to decorate and furnish the club room in their schools with posters and other publicity materials.

Children, when given the opportunity to lead and make choices, can be self organizing and productive. By setting the stage for children, the organisation was able to demonstrate the value of letting children lead the way to do the best for themselves and their school.

Youth plan, deliver and evaluate their own activities including inviting education officials to attend debates.

Once nearly dormant, child club networks in Sri Lanka are given new life through child leadership in Aflatoun clubs.

FROM PLANTATIONS TO THE NATIONAL SYSTEM: CHILD CLUB LEADERSHIP IN SRI LANKA

The Coalition for Educational Development (CED) is a network of over 60 civil society organisations throughout Sri Lanka that links policymakers, researchers and civil society groups to formulate widely-applicable educational policies.

In Sri Lanka, the Aflatoun programme is aimed at children in government schools and those who live on plantations. Aflatoun social campaigns include awareness-raising on saving finances, natural resources and local values. Financial enterprises linked to the programme include planting and selling vegetables, collecting waste materials for recycling and students' enterprise fairs.

Child club networks in Sri Lanka are mandated by the government at district, provincial and national levels to safeguard the rights of children. However, reports on the ground indicate that clubs are inactive in areas where non-governmental organisations do not function.

To increase interest in the clubs, the Aflatoun programme focused on child rights and participation. Children developed a system of consensus-building. A revolving leadership where two to four children become club leaders every quarter made it unnecessary for members to compete for positions. The partner organisation explains, 'When they needed to send two or three representatives to training or exposure programmes, the club facilitator used to select the child representatives. Now the children choose.'

These clubs began to engage their communities. When they went through environmental training, they realised that the garbage dumps in the estates infringed on their rights. They approached the estate management and their parents to have the garbage relocated to a place that was safer for their health and the environment. Such community initiatives strengthened support of the clubs.

Keeping clubs active in tea plantations is difficult as distances are large. Working with large numbers of child clubs, over 180, they decided that networking was essential and formed clusters of 10 clubs to keep clubs active and engaged. Using networks of child led clubs, this effort reinforced child participation.

The partner identified several factors that have made their clubs more effective than the norm. Key among them are accepting child leadership, focusing on locally relevant issues and letting children represent themselves with parents and the community. By believing in child led clubs, the Aflatoun partner has improved the activity level and participation in clubs



ENTERPRISE COMPETITIONS PROMOTE SOCIAL CHANGE IN BELARUS

The Smorgon Info Centre for Human Rights of the Child (SICCHRE) was established to train teachers of 37 schools in the area of child rights and human rights. They offer a wide variety of high-level, research-oriented, interdisciplinary and innovative approaches in children rights and business education in Grodno region in Belarus.

The Aflatoun programme is the first to provide financial and business education in schools. A key facet of the programme is financial enterprise. They organised school bazaars where all students made and participated in school business contests across Europe. One such competition was Teach Man to Fish - the School Enterprise Challenge which was a global competition for schools to establish new school-based enterprises.

SICCHRE and a grade 4 class decided that they wanted to apply financial literacy and come up with an enterprise project that would generate some income, benefit their school and children in their local orphanage. A team of 25 schools children - 17 girls and 8 boys applied their business plan repairing damaged school furniture. During the summer holidays, in partnership with local education and employment agencies, they repaired 35 tables and 210 chairs. 30% of the money made was for sponsoring lunch for 3 months at the local orphanage.

Children were able to define their own objectives and goals, work with local agencies and get recognised for their work. Enterprise functions as a way of letting children lead and engage with the adult world.

Aflatoun children use social enterprise skills to support children in their local orphanage.

Enterprise functions as a way of letting children lead and engage with the adult world.

CONCLUSION ON PARTICIPATION

Participation is a key to the Aflatoun programme methodology and effectiveness. It is also an important value, a children's right and a way of working with children and youth. It is essential that children actively engage in their own learning since this is how they develop their understanding of key principles, learn skills and find their way in the world. Through the cases above, Aflatoun children have shown how their participation has been incorporated into diverse aspects of the programme. Participation improves the programme, empowers children and encourages initiative.

The result of this research has culminated in an understanding of the breadth and importance of participation. This is being incorporated into Aflatoun's new curriculum products and will be key to working with teacher training academies. While it is easy to plan for participation, it is more challenging to give children the space to let it happen. The Aflatoun Secretariat and Partners are taking this lesson on board as we review and improve how the programmes are increasing children's opportunities not only to participate but to lead.



SECTION 2

Research

Curriculum Quality & Output

Core Element 1: Personal Exploration

Core Element 2: Rights & Responsibilities

Core Element 3: Saving & Spending

Core Element 4: Planning & Budgeting

Core Element 5: Social & Financial Enterprise

Expected Competency Outcomes

- I know I'm unique
- I like to explore
- I am a compassionate member of the world
- I know/claim my Rights
- I care for others & myself
- I use resources responsibly
- I save regularly
- I spend responsibly
- I plan to realize goals
- I can make a budget
- I undertake enterprises
- I enterprise for change
- I value teamwork

Expected Behavioural Outcomes

- I confidently participate in different activities in my community
- I defend my and others' rights
- I participate in democratic processes
- I save & deposit regularly
- I have a savings account
- I withdraw less
- I make budgets
- I set financial goals for myself
- I run a micro-enterprise
- I have organized / conducted projects for social & green causes

Behaviour Impact

I am socially empowered

- I am an agent of change
- I have enough resources
- I apply my capabilities
- I make my own choices
- I am happy

Advocacy

- Raising global CSFE awareness
- Creating global movement

- More inclusive, participatory education
- Global community of agents of change

I am economically empowered

Participation and Evaluation

A common critique of formal research and evaluation methodologies is that they tend to be 'distant adult controlled type: questionnaires and structured interviews which barely scrape the surface of what children are able to tell.' Participation, in this view, argues that 'we need to be sensitive to children's development and find methods which maximise their ability to speak about issues which concern them in a manner which is most comfortable to them.'¹⁶

For this reason, participation has become a key component of how child serving organisations plan, monitor and evaluate programmes that affect children. Most importantly, it requires a reversal in the way children are viewed in organisational decisions. Children must be consulted and adults need to listen.

While there are key conceptual challenges, notably around issues like validity, organisational capacity and power dynamics, there are emerging practices in the area. New techniques are being adapted and applied with children borrowing mainly from rapid rural appraisal, action research and community based participatory research.

Aflatoun has taken a two pronged approach to the area of participation.

1. We have developed and provided a participatory toolkit for our partners and we have also experimented with other conceptual approaches to work with children. The toolkit we are making publicly available with this publication. It provides tools that are applicable with children from 6 to 18 years old with tools ranging from games for very young children to materials for market research adapted for evaluation. All tools are linked to Aflatoun's key indicators and designed to be age appropriate.
2. The second approach is to adapt and test new tools that can be used to assess the programme. Aflatoun has done several experiments with new and emerging evaluation techniques to determine their ability to engage children in the evaluation process. We intend to detail these initiatives here.

We look here at the results of the adaptation and testing of new tools that incorporate children's participation.

¹⁶ Hart, R. 1992. Children's participation: From tokenism to citizenship. Florence: UNICEF. p 15

PARTICIPATORY VIDEO WITH YOUTH IN PUERTO RICO

Participatory video lets people tell their own story through a new medium. This approach is radical in that it turns over the whole creative process to the individuals who are the subjects of an evaluation or an assessment. In the case of Aflatoun, youth led the process of defining the subject, filming and editing short films about subjects that interested them.

In December 2011, Aflatoun tested participatory video with youth in Puerto Rico. All youth were from a single high school that had just started the Aflateen programme. The organisation had interest in both qualitative evaluation and had some basic video making capacity. The approach had two aims, first to train the organisation in the technique and second to complete some videos about topics that were important to the youth.

The topics selected by the students were on corruption and the importance of education, particularly their experience in the alternative school where they attended. On corruption, the youth tackled a large social problem and were able to demonstrate through video how broader social issues affected their lives. It also showed that youth were interested in political issues at that age. In the education video, the participants used drama as a means of showing how out of school youth might be able to reintegrate back into a formal schooling as a result of a conducive learning environment. While the process itself was facilitated, the videos were entirely formulated, shot and edited by the youth themselves. The organisation subsequently took the approach further and developed 3 additional youth led videos.

PHOTO ELICITATION WITH CHILDREN 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 disposable 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 about the images they took.

Based on the photo elicitation research, conclusions drawn were:

- Image theatre, in the context of photo elicitation, is a way of eliciting insight into child understanding of themes and topics. It provides a structured way of promoting image making and participation.
- Children associated Aflatoun with positive experiences: they liked the songs and dances and learned about their rights. A lot of pictures expressed friendship.
- 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.

The use of photo elicitation shows a formal mechanism to evaluate a programme through a child's perspective. Using simple expressive games as a basis for the photography, children were able to capture those aspects of Aflatoun that were important to them and discuss them with an evaluator. A participatory approach using photography provided a basis for more meaningful discussions about the Aflatoun programme.



SOCIAL RETURN ON INVESTMENT WITH CHILDREN IN KENYA & THAILAND

Aflatoun worked to determine if Social Return on Investment (SROI) could be a valid approach to evaluating its programme. SROI adapts traditional financial return on investment and cost benefit analysis to incorporate more intangible social and environmental impacts. The key innovation in this approach is that it is able to compare the social and financial returns to the inputs and expenditures using a single ratio.

To assess the approach, it was trialed in Kenya and Thailand. International Child Support, which delivers the Aflatoun programme, conducted an SROI calculation with children in a school in the Busia District in Kenya and in Thailand. In this approach, participants are facilitated through the different processes and the result is an SROI calculation. In addition to the calculation, participation and the qualitative information received, are considered key benefits of this approach.

Using participatory approaches, children were able to identify both costs and expenditures associated with the Aflatoun programme as well as assess impact and returns. While there were many issues and learning from this exploratory work, it can be concluded that children are able to participate in SROI calculations provided they are properly facilitated.

In Kenya, the return was calculated using examples of two girls, Sara and Ruth, who had either completed university or finished primary school. The relative value of these different outcomes was monetised using cows as the currency. The girl who was the university graduate was valued at ten cows and a non university graduate at one cow. One key issue that was encountered was an issue with children's mathematical skill, as they estimated an impossibly large number of days and resulting cost required to complete primary education.

In Thailand, children did a SROI for the value of the savings that they hoped to have. Whereas the previous approach used a comparison between competing cases, children in Thailand did a value ranking in which they compared different items and ordered them in terms of their perceived value.

The cases show that evaluation methodologies can be adapted for use with children and applied. Children showed that they were aware of relative value and could ascribe value to future outcomes. While there were issues around calculating costs, the results show that children can be engaged when evaluation processes are well planned.

Aflateen: Pilot Evaluation

13 organisations started Aflateen programmes using a variety of methods with different groups of youth.

Aflateen aims to develop socially and economically empowered youth to lead responsible lives and be agents of change. Youth engage in activities in the areas of financial capability, self-reflection and enterprise. After facilitated sessions looking at identity and basic money management, young people develop practical social and financial skills by managing their own youth clubs. These youth clubs plan and run micro enterprises as well as develop community projects.

Between 2011 and 2016, the Aflateen work plan calls for the curriculum to be piloted and, ultimately, scaled in 50 countries. The first year of the Aflateen is a pilot of the new curriculum. It was planned that ten organisations would run small scale pilots of the Aflateen project to determine whether the curriculum and programme model was effective. The invitation was opened to all organisations in the Aflatoun network. The result was 13 organisations starting Aflateen programmes using a variety of methods with different groups of youth.

At the culmination of the year, an assessment of the Aflateen programme was scheduled. This occurred through a few different approaches. A general survey was distributed to all partners for the results of their pilot year, a qualitative survey was conducted by the Aflatoun Secretariat and analysed externally and individual lesson by lesson feedback was also provided. Finally, a pilot assessment meeting was held whereby all partners who participated in the pilot were given the opportunity to provide feedback. The result, presented here, is the reflection on the pilot and a plan to revise and redevelop the curriculum to best serve the youth that Aflatoun partners work with.

In terms of the process, the Aflateen pilot was considered a success. It was a product that was in demand within the Aflatoun network and was therefore oversubscribed. This had a number of important outcomes from the pilot. The first is that the programme was tested more widely and in more different ways than initially expected. This includes the primary methodology in non formal settings, at scale in formal education settings, a peer to peer learning methodology and in universities as a course subject. It also reached 27,641 youth in its first year, well above the initial estimate of 6,000.

Overall the program has been well received by young people. The interactive, engaging methodology, participatory techniques, as well as appealing curriculum contributed to the popularity of Aflateen among youth. Most partners report success in introducing savings and enterprise elements.

That said, there was room for improvement. Key challenges include:

- Motivating youth to stay in the programme
- Tailoring the program to various student levels
- Youth confront problems that were not adequately addressed by the programme including drug abuse, impacts of poverty, violence and emotional issues.
- Inculcating saving habits with disadvantaged youth
- Sustaining teacher enthusiasm
- Sexuality and reproductive health are difficult topics to facilitate, especially within religious communities

There were also many changes suggested in the curriculum itself:

- Rights and responsibilities in Aflateen should be related to youth more than to children
- Partners would also like to see easier budgeting activities as the groups often lacked the necessary numerical skills
- There was a request that enterprise be taught in a similar manner as the other curriculum content

Following a 3 day meeting on the curriculum, there were several key decisions made

- Youth as change agent is the primary theme of the programme, with employability remaining a secondary consideration
- The same learning methodology would be used throughout all lessons and two options would be provided for each lesson with varying complexity
- Personal understanding would focus on more immediate surroundings ranging from the individual to the community with less emphasis placed on nationality
- Rights would focus on a range from the global to the practical
- Planning, budgeting and enterprise would be revised to follow a facilitator led process

The process of revising the curriculum was planned to run until October 2012, when it will be finalised and redistributed to partner organisations.

The conclusion of the meetings was that the Aflateen programme was an initial success, one that many people learn from and that changes are needed to ensure that it becomes the great programme that everyone hopes that it will be.

Aflatoun Evaluation Overview¹⁷



Aflatoun's curriculum contains both social and financial themes. The five core curricular elements include self-awareness, children's rights, learning how to save and budget, starting financial enterprises and community projects. Aflatoun uses a child-centred learning methodology where children are given space to express themselves, to act on their own and to solve practical problems together. Methods of learning include story telling, song, drama, dance, games, savings clubs, financial enterprises and community improvement activities. Aflatoun believes that the mix of themes and methodology result in children who are socially and financially empowered and better able to handle life's opportunities and challenges.

The outcomes of the Aflatoun programme are changes in behavior and competency. In short being able to make positive changes in your own life and for others using all of your capabilities. Financial literacy leads to economic empowerment through a better understanding of money and more entrepreneurial behavior.

To determine if Aflatoun's programme is effective in achieving impact and scale, the organisation and its partners have conducted different evaluation projects to test the efficacy of the programme at reaching its stated goals.

The following seeks to provide an overview of the findings over the previous five years of research and evaluation and whether there are early indications of having the intended impact achieved. It looks at the programme in both formal and informal educational settings with children ranging from 6 to 14. As no programme or implementation are the same, it aims to discuss and situate the findings in the context of the programme model.

¹⁷ Compiled Summer 2012. All reference documents are available at www.aflatoun.org/evaluation

ORGANISATIONAL AND OPERATIONAL MODEL

After an initial pilot between 2005 and 2008, Aflatoun sought to facilitate the greatest possible sustainable reach based on innovative organisational and networking practices. The resulting scaling strategy leveraged local organisational capacity and programme delivery skill to replicate the programme. Through the unique social franchise model that was developed, Aflatoun has managed to grow from a programme in 11 countries to over 80 in a period of only six years. This has been recognised as a model of scaling social programmes by the Harvard Business Review¹⁸. Aflatoun works in partnership with local, national and international organisations to implement its programme and also to evaluate it.

To keep accountable to its partners, Aflatoun participates in biannual assessments that compare its functioning to other similarly structured organisations. In the two completed comparisons, Aflatoun has scored well relative to other networks in terms of overall partner satisfaction and network engagement. Using a low cost scalable model, Aflatoun has built a case for impact in terms of the behavioral change in children. Aflatoun's partners regularly conduct research on the impact of Aflatoun's programmes. Although still at an early stage of implementation selected studies have shown encouraging results. Below you will find brief descriptions of the results to date from our research.

CHILDREN AT BASELINE: GHANA (2011), ETHIOPIA (2011)¹⁹

Children are smarter, more engaged and more knowledgeable than is often assumed. Children have the ability to make choices about what they do, what they choose to learn and what learning to act on. With this belief in mind, Aflatoun seeks to get children to engage with and act on key social and financial concepts.

One of the key debates that Aflatoun engages in is about the relationship between children and money. There is a widespread belief that children do not have access to financial resources. In all our research, this has not turned out to be true. In a randomised controlled trial in Ghana, just under 50% of children were already saving when the programme started. In a random sample in Ethiopia, 54% of children reported actively saving at baseline. These more rigorous findings accord with our programmatic research that has typically shown that approximately 45% of the children in programmes are saving.

¹⁸ Bloom, P. 2012. How to take a social venture to scale. Retrieved from Link.

¹⁹ Compiled Summer 2012. All referenced documents are available at www.aflatoun.org/evaluation

Contrary to popular belief, our research has shown that roughly half of the children in programme areas already save.

AFLATOUN AND SAVING: GHANA (2011), NIGERIA (2009)

Evidence has shown that Aflatoun usually changes how children save and their attitudes about savings, as opposed to substantially shifting the amount that children save. In a randomised controlled trial in Ghana, children changed how and where they saved but did not save considerably more money. In a pre and post survey in Nigeria, there was a 12% increase in the number of children who had a safe place to save at the end of a year in the programme. Children in the programme do not save large amounts of money. On average, children who save in the programme average about 11 eurocents per month. Aflatoun does not tend to increase the amount saved, only the location and intent of that saving.

AFLATOUN AND POVERTY REDUCTION: INDIA (2001)

In a sociological study of the original Aflatoun programme in 2001, it was concluded that the Aflatoun child-savings scheme intervenes directly in the socio-economic processes to stall poverty-reproducing patterns among the poor. This process is supported by the ability to successfully encourage children to save in a systematic, organised and reflective way. The study concludes that the scheme does manage to train children to develop skills related to savings and equips them to deal effectively with economic and social challenges in their lives. It looked in particular at the large number of children who come from scheduled caste and tribe backgrounds (historically disadvantaged ethnic groups) and found that they responded particularly positively to the saving scheme.

AFLATOUN AND EDUCATIONAL OUTCOMES: INDIA (2006), ETHIOPIA (2011)

Aflatoun and Meljol, the organisation which started the Aflatoun programme, conducted a retrospective longitudinal study of its programme 6 years after children had participated in the Aflatoun programme. It looked at the retention of key Aflatoun ideas, messages and activities. There was no paired comparison in the study. The study found that 78% of students reported that they were savings at the time of interview. A total of 65% of participants used their Aflatoun money for school supplies while 12% of students reported using their savings to pay for school fees outside the basic primary system. The tendency to use savings for education expenses was also highlighted in Ethiopia in a 2011 study where 62% of children planned to use their savings for their education

Aflatoun may also have positive impacts on school retention. In India, when comparing educational outcomes between Aflatoun and the state averages, the number of self reported Aflatoun primary school and secondary school graduates were higher than the average graduation levels for the state.

Around the globe, Aflatoun children are challenging gender stereotypes and receiving potentially life-saving sexual education.

AFLATOUN AND NON FORMAL EDUCATION: KENYA (2011)

The Aflatoun programme's evaluation in non formal settings showed changes primarily in the areas of self-esteem and self-confidence. This evaluation was completed by academics at Penn State Berks at the Children and Youth Empowerment Centre in Nyeri, Kenya. Paired t-tests were used in this assessment to identify changes in responses to these questions before and after children participated in Aflatoun. The finance-related questions showed changes in having money and the frequency of saving items for future use. In the pre-assessment, only 6 percent reported having money while in the post-assessment 24 percent did so representing a statistically significant increase. In addition, the reported frequency of saving an item to use later increased and was statistically significant. There was also an increase in the response of those noting they had many friends at the CYEC and school, the frequency they are happy during the day and those who thought others listen to their opinion.

AFLATOUN AND GENDER: NIGERIA (2009), EL SALVADOR (2011)

A key question for Aflatoun is whether the impacts of the programme differ by gender. This is a crucial question that has not been adequately addressed. The main expected behavioral outcome will be that girls will be empowered to generate more opportunities and to better invest in their own future. Aflatoun is working with Mercy Corps in Tajikistan to do a randomised controlled trial at its youth programme, Aflateen+, to look at reproductive health outcomes among young women. This will not address differences between sexes, but will provide in depth information on how the program affects young women.

In Nigeria, in a pre and post test, shifts in gender perceptions were most prevalent in the responses to the question of educational access and equality of work between boys and girls between pre and post tests. This was greater and more pronounced in the survey of younger children. The changes were greatest in the area of education where boys changed their perception of the importance of educational equality by 28% and girls by 20%.

In El Salvador, after having participated in the Aflatoun programme, when children were asked if boys should receive more education than girls, it was found that 89.5% disagreed with this. Children were also asked if women should do more work than men and 92.3% said no. Finally, when asked if a teachers should treat boys and girls equally, 98.4% said they should.

AFLATOUN AND ORPHANS/VULNERABLE CHILDREN: MOZAMBIQUE (2010)

Aflatoun's Africa programme includes themes on HIV/AIDS. To look into the efficacy of the programme in this area, Aflatoun worked with



PLAN Mozambique to prepare a case study. Youth were able to refer to at least some of their rights and responsibilities and reported that they learned about these primarily through the Aflatoun lessons. Many students described specific rights, such as the right to go to school, to attend church, to play and the right to have a name. When the students were interviewed at the start of the programme last year, few of them could name any such rights. All the children interviewed particularly enjoyed learning about saving money in the Aflatoun programme. Interestingly, 84% of children reported saving money at home and the interviews further revealed that two-thirds of these children had already been saving some money at home before participating in the programme. A key finding was that, while the Aflatoun programme did increase the number of children saving, the most important outcome for the children was learning how to save money regularly and to plan for some specific goal. In addition to saving money, the children also reported having learned how to save resources, particularly school supplies, clothes and uniforms, food and water. Saving water was particularly important for orphaned girls. Most children enjoyed their role in Aflatoun income-generating activities and felt that they learned valuable skills that could improve their future by being better able to engage in economic activities and recognise and take important decisions for themselves.

AFLATOUN AND TEACHERS: INDIA (2009), MOZAMBIQUE (2012)

In India, in a survey of 562 schools there provided an indication of teacher involvement and perceptions of the programme. Aflatoun provides the tools that are fun to use in classrooms with over 70% of teachers using more than one of the Aflatoun programme approaches in their class. There was nearly universal enjoyment of being in the programme, almost 80% of teachers reported enjoying the programme all of the time while an additional 20% enjoyed being a part of the programme most of the time. The survey also revealed an interest in more training, with almost 35% of teachers desiring additional training.

In Mozambique, class observations suggested that trained teachers do make an effort to apply child-centred methods during Aflatoun lessons. The teachers interviewed said they also tried to incorporate participatory approaches while teaching the national curriculum.

In a series of key informant interviews with teachers in Peru, teachers stated that the planning and implementation of the activities provided an opportunity for children to organise themselves and work as a team. They recognised that during these activities they assumed a role of counselor and guide for their students. Teachers stated that the incorporation of this methodology not only causes changes in their students, but also in the teacher-student relationship. This allows for a more horizontal relationship with their students that builds trust.

AFLATOUN AND PARTICIPATION: EL SALVADOR (2011), CHINA (2011), MOZAMBIQUE (2011)

Aflatoun is widely regarded by participants as 'fun' and enjoyed by children and teachers alike. The programme is designed to encourage exploration, play and laughter during learning. Participation is also developed through the activities that children are responsible for doing.

In interviews in Mozambique students mentioned dancing, singing, drawing, games and other play-based activities as their favorite components of the programme. While some of these curriculum elements were a part of the broader curriculum, the level of creativity and enthusiasm was reportedly higher within the Aflatoun programme.

In a qualitative study of a single class for migrant children in China, researchers from the Beijing Normal University found that teacher motivation was specifically linked to the enthusiasm of the children for the programme. For many teachers, new subjects, especially those with a new methodologies, are difficult to integrate. This study found that initial student enthusiasm was the single greatest factor in this teacher's programme adoption. She said that participation was key for this positive result:

'They attend Aflatoun classes for their own good and other classes for my good. On Aflatoun classes, they become the owner of the class.'

Children also get to participate through self organised activities. A key component of this is the formation of a club, the use of elections to determine positions of responsibility and the collection and management of savings. In Peru, the responsibilities within the club board (president, treasurer, secretary) are shared and the children collaborate with each other to fulfill the various roles. The democratic elections also encourage the participation of all members. In Uganda, to ensure safety of savings in Aflatoun clubs, children decided that savings should be a youth led activity and that all issues should be openly shared, discussed and communicated within the club. This participation ensures that saving and common challenges are addressed in an open and transparent way.

Demand from children is a good indicator of their enthusiasm for the programme. In places where there are limits, a key barrier is oversubscription for the programme. In Ghana, there was a problem of too many children wanting to join children's clubs. In El Salvador, a common criticism from an evaluator was why the program only runs in grades five to eight, since students were excited and wanted to continue Aflatoun the program to reach the ninth grade.

They attend Aflatoun classes for their own good and other classes for my good. On Aflatoun classes, they become the owner of the class.



AFLATOUN AND CHILD RIGHTS: PERU (2011), MOZAMBIQUE (2011)

Aflatoun believes that children have rights and that they should be taught about them from a young age and that this will improve their lives and opportunities.

In a study in Mozambique, a key conclusion was that the project showed considerable promise towards improving the quality of primary school education and helping to realise child rights. Almost all children in one catchment in this project were able to recite the rights of the child, something that was not possible at the start of the programme.

As stated in the gender section, changes in attitude about the roles and relationships between boys and girls have been seen to change.

Finally, children are able to act on their rights through activities and projects. In a project in Peru, children were taught about child rights and were able to develop projects to improve their own lives or the lives of other children in the community.

AFLATOUN AND ENTERPRISE: EL SALVADOR (2011), INDIA (2009)

The culmination of the Aflatoun programme is children developing their own small enterprises.

The Aflatoun curriculum teaches children basic concepts about money and savings and as students progress through the Aflatoun workbooks they are meant to undertake progressively more complex financial activities including designing and implementing their own micro-enterprises. 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. Enterprise is also about belief in the abilities of children to believe that they are capable of accomplishing things. In El Salvador, 80.2% of responding children consider themselves to be more creative with problem solving. When comparing new districts to existing delivery districts in India, children in existing programme districts were 16% more likely to believe that they could change their communities and 32% more likely to believe that they could be entrepreneurs.

AFLATOUN AND SCALE

The research findings help in making a case to authorities, stakeholders and funders that scaling up Aflatoun is worthwhile. Integration of Aflatoun's principles and practice into the national curriculum is a goal in order to reach out to all children in a country. This key organisational principle at Aflatoun of achieving programmatic scale has occurred over two stages.

The first between 2008 and 2011 saw Aflatoun's programme expand to 75 countries and reach over 1 million children. This growth was based on the development of a new market space for it as well as being able to deliver the supports and services to organisations interested in the programme. In early 2010, Aflatoun contracted Reinhard Skinner, an independent evaluation consultant, to review the implementation of the Aflatoun Strategic Plan as part of Aflatoun's involvement with the Dutch Ministry of Foreign Affairs. It compared actual performance with the strategic goals.

It found that Aflatoun had proved the value of its concept and programme in a rapidly increasing number of countries and was set to meet its targets of one million children in 75 countries (which occurred in 2011). Aflatoun has been able to form partnerships based on the attraction of the concept and a methodology that incorporated participation, not through the distribution of funds for programmatic implementation.

Aflatoun also conducted a number of Social Return on Investment calculations to determine where it was in its growth curve. It found that partners found value equal or greater than the costs incurred by the Secretariat.

In Aflatoun's next strategic plan, the organisation is looking to leverage its existing programmatic reach to achieve broader scale. Advocacy to key stakeholders in each country will be key. The programmatic track record will hopefully generate interest and traction with key stakeholders in education, both at a regional and national level. Also, as Aflatoun deals with financial literacy, Ministries of Finance, Central Banks and Regulators may also become more closely involved. In some cases the banking, microfinance and/or the credit cooperative associations may play a role in setting a political agenda for social and financial education. Aflatoun hopes to benefit from its membership of the Child and Youth Finance Movement where national platforms for financial literacy will hopefully create space for programmatic inclusion in formal education settings.

Research Conclusion



Aflatoun has completed a large volume of research on its programme and methodology. It has shown that the organisation has been effective in disseminating the curriculum, that participants who are involved do learn from lessons contained in Aflatoun and that the activities may influence their future behavior. This overview shows the results to date of the evaluation work done by the Aflatoun Secretariat and, most importantly, its partners. The goal is to engage and involve new partners and researcher in discussions and debates around Social and Financial Education for children and youth. In so doing, we hope that we can improve the programme for the betterment of the children who participate.

To summarise the findings, they point to potential positive impacts in children's lives as follows:

- Altered savings preferences
- Greater confidence in dealing with social and economic enterprise
- Increased openness and engagement in social/financial enterprises
- Higher levels of participation
- Improved awareness of rights
- More equitable relationships with teachers

Aflatoun hopes that this research base provides a foundation for affecting positive change in people's lives by highlighting what works and how it works. We hope this will lead to scale through continued strengthening of linkages with Ministries of Education, Financial Authorities and other institutions. This will ideally result in greater access to Social and Financial Education for children around the world. Real impact will occur once Aflatoun's children and youth engage in society become change makers for themselves and for others.

SECTION 3

Programme Information

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 operates in the ten sub-cities that comprise Addis Ababa.

Output Description

Hiwot Integrated Development Association (HIDA) began their Aflatoun programme in 2010. They work in 3 centres in urban districts. They currently work with 841 Aflatoun children in non-formal 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 (%)	44.9	Personal Individual Savings	Yes
Child Savings per Month (€)	1.13	Savings in Class and Clubs	No
Programme Monthly Savings (€)	521.36	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	4
Social Enterprises	3	Individuals Trained	112
Financial Enterprises	2		

Full Name : Tadios Kebede
 Position : Program Co-ordinator
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Africa

World Learning Ethiopia



Country : Ethiopia

First Year in Programme : 2011

Partner Description

World Learning bridges the gap between the desire for human development and the ability to achieve it. Programs in over 20 countries enhance the capacity of individuals, communities, and institutions to take ownership of their development, secure just and effective policies and structures, and create sustainable positive change.

Output Description

World Learning Ethiopia began their Aflatoun programme in 2011. They work in 268 schools in 11 mainly rural districts. They currently work with 32726 Aflatoun children in formal 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 (%)	86	Personal Individual Savings	Yes
Child Savings per Month (€)	0.03	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	959.99	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	694	Training Events	
Social Enterprises	555	Individuals Trained	
Financial Enterprises	193		

Full Name : Tahir Gero

Position : Chief of Party

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Africa

ChildFund The Gambia



Country : Gambia

First Year in Programme : 2010

Partner Description

Childfund International exists to help deprived, excluded and vulnerable children increase their 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 18 schools and centres in 9 rural districts. They currently work with 2160 Aflatoun children in formal schools and 48 in non-formal 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	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 (%)	99	Personal Individual Savings	No
Child Savings per Month (€)	2.68	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	5859.4	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	19	Training Events	10
Social Enterprises	6	Individuals Trained	
Financial Enterprises	6		

Full Name

: Mustapha Kebbeh

Position

: Programme Manager

Email

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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 325 schools in 21 rural districts. They currently work with 24321 Aflatoun children in formal 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 (%)	62.8	Personal Individual Savings	Yes
Child Savings per Month (€)	0.17	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	2599.17	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	8
Social Enterprises		Individuals Trained	160
Financial Enterprises			

Full Name : Patricia Fafa Formadi

Position : Programme Coordinator

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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 48 schools in 8 urban districts. They currently work with 502 Aflatoun children in formal 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 (%)	60	Personal Individual Savings	Yes
Child Savings per Month (€)	0.03	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	11.21	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	16	Training Events	3
Social Enterprises	2	Individuals Trained	42
Financial Enterprises	8		

Full Name : Wallace Amayo

Position : Program Manager

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Africa

Child Savings Kenya



Country : Kenya

First Year in Programme : 2011

Partner Description

Child Savings Kenya will oversee its implementation of Aflatoun programme in Kenya. It is working with PLAN International on its programme and currently in the expansion phase working on building key partnerships.

Output Description

Child Savings Kenya began their Aflatoun programme in 2011. They work in 152 schools and non formal settings in 2 mainly urban districts. They currently work with 7500 Aflatoun children in formal schools and 100 in non formal settings..

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa 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 (%)		Personal Individual Savings	Yes
Child Savings per Month (€)	0.94	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	152	Training Events	10
Social Enterprises	150	Individuals Trained	330
Financial Enterprises	152		

Full Name : George Okado

Position : Executive Director

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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, Kenya began their Aflatoun programme in 2008. They work in 25 schools in 2 rural districts. They currently work with 2135 Aflatoun children in formal schools .

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
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	Yes
Child Savings per Month (€)	0,08	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	97,12	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	25	Training Events	7
Social Enterprises	5	Individuals Trained	2135
Financial Enterprises	5		

Full Name : Robetr Namunyu
 Position : Programme Co-ordinator
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Africa

Catholic Relief Services Malawi



Country : Malawi

First Year in Programme : 2011

Partner Description

Catholic Relief Services works to improve household food security for vulnerable families throughout Malawi. CRS supports people in times of emergencies and also undertakes interventions to assist in development. Strong relationships with partners and community participation help CRS promote sustainability and enhancing solidarity.

Output Description

Catholic Relief Services Malawi began their Aflatoun programme in 2011. They work in 24 centres in 4 mainly rural districts. They currently work with 1577 Aflatoun children in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa 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 (%)	30	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	24	Training Events	1
Social Enterprises	12	Individuals Trained	26
Financial Enterprises	6		

Full Name : Fidelis Mgowa

Position : HIV/AIDS Project Coordinator

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Africa

Plan International Mozambique



Country : Mozambique

First Year in Programme : 2009

Partner Description

Plan has been operating in Mozambique since 2007, helping poor children to access their rights to health, education, protection and a sustainable livelihood. Plan is a humanitarian and child-centred INGO promoting community-based development.

Output Description

Plan International Mozambique began their Aflatoun programme in 2009. They work in 15 schools in 1 rural district. They currently work with 3515 Aflatoun children in formal 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 (%)	35	Personal Individual Savings	Yes
Child Savings per Month (€)	0.01	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	17.78	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	70	Training Events	1
Social Enterprises	8	Individuals Trained	38
Financial Enterprises	7		

Full Name

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Position

: Country Director

Email

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Africa

Associação Wona Sanana



Country : Mozambique

First Year in Programme : 2011

Partner Description

Associação Wona Sanana has been implementing Aflatoun in collaboration with Plan International since June 2008. After January 2011 Plan and Associação Wona Sanana started to implement the programme in two different regions independently. Wona sanana expanded the programme to Maputo and Gaza Districts reaching more than 2000 children.

Output Description

Associação Wona Sanana began their Aflatoun programme in 2011. They work in 12 schools in 2 rural districts. They currently work with 4429 Aflatoun children in formal 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 (%)	0	Personal Individual Savings	Yes
Child Savings per Month (€)	0.14	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	160.5	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	100	Training Events	3
Social Enterprises	12	Individuals Trained	115
Financial Enterprises	7		

Full Name : Mr. Flavio Liberato Fernandes

Position : Director

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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 68 schools and centres in 7 mainly urban districts. They currently work with 7100 Aflatoun children in formal schools and 134 in non formal 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	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 (%)	56	Personal Individual Savings	Yes
Child Savings per Month (€)	1.41	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	5720.66	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	57	Training Events	2
Social Enterprises	17	Individuals Trained	56
Financial Enterprises	43		

Full Name : Johanna Cloete

Position : Country Director

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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 25 schools and centres in 3 mainly rural districts. They currently work with 12364 Aflatoun children in formal schools and 1000 in non formal settings.

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 (%)	11.6	Personal Individual Savings	Yes
Child Savings per Month (€)	0.09	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	150.77	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	46	Training Events	3
Social Enterprises		Individuals Trained	107
Financial Enterprises			

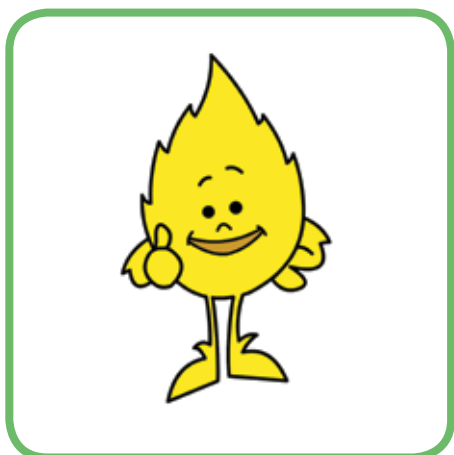
Full Name : Nanre Nafziger-Mayagun

Position : CEO

Email : lynxnigeria@yahoo.co.uk

Africa

GOAL Sierra Leone



Country : Sierra Leone

First Year in Programme : 2010

Partner Description

GOAL works towards ensuring that the poorest and most vulnerable and those affected by humanitarian crises have access to the fundamental needs and rights of life, including food, water, shelter, medical attention and education.

Output Description

GOAL Sierra Leone began their Aflatoun programme in 2010. They work in schools in urban districts. They currently work with Aflatoun children in formal 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	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	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Marion McGowan

Position : Country Director

Email : mmcgowan@sl.goal.ie

Africa

Lutheran Development Service-Swaziland



Country : Swaziland

First Year in Programme : 2011

Partner Description

LDS has been involved in HIV and AIDS activities since the late nineties providing awareness, home based care services, a mobile voluntary counselling and testing unit was started in striving to improve the lives of these communities to an acceptable level in the society through access to a much needed HIV test and counselling.

Output Description

Lutheran Development Service-Swaziland began their Aflatoun programme in 2011. They work in 3 schools and centres in 2 rural districts. They currently work with 311 Aflatoun children in formal schools and 88 in non formal centres.

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 (%)	39.8	Personal Individual Savings	Yes
Child Savings per Month (€)	0.09	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	15.1	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	7	Training Events	1
Social Enterprises	4	Individuals Trained	25
Financial Enterprises	4		

Full Name : Pamela Meggitt

Position : Acting Director

Email : pamela.m@realnet.co.sz

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

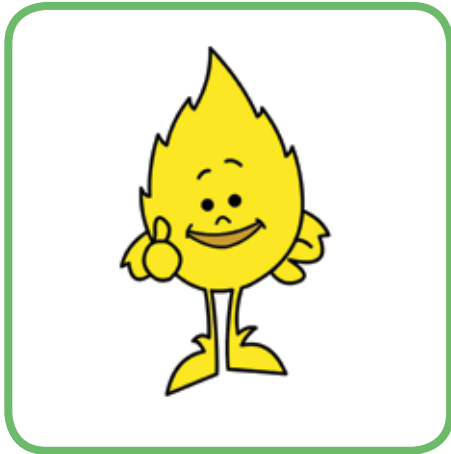
International Child Support Africa, Tanzania began their Aflatoun programme in 2009. They work in 25 schools in 1 rural district. They currently work with 1250 Aflatoun children in formal schools .

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 (%)	60	Personal Individual Savings	No
Child Savings per Month (€)	0.2	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	151.67	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	25	Training Events	150
Social Enterprises	25	Individuals Trained	70
Financial Enterprises	25		

Full Name : Jonathan Kifunda
 Position : Programme Manager
 Email : jkifunda@yahoo.com

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 20 schools in 1 rural district. They currently work with 3000 Aflatoun children in formal 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 (%)		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	70
Financial Enterprises			

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 63 schools in 2 mainly urban districts. They currently work with 27000 Aflatoun children in formal schools and 98 in non formal 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 (%)	40	Personal Individual Savings	Yes
Child Savings per Month (€)	0.16	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1739.1	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	63	Training Events	3
Social Enterprises	18	Individuals Trained	104
Financial Enterprises	10		

Full Name : Irene Mutumba

Position : Executive Director

Email : irene@pedn.org

Africa

Children International- Zambia



Country : Zambia

First Year in Programme : 2011

Partner Description

Established in 1936, Children International (CI) 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 Zambia began their Aflatoun programme in 2011. They work in 152 schools in 2 mainly urban districts. They currently work with 7500 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa English
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			
Children Saving (%)	51.9	Personal Individual Savings	Yes
Child Savings per Month (€)	0.74	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	186.16	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	16	Training Events	4
Social Enterprises	2	Individuals Trained	16
Financial Enterprises	6		

Full Name

: Richard Chilikwela

Position

: Programmes Manager

Email

: programs@lus.children.org.zm

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 26 schools in 4 rural districts. They currently work with 1901 Aflatoun children in formal 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 (%)	48	Personal Individual Savings	Yes
Child Savings per Month (€)	0.24	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	219.33	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	36	Training Events	33
Social Enterprises	27	Individuals Trained	54
Financial Enterprises	27		

Full Name : Phillimon Mlambo

Position : Executive director

Email : jazed@mweb.co.zw

Asia

BRAC Afghanistan



Country : Afghanistan

First Year in Programme : 2011

Partner Description

Founded as an INGO in Afghanistan in May 2002, BRAC Afghanistan has been sharing its expertise in post-war rehabilitation with the communities in Afghanistan to improving the overall socio-economic environment.

Output Description

BRAC Afghanistan began their Aflatoun programme in 2011. They work in 48 BRAC centres in 8 mainly rural districts. They currently work with 1424 Aflatoun children in non formal centres.

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	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	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	35
Financial Enterprises	55		

Full Name

: Md. Shahabuddin Ahmed

Position

: Program Manager

Email

: mshahabuddina2003@yahoo.co.in

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 is engaged in 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 6516 schools and centres in 64 mainly rural districts. They currently work with 48963 Aflatoun children in government schools and 191934 in BRAC 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 (%)	90	Personal Individual Savings	Yes
Child Savings per Month (€)	0.24	Savings in Class and Clubs	No
Programme Monthly Savings (€)	53016.59	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	6516	Training Events	402
Social Enterprises		Individuals Trained	7222
Financial Enterprises			

Full Name : Shamim Yusuf
 Position : Senior Sector Specialist
 Email : shamim.y@brac.net

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 10 schools in 2 rural districts. They currently work with 1371 Aflatoun children in formal 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 (%)	89.9	Personal Individual Savings	Yes
Child Savings per Month (€)	0.38	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	477.7	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	41	Training Events	7
Social Enterprises		Individuals Trained	132
Financial Enterprises			

Full Name : Sea Sim

Position : Aflatoun Program Coordinator

Email : simsear@gmail.com

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 5 schools in 2 mainly urban districts. They currently work with 95 Aflatoun children in non-formal centres and formal 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	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 (%)	9.5	Personal Individual Savings	Yes
Child Savings per Month (€)	0.59	Savings in Class and Clubs	No
Programme Monthly Savings (€)	5.65	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	5	Training Events	40
Social Enterprises	1	Individuals Trained	100
Financial Enterprises	2		

Full Name : Vichetr Uon

Position : Founder and Executive Director

Email : vichetr@ssf.org.kh

Asia

Shanghai Better Education Development Center



Country : China

First Year in Programme : 2009

Partner Description

Better Education is a pioneering organization in China focused on financial education for children and youth. It is an educational service provider to schools, universities, and district education bureaus, and provides educational consulting on teacher training, school management, student performance, and curriculum development. It has been implementing the Aflatoun program since 2009.

Output Description

Shanghai Better Education Development Center began their Aflatoun programme in 2009. They work in 51 schools and centres in 15 urban districts. They currently work with 13647 Aflatoun children in formal schools and 199 in non-formal setting.

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 (%)	80	Personal Individual Savings	Yes
Child Savings per Month (€)	2.01	Savings in Class and Clubs	No
Programme Monthly Savings (€)	22306.37	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	1464	Training Events	64
Social Enterprises	17	Individuals Trained	1468
Financial Enterprises	16		

Full Name : Alan Wang

Position : Executive Director

Email : alan@betteredu.org.cn

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 5432 schools in 32 mainly rural districts. They currently work with 728625 Aflatoun children in formal 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 (%)	81	Personal Individual Savings	Yes
Child Savings per Month (€)	7.19	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	4243439.13	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	4725	Training Events	20
Social Enterprises	2064	Individuals Trained	828
Financial Enterprises	2770		

Full Name : Rewati Bhagwat

Position : CEO

Email : rewati@meljol.net

Asia

LEKDIS Nusantara - Institute of Islamic Education and Social Studies



Country : Indonesia

First Year in Programme : 2009

Partner Description

Founded in 2000, 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

LEKDIS Nusantara - Institute of Islamic Education and Social Studies began their Aflatoun programme in 2009. They work in 28 schools and centres in 5 mainly urban districts. They currently work with 3466 Aflatoun children in formal schools and 128 in non formal 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 (€)	0	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	10.57	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	21	Training Events	7
Social Enterprises	32	Individuals Trained	56
Financial Enterprises	19		

Full Name : Suryadi Syahrums

Position : Aflatoun Program Coordinator

Email : sningrat_champion@yahoo.com

Asia

Ekphathana Microfinance Institution



Country : Lao People's Democratic Republic

First Year in Programme : 2011

Partner Description

Ekphathana Microfinance Institution (EMI) is the first licensed microfinance institution to operate in Lao PDR under the government's new microfinance regulations issued in 2005.

Output Description

Ekphathana Microfinance Institution began their Aflatoun programme in 2011. They work in 47 schools and centres in 5 mainly urban districts. They currently work with 4180 Aflatoun children in formal schools and 158 in non formal centres.

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	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	3
Social Enterprises		Individuals Trained	51
Financial Enterprises			

Full Name : Chantha Mingboupha

Position : Deputy Director

Email : chantha.bp@emimfi.com

Asia

Humana Child Aid Society Sabah



Country : Malaysia

First Year in Programme : 2011

Partner Description

Established in 1991, Humana Child Aid Society Sabah is a non-profit social NGO providing education for thousands of children, who live on plantations and other remote areas far from schools in the Malaysian state Sabah on Borneo.

Output Description

Humana Child Aid Society Sabah began their Aflatoun programme in 2011. They work in 9 schools and centres in 4 mainly rural districts. They currently work with 40 Aflatoun children in formal schools and 800 in non-formal 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	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	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	3
Social Enterprises		Individuals Trained	20
Financial Enterprises			

Full Name : Brian Lariche

Position : Board Member

Email : lariche@gmail.com

Asia

XacBank



Country : Mongolia

First Year in Programme : 2010

Partner Description

XacBank and its NGO, Golden Fund for Development Association (GFDA), aim 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 schools in 6 mainly urban districts. They currently work with 356 Aflatoun children in formal 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 (%)	98.9	Personal Individual Savings	Yes
Child Savings per Month (€)	6.1	Savings in Class and Clubs	No
Programme Monthly Savings (€)	2150.09	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	10	Training Events	5
Social Enterprises	25	Individuals Trained	111
Financial Enterprises	50		

Full Name : Uugantuya Ganbold
 Position : Aflatoun Program Officer
 Email : uugantuya.g@xacngo.mn

Asia

Child Workers in Nepal Concerned Centre (CWIN)



Country : Nepal

First Year in Programme : 2008

Partner Description

CWIN (Child Workers in Nepal Concerned Center) is a leading non-governmental organization in Nepal that 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 125 centres in 10 mainly urban districts. They currently work with 4375 children and youth in non-formal 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 (%)	25	Personal Individual Savings	Yes
Child Savings per Month (€)	1.36	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1494.88	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	125	Training Events	9
Social Enterprises		Individuals Trained	225
Financial Enterprises			

Full Name : Madhav Pradhan

Position : President

Email : madhav.pradhan@gmail.com

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 6 schools in 5 urban districts. They currently work with 440 Aflatoun children in formal 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 (%)	30	Personal Individual Savings	No
Child Savings per Month (€)	0.34	Savings in Class and Clubs	No
Programme Monthly Savings (€)	45.05	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	5	Training Events	1
Social Enterprises		Individuals Trained	11
Financial Enterprises			

Full Name : Rammani Acharya

Position : President

Email : rammani@janepal.org

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 the 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 12 schools in 1 rural district. They currently work with 480 Aflatoun children in formal 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	Yes	Brand	Yes
Financial Enterprise	Yes	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	2.9	Personal Individual Savings	Yes
Child Savings per Month (€)	0.27	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	3.93	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	12	Training Events	2
Social Enterprises		Individuals Trained	30
Financial Enterprises			

Full Name : Hari Prasad Joshi

Position : Senior Training Advisor

Email : hari475@yahoo.com

Asia

Diocesan Education Centre



Country : Pakistan

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 84 schools in 4 mainly rural districts. They currently work with 4118 Aflatoun children in non-formal 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 (%)	36	Personal Individual Savings	Yes
Child Savings per Month (€)	0.34	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	506.02	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	4
Social Enterprises	1	Individuals Trained	26
Financial Enterprises	1		

Full Name

: Mithu Naroo

Position

: Aflatoun Programme Coordinator

Email

: mithunaroo@yahoo.com

Asia

Children International Philippines



Country : Philippines

First Year in Programme : 2010

Partner Description

Established in 1936, Children International (CI) is a US-based NGO that helps impoverished children through sponsorship. It currently helps over 300,000 children globally and in the Philippines around 80,000 children through various programs in health, nutrition, education, material aid and youth empowerment. These programs and services are carried out through the sponsorship operating agencies (SOA) in Quezon City, Manila, Legazpi and Tabaco. Each SOA then operates through the Service Area Centers which are located within the communities.

Output Description

Children International Philippines began their Aflatoun programme in 2010. They work in 30 schools and centres in 7 mainly urban districts. They currently work with 575 Aflatoun children in formal schools and 1369 in non formal 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	Yes	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	73	Personal Individual Savings	Yes
Child Savings per Month (€)	0.49	Savings in Class and Clubs	No
Programme Monthly Savings (€)	705.47	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	42	Training Events	13
Social Enterprises	25	Individuals Trained	86
Financial Enterprises			

Full Name : Eleanor Pena

Position : Regional Program Coordinator

Email : epena@children.org.ph

Asia

National Confederation of Cooperatives



Country : Philippines

First Year in Programme : 2007

Partner Description

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

Output Description

National Confederation of Cooperatives began their Aflatoun programme in 2007. They work in 234 schools in 18 mainly rural districts. They currently work with 35178 Aflatoun children in formal 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 (%)	93	Personal Individual Savings	Yes
Child Savings per Month (€)	6.13	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	200783.07	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	16
Social Enterprises	9	Individuals Trained	720
Financial Enterprises	13		

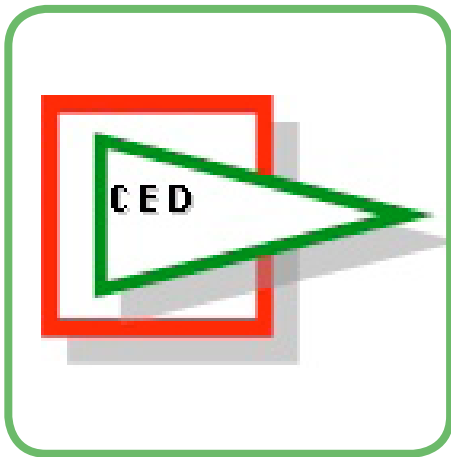
Full Name : Lasalette Gumban

Position : Youth Program Officer

Email : lmgumban@natcco.coop

Asia

Coalition for Educational Development



Country : Sri Lanka

First Year in Programme : 2011

Partner Description

The Coalition for Educational Development (CED) is a network of over 60 civil society organisations throughout Sri Lanka that links policymakers, researchers and civil society groups to formulate educational policies of wider application and make insightful decisions. Thus it increases the leverage of CSOs, professional associations and individuals to advocate for educational development.

Output Description

Coalition for Educational Development began their Aflatoun programme in 2011. They work in 14 schools in 12 mainly rural districts. They currently work with 6790 Aflatoun children in formal schools.

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 (%)	2.3	Personal Individual Savings	No
Child Savings per Month (€)	0.24	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	38.91	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs		Training Events	2
Social Enterprises	4	Individuals Trained	40
Financial Enterprises	65		

Full Name : Charles Elamaldeniya

Position : Secretary

Email : kerdfoundation@gmail.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 22 schools in 2 rural districts. They currently work with 2227 Aflatoun children in formal 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 (%)	10	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	112	Training Events	14
Social Enterprises	112	Individuals Trained	14
Financial Enterprises	112		

Full Name : Wannaporn Niyaso

Position : Programme Manager

Email : wannaporn.niyaso@icsasia.org

Asia

Vietnam Association for Protection of Children's Rights



Country : Vietnam

First Year in Programme : 2011

Partner Description

Vietnam Association for Protection of Children's Rights was founded in 2008. Its mission is to assemble and unite all Vietnamese organizations and individuals who have heartfelt enthusiasm in helping children enjoy their basic rights, and preventing all acts violating children's rights.

Output Description

Vietnam Association for Protection of Children's Rights began their Aflatoun programme in 2011. They work in 4 schools in 4 urban districts. They currently work with 5450 Aflatoun children in formal 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	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 (%)	74.7	Personal Individual Savings	No
Child Savings per Month (€)	.64	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	5	Training Events	13
Social Enterprises	4	Individuals Trained	500
Financial Enterprises	4		

Full Name : Tra My Dao
 Position : Program Officer
 Email : daotramy7360@yahoo.com

CEECIS

Reliable Future Youth Organization (Umidli Gelecek Gencler Teskilati)



Country : Azerbaijan

First Year in Programme : 2011

Partner Description

Reliable Future Youth Organization's goal is to unite active young people and direct their efforts to build a healthy, open, and democratic civil society in Azerbaijan. They also serve as the Secretariat for the Azerbaijan NGO Alliance for Children's Rights.

Output Description

Reliable Future Youth Organization (Umidli Gelecek Gencler Teskilati) began their Aflatoun programme in 2011. They work in 50 schools in 1 mainly urban district. They currently work with 1000 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Europe English
Rights and Responsibilities	Yes	Number of Workbooks Used	0
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 (%)	25	Personal Individual Savings	No
Child Savings per Month (€)	30.28	Savings in Class and Clubs	No
Programme Monthly Savings (€)	7571.55	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	2	Training Events	30
Social Enterprises	5	Individuals Trained	450
Financial Enterprises			

Full Name : Kamala Ashumova

Position : Director

Email : kseidova@yahoo.com

CEECIS

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 non formal settings in 1 urban district. They currently work with 75 Aflatoun children in non formal settings.

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 (%)		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	5	Training Events	2
Social Enterprises		Individuals Trained	11
Financial Enterprises			

Full Name : Nodar Sarjveladze

Position : Director

Email : nodarsar@gmail.com

CEECIS

Public Organization Center for Initiative Support



Country : Kazakhstan

First Year in Programme : 2011

Partner Description

The Public Organization Center for Initiative Support provides assistance in building democracy and civil society in Kazakhstan, giving orientation in the social life and addressing critical contemporary issues of market economy. They work to tackle the problems of children and adolescents, the elderly and differently able people.

Output Description

Public Organization Center for Initiative Support began their Aflatoun programme in 2011. They work in 1 school in 3 urban districts. They currently work with 300 Aflatoun children in formal 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	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 (%)	5	Personal Individual Savings	No
Child Savings per Month (€)	1.07	Savings in Class and Clubs	No
Programme Monthly Savings (€)	16.15	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	4
Social Enterprises	83	Individuals Trained	80
Financial Enterprises			

Full Name : Gulnar Bekenova

Position : Director

Email : initiative2003@gmail.com

CEECIS

SOS Kyrgyzstan



Country : Kyrgyzstan

First Year in Programme : 2011

Partner Description

SOS Children's Villages in Bishkek, Kyrgyzstan believes that every child belongs to a family and grows with love, respect and security. SOS Kyrgyzstan has 2 children's villages where children in need are provided with alternative family and home, based on long-term family-type care aimed at guiding children towards independence and autonomy.

Output Description

SOS Kyrgyzstan began their Aflatoun programme in 2011. They work in 8 schools and non formal settings in 2 urban districts. They currently work with 226 Aflatoun children in formal schools and 231 in non formal 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 (%)	30	Personal Individual Savings	No
Child Savings per Month (€)	0.04	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	5.79	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	3
Social Enterprises	3	Individuals Trained	20
Financial Enterprises	3		

Full Name

: Gulmira Shakiralieva

Position

: National Advocacy Advisor

CEECIS

Mercy Corps Tajikistan



Country : Tajikistan

First Year in Programme : 2011

Partner Description

Since 1994, Mercy Corps has been working to help communities in Tajikistan reduce the potential for violent conflict and improve the health of more than 80,000 women of childbearing age. Their geographic outreach includes Sughd Oblast, Taboshar and Spitamen Districts.

Output Description

Mercy Corps Tajikistan began their Aflatoun programme in 2011. They work in 1 schools in 1 mainly urban district. They currently work with 423 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Asia Russian
Rights and Responsibilities	Yes	Number of Workbooks Used	9
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 (%)	64.8	Personal Individual Savings	No
Child Savings per Month (€)	1.67	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	461.78	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	10
Social Enterprises	2	Individuals Trained	20
Financial Enterprises	5		

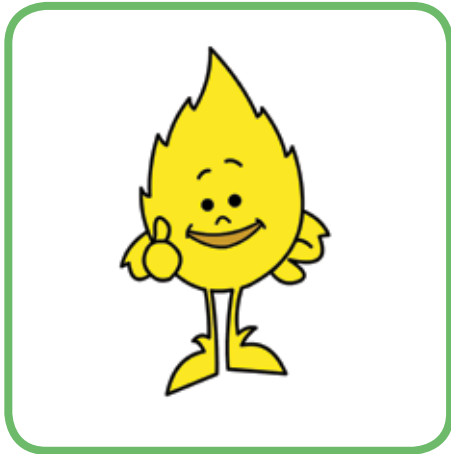
Full Name : Ramesh Singh

Position : Project Manager

Email : rsingh@tj.mercycorps.org

CEECIS

Saodat



Country : Tajikistan
First Year in Programme : 2011

Partner Description

Saodat focuses on vulnerable households, with special attention to rural women. Saodat's mission is to promote the development of women and their families through the protection of their political, social, economic, and cultural rights and freedom and promoting their participation in civil society.

Output Description

Saodat began their Aflatoun programme in 2011. They work in 3 schools in 1 mainly rural district. They currently work with 130 Aflatoun children in formal 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	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	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	1
Social Enterprises		Individuals Trained	15
Financial Enterprises			

Full Name : Ibraghimova Marhabo
Position : Programme Manager

CEECIS

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 schools in mainly urban districts. They currently work with Aflatoun children in formal 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	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	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	
Social Enterprises		Individuals Trained	1
Financial Enterprises			

Full Name : Gulshod Sharipova

Position : Director

Email : youthideas@mail.ru

Europe

Partnere per femijet



Country : Albania

First Year in Programme : 2011

Partner Description

Partnere për Fëmijët (PPF) works in the north eastern region of Albania. Its focus is on child education and protection, and community resource mobilization. Partnerë për Fëmijët is implementing the programme in partnership with Fëmijët Sot which is an NGO working in Central and North East Albania.

Output Description

Partnere per femijet began their Aflatoun programme in 2011. They work in 22 schools in mainly urban districts. They currently work with 615 Aflatoun children in formal schools and 243 in non formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Europe English/NFE
Rights and Responsibilities	Yes	Number of Workbooks Used	3
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 (%)	52.7	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	2
Social Enterprises	195	Individuals Trained	35
Financial Enterprises			

Full Name : Ingrid Jones

Position : Executive Director

Email : ijones_ppf@yahoo.co.uk

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. KEC works in close collaboration with SOS Kinderdorp in Kosovo

Output Description

Kosovo Education Centre began their Aflatoun programme in 2010. They work in 2 centres in 1 urban district. They currently work with 91 Aflatoun children in non-formal 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	Yes
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	2	Training Events	2
Social Enterprises		Individuals Trained	40
Financial Enterprises			

Full Name : Hana Zylfiu-Haziri

Position : Director

Email : hzylfiu@kec-ks.org

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 9 schools and centres in 3 mainly rural districts. They currently work with 793 Aflatoun children in formal schools and 52 in non formal centres.

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 (%)	76	Personal Individual Savings	Yes
Child Savings per Month (€)	2.73	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1756.92	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	17	Training Events	7
Social Enterprises	12	Individuals Trained	57
Financial Enterprises	3		

Full Name : Liliana Rotaru

Position : Executive Director

Email : ccf_liliana@hotmail.com

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 8 schools in 5 mainly urban districts. They currently work with 5000 Aflatoun children in formal 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 : pomocdeci@eunet.rs



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 27 schools in 1 mainly rural district. They currently work with 10595 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Français
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 (%)		Personal Individual Savings	Yes
Child Savings per Month (€)	0.07	Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	119	Training Events	2
Social Enterprises		Individuals Trained	125
Financial Enterprises			

Full Name : Ini Damien
Position : President
Email : inidamien@hotmail.com



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 Cameroon.

Output Description

Syndicat National Autonome de l'Enseignement Secondaire began their Aflatoun programme in 2010. They work in 2 schools in mainly rural districts. They currently work with 1900 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
Rights and Responsibilities	Yes	Number of Workbooks Used	4
Saving and Spending	No	Elections	Yes
Planning and Budgeting	No	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	10	Training Events	1
Social Enterprises		Individuals Trained	17
Financial Enterprises			

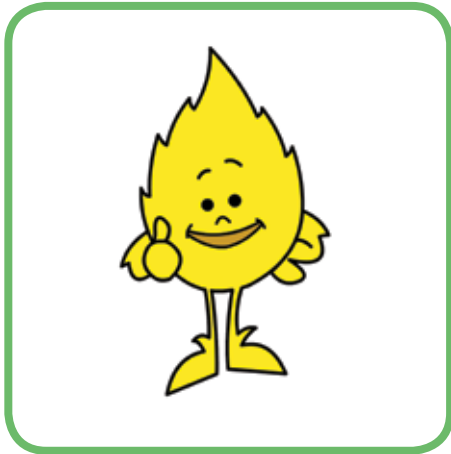
Full Name : Chris Keough

Position :

Email : ck4310@gmail.com

Francophone Africa

Syndicat des Enseignants du Tchad



Country : Chad

First Year in Programme : 2011

Partner Description

SET (Syndicat des Enseignants du Tchad) was created in the 12th February 1989. SET defends both moral and material teachers, it provides training and lobbying at the Ministry of Education for a better quality education and better working conditions for the teachers.

Output Description

Syndicat des Enseignants du Tchad began their Aflatoun programme in 2011. They work in 2 schools in 1 urban district. They currently work with 1200 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
Rights and Responsibilities	Yes	Number of Workbooks Used	1
Saving and Spending	Yes	Elections	
Planning and Budgeting	Yes	Bank and Education Visits	
Social Enterprise	No	Brand	Yes
Financial Enterprise		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 : Ganda Souleymane

Position : Secretary General

Email : set@intnet.td

Francophone Africa

Action de Développement pour la Femme et l'Enfant



Country : Congo, The Democratic Republic Of The

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 schools and non formal centres in mainly rural districts. They currently work with 1488 Aflatoun children in formal schools and 200 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
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	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	1
Social Enterprises		Individuals Trained	17
Financial Enterprises			

Full Name

: Venant Bashige Runiga

Position

: Reinsertion economique des jeunes

Email

: bashigeruniga@yahoo.fr

Francophone Africa

Defence for Children

International Cote d'Ivoire



Country : Côte D'ivoire

First Year in Programme : 2010

Partner Description

Defence for Children International is an independent non-governmental organisation that has been promoting and protecting children's rights on a global, regional, national and local level for 30 years. Defence for Children International is represented through its national sections and associated members in 40 countries worldwide.

Output Description

Defence for Children International Cote d'Ivoire began their Aflatoun programme in 2010. They work in 4 schools in 1 urban district. They currently work with 400 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
Rights and Responsibilities	Yes	Number of Workbooks Used	4
Saving and Spending	Yes	Elections	Yes
Planning and Budgeting	No	Bank and Education Visits	No
Social Enterprise	No	Brand	No
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	40	Personal Individual Savings	
Child Savings per Month (€)	0.91	Savings in Class and Clubs	
Programme Monthly Savings (€)	146.35	Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs	2	Training Events	1
Social Enterprises		Individuals Trained	6
Financial Enterprises			

Full Name : Bamba Zoumana

Position : School Director

Email : bambazoumboy@yahoo.fr

Francophone Africa

Organização dos escoteiros da Guiné-Bissau



Country : Guinea-Bissau

First Year in Programme : 2010

Partner Description

Organização dos Escoteiros da Guiné-Bissau is a member of the Scout world movement. They aim to stimulate young people for cooperation with others and prepare them to be autonomous in their future lives.

Output Description

Organização dos escoteiros da Guiné-Bissau began their Aflatoun programme in 2010. They work in 108 schools and centres in 46 urban districts. They currently work with 1410 Aflatoun children in formal schools and 95 in non formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Portugese
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 (%)	25	Personal Individual Savings	
Child Savings per Month (€)		Savings in Class and Clubs	
Programme Monthly Savings (€)		Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs	24	Training Events	1
Social Enterprises	28	Individuals Trained	32
Financial Enterprises			

Full Name : Ezequiel da Silva

Position : Executive Director

Email : ezesilva@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 49 schools in 5 mainly urban districts. They currently work with 10288 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
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	
Child Savings per Month (€)		Savings in Class and Clubs	
Programme Monthly Savings (€)		Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	294	Training Events	2
Social Enterprises	38	Individuals Trained	28
Financial Enterprises	27		

Full Name : Fousseni (Ben) A. HAIDARA

Position : Trainer Aflatoun

Email : ben_haidara@yahoo.fr

Francophone Africa

Halley Movement



Country : Mauritius

First Year in Programme : 2011

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 2011. They work in 6 non formal settings in 1 urban district. They currently work with 550 Aflatoun in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
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	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 : Mahendranath Busgopaul

Position : Secretary-General

Email : halley@intnet.mu

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 5 schools in 2 urban districts. They currently work with 200 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
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	
Child Savings per Month (€)		Savings in Class and Clubs	
Programme Monthly Savings (€)		Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs	2	Training Events	1
Social Enterprises		Individuals Trained	20
Financial Enterprises			

Full Name : Idrissa Djibrilla

Position : Head of DCI Niger

Email : idrissa_djibrilla@yahoo.fr

Francophone Africa

UMUSEKE



Country : Rwanda

First Year in Programme : 2010

Partner Description

Umuseke is a local NGO based in Kigali District of Rwanda with the aim of creating a culture of peace for young people. The organization's programmes are focused on socio-economic development projects that complement the environment and a culture of peace.

Output Description

UMUSEKE began their Aflatoun programme in 2010. They work in schools in urban districts. They currently work with Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
Rights and Responsibilities	Yes	Number of Workbooks Used	4
Saving and Spending	Yes	Elections	Yes
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	Yes
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

: Jacqueline Uwimana

Position

: President

Email

: uwimana_jacqueline@yahoo.fr

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 15 schools in 2 mainly urban districts. They currently work with 8979 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
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	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	47.3	Personal Individual Savings	Yes
Child Savings per Month (€)	0.04	Savings in Class and Clubs	
Programme Monthly Savings (€)	1952	Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs	15	Training Events	2
Social Enterprises	12	Individuals Trained	35
Financial Enterprises	0		

Full Name : Ibrahima Ba
Position : School Director
Email : baibou2006@yahoo.fr

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 5 schools and non formal settings in 1 urban district. They currently work with 1000 Aflatoun children in formal schools and 300 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Africa Francais
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	
Programme Monthly Savings (€)		Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs	5	Training Events	1
Social Enterprises	2	Individuals Trained	20
Financial Enterprises	2		

Full Name : Samah Tinka Batolimba

Position : Board Member

Email : batoli3@yahoo.fr

Middle East and North Africa

NCCM and Plan International Egypt



Country : Egypt

First Year in Programme : 2006

Partner Description

The mission of NCCM is to protect and promote the rights of all Egyptian children and ensure that they are raised in safe and caring environments conducive to the development of their physical, mental, spiritual, moral and social capacities. They partner with Plan International Egypt which 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

NCCM began their Aflatoun programme in 2006. They work in 220 schools and centres in 7 urban and rural districts. They currently work with 3000 Aflatoun children in formal schools and 8000 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	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 (%)	40	Personal Individual Savings	Yes
Child Savings per Month (€)	3.12	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	13732.4	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	70	Training Events	160
Social Enterprises	10	Individuals Trained	190
Financial Enterprises	4		

Full Name

Position

Email

Middle East and North Africa

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 4 centres in 1 urban district. They currently work with 250 Aflatoun children in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	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 (%)	76	Personal Individual Savings	Yes
Child Savings per Month (€)	3.38	Savings in Class and Clubs	No
Programme Monthly Savings (€)	642.64	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	5	Training Events	0
Social Enterprises	3	Individuals Trained	160
Financial Enterprises			

Full Name : Sirsa Qursha

Position : Technical Supervisor/Aflatoun Coordinator

Email : s.qursha@jrf.org.jo

Middle East and North Africa

Young Men's Christian Association - Lebanon



Country : Lebanon

First Year in Programme : 2010

Partner Description

The YMCA of Lebanon is a non-profit national indigenous organization established in Lebanon in 1890. The organization targets all Lebanese people, regardless of political, religious, sectarian or geographic affiliations and irrespective of age or gender. The YMCA focuses on comprehensive and integrated national development.

Output Description

Young Men's Christian Association - Lebanon began their Aflatoun programme in 2010. They work in 2 schools in 2 mainly urban districts. They currently work with 900 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	0
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 (%)		Personal Individual Savings	
Child Savings per Month (€)		Savings in Class and Clubs	
Programme Monthly Savings (€)		Formal Bank Accounts	
Programme Outputs			
Number of Aflatoun Clubs	2	Training Events	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name : Rami Allaw

Position : Project Manager

Email : rami_allaw@hotmail.com

Middle East and North Africa

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 non-formal centres in urban districts. They currently work with 120 Aflatoun children in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	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 (%)		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	
Social Enterprises		Individuals Trained	
Financial Enterprises			

Full Name :Atika Doghmi

Position : Chargee de Mission



Middle East and North Africa

Community Development Society for Thought and Culture

Country : Palestinian Territory, Occupied

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 schools in urban districts. They currently work with 470 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	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 (%)		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: : Basem Khader Tamimi

Position: : Executive Director

Email: : cdstc@live.com

MENA

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 7 schools in 1 rural district. They currently work with 6000 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	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 (%)	7.5	Personal Individual Savings	Yes
Child Savings per Month (€)	1.49	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	673.38	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	8	Training Events	24
Social Enterprises		Individuals Trained	400
Financial Enterprises	4		

Full Name

: Naila Abushora

Position

: Acting Country Director

Email

: naila.abushora@plan-international.org

Middle East and North Africa Child and Youth Initiative



Country : Yemen

First Year in Programme : 2010

Partner Description

The Child and Youth 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 and Youth Initiative began their Aflatoun programme in 2010. They work in 2 schools in urban districts. They currently work with 1250 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Arabic
Rights and Responsibilities	Yes	Number of Workbooks Used	3
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	
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 : Dr. Osman Nour

Position : Expert in Population Studies

Email : Onour@menacpi.org

The Americas

CDEHSC - Cilaj



Country : Bolivia

First Year in Programme : 2010

Partner Description

Cilaj is a project of the CDEHSC, a religious NGO working in La Paz, Bolivia. Cilaj specializes in training Bolivian children in entrepreneurial activities. Cilaj is a project implemented in collaboration with Cordaid, building skills for youth to enter the labor market.

Output Description

CDEHSC - Cilaj began their Aflatoun programme in 2010. They work with local schools and non-government organization in 3 urban districts. Their partners currently work with 1124 Aflatoun children in formal schools and 50 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	11	Personal Individual Savings	No
Child Savings per Month (€)	0.79	Savings in Class and Clubs	No
Programme Monthly Savings (€)	103.28	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	6	Training Events	11
Social Enterprises	2	Individuals Trained	296
Financial Enterprises			

Full Name : Tatyanne Uzin

Position : Programme Manager

Email : tatyuzin@cilaj.org

The 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 Brazil began their Aflatoun programme in 2010. They work in 2 centres in 4 mainly rural districts. They currently work with 150 Aflatoun children in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Português
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 (%)	49.7	Personal Individual Savings	Yes
Child Savings per Month (€)	0.09	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	8.08	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	
Social Enterprises	3	Individuals Trained	30
Financial Enterprises			

Full Name : Julio Dias

Position : Education Assessment

Email : julio_dias@wvi.org

The Americas

YMCA Colombia



Country : Colombia
First Year in Programme : 2010

Partner Description

YMCA Worldwide movement has more than 45 million members from 124 national federations affiliated through the World Alliance of YMCAs. The YMCA is a federated organization made up of local and national organizations in voluntary association. YMCAs are open to all, regardless of faith, social class, age, or gender.

Output Description

YMCA Colombia began their Aflatoun programme in 2010. They work in 4 schools and centres in 2 mainly rural districts. They currently work with 160 Aflatoun children in formal schools and 85 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	No	Brand	Yes
Financial Enterprise	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)	60	Personal Individual Savings	No
Child Savings per Month (€)	.009	Savings in Class and Clubs	No
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	5
Social Enterprises	3	Individuals Trained	59
Financial Enterprises	2		

Full Name : Alexandra Osorio
Position :ACJ Santander Aflatoun Coordinator
Email : ymcasantander@ymcacolombia.org

The 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 183 schools and centres in 6 rural districts. They currently work with 10664 Aflatoun children in formal schools and 358 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	44	Personal Individual Savings	Yes
Child Savings per Month (€)	0.91	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	4429.72	Formal Bank Accounts	Yes
Programme Outputs			
Number of Aflatoun Clubs	22	Training Events	43
Social Enterprises	22	Individuals Trained	508
Financial Enterprises	22		

Full Name : Fausto Klinger
Position : Local Aflatoun Coordinator
Email : feks_66@yahoo.com

The Americas

Children International

Ecuador, Quito



Country : Ecuador

First Year in Programme : 2011

Partner Description

Established in 1936, Children International (CI) 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 Ecuador, Quito began their Aflatoun programme in 2011. They work in 39 centres in 5 mainly urban districts. They currently work with Aflatoun children in 619 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	91.9	Personal Individual Savings	Yes
Child Savings per Month (€)	24.03	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	13688.58	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs		Training Events	7
Social Enterprises		Individuals Trained	87
Financial Enterprises			

Full Name : Edgar Guarderas
 Position : Education Coordinator
 Email : education-coordinator@qto.children.org.ec

The Americas

Children International

Ecuador, Guayaquil



Country : Ecuador

First Year in Programme : 2010

Partner Description

Established in 1936, Children International (CI) 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 Ecuador, Guayaquil began their Aflatoun programme in 2010. They work in centres in 3 mainly urban districts. They currently work with Aflatoun children in 891 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	Yes	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)	1.20	Savings in Class and Clubs	No
Programme Monthly Savings (€)	717.46	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	31	Training Events	3
Social Enterprises	22	Individuals Trained	107
Financial Enterprises	22		

Full Name

: Rodrigo Quinzo

Position

: Education Coordinator

Email

: ceducacion@guy.children.org.ec

The Americas

Plan International Ecuador



Country : Ecuador

First Year in Programme : 2011

Partner Description

Plan started working in Ecuador in 1963. In Guayaquil the Aflatoun programme is implemented since 2011.

Output Description

Plan International Ecuador began their Aflatoun programme in 2011. They work in 7 schools in 12 mainly rural districts. They currently work with 1300 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	100	Personal Individual Savings	Yes
Child Savings per Month (€)	1.2	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1562.4	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	6	Training Events	8
Social Enterprises	2	Individuals Trained	87
Financial Enterprises	2		

Full Name : Viviana Erazo

Position : Economic Development Advisor

Email : viviana.erazo@plan-international.org



The 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 59 schools in 3 rural districts. They currently work with 13922 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	92	Personal Individual Savings	Yes
Child Savings per Month (€)	0.8	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	10262.38	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	68	Training Events	11
Social Enterprises	104	Individuals Trained	250
Financial Enterprises	104		

Full Name : Romy Escamilla
 Position : Aflatoun Coordinator & Household Economic Security
 Email : romy.escamilla@plan-international.org

The Americas

Children International

Guatemala



Country : Guatemala

First Year in Programme : 2010

Partner Description

Established in 1936, Children International (CI) 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

CI Guatemala began their Aflatoun programme in 2010. They work in 1 schools in 3 mainly rural districts. They currently work with 272 Aflatoun children in formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	No
Programme Outputs			
Number of Aflatoun Clubs	6	Training Events	2
Social Enterprises	10	Individuals Trained	26
Financial Enterprises			

Full Name : Marta Lidia Soyoy

Position : Program Manager

Email : programs@gru-children.org.gt

The 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 2 schools in 5 mainly rural districts. They currently work with 211 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)		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	6	Training Events	1
Social Enterprises		Individuals Trained	4
Financial Enterprises	3		

Full Name : Guadalupe Carranza
 Position : Education Officer
 Email : gcarranza@ayudaenaccion.org

The 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 8 schools and centres in 4 urban districts. They currently work with 570 Aflatoun children in formal schools and 230 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	72	Personal Individual Savings	Yes
Child Savings per Month (€)	0.83	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	483.63	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	6	Training Events	3
Social Enterprises	10	Individuals Trained	45
Financial Enterprises	8		

Full Name :Patricia Betancourt

Position : Education Officer

Email : pbetancourt@honduras.childfund.org

The Americas

Children International

Honduras



Country : Honduras

First Year in Programme : 2010

Partner Description

Established in 1936, Children International (CI) 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 Honduras began their Aflatoun programme in 2010. They work in schools in 2 mainly urban districts. They currently work with 242 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
Rights and Responsibilities	Yes	Number of Workbooks Used	3
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 (%)	72.7	Personal Individual Savings	No
Child Savings per Month (€)	0.25	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	44.49	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	11	Training Events	23
Social Enterprises	1	Individuals Trained	4
Financial Enterprises	1		

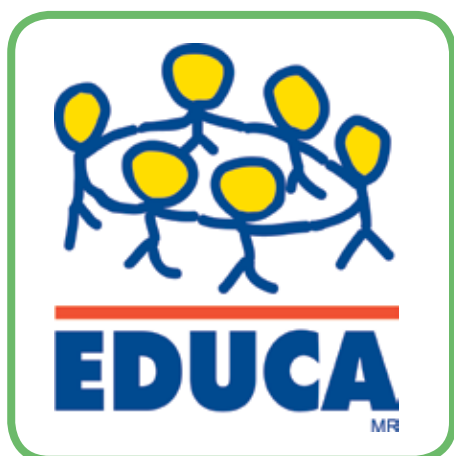
Full Name : Jael Rodriguez

Position : Program Manager

Email : programs@sps-children.org.hn

The 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 4 schools in 3 mainly urban districts. They currently work with 881 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	89	Personal Individual Savings	Yes
Child Savings per Month (€)	1.68	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	1318.63	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	36	Training Events	6
Social Enterprises	24	Individuals Trained	42
Financial Enterprises			

Full Name : Monica Cinco

Position : Director of Institutional affairs

Email : monica5@educa.org.mx

The Americas

Plan International Nicaragua



Country : Nicaragua

First Year in Programme : 2010

Partner Description

Plan has been working in Nicaragua since 1994, helping poor children to access their rights to health, education, protection and economic security. Currently, more than 30,000 children in 6 of Nicaragua's 15 department participate in its programmes.

Output Description

Plan International Nicaragua began their Aflatoun programme in 2010. They work in 12 schools in 2 mainly rural districts. They currently work with 3430 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	67	Personal Individual Savings	No
Child Savings per Month (€)	2.29	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	5278.92	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	98	Training Events	6
Social Enterprises	6	Individuals Trained	172
Financial Enterprises	6		

Full Name : Jose Betanco

Position : Asesor de Desarrollo Comunitario

Email : jose.betanco@plan-international.org

The Americas

Instituto para el desarrollo de la mujer y la infancia



Country : Panama

First Year in Programme : 2010

Partner Description

IDEMI works with children in risk of dropping out from school. They work in extracurricular activities teaching children social values. They are also working in non formal education with indigenous children in rural areas, constrained to work to continue their studies.

Output Description

Instituto para el desarrollo de la mujer y la infancia began their Aflatoun programme in 2010. They work in 2 schools and non-formal settings in 2 mainly urban districts. They currently work with 100 Aflatoun children in formal schools and 75 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	No	Character	Yes
Saving Information		Saving Method	
Children Saving (%)		Personal Individual Savings	Yes
Child Savings per Month (€)	0.4	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)		Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	3	Training Events	4
Social Enterprises	3	Individuals Trained	24
Financial Enterprises			

Full Name :Berta Vargas

Position : Director

Email : info@idemipanama.org



The 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 29 schools in 3 rural districts. They currently work with 2000 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	
Social Enterprises		Individuals Trained	
Financial Enterprises	1		

Full Name : Ofelia Valdez
Position : Microfinance specialist
Email : ofelia.valdez@plan-international.org

The Americas

Fundacion Paraguaya de Cooperacion y Desarrollo



Country : Paraguay

First Year in Programme : 2008

Partner Description

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

Output Description

Fundacion Paraguaya de Cooperacion y Desarrollo began their Aflatoun programme in 2008. They work in non-formal settings and schools in 150 urban districts. They currently work with 9167 Aflatoun children in formal schools and 1133 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)		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	2400	Training Events	0
Social Enterprises		Individuals Trained	0
Financial Enterprises			

Full Name : Rodrigo Alonso
 Position : Program Coordinator & RMT
 Email : alonso@fundacionparaguaya.org.py

The Americas

Finca Peru



Country : Peru
First Year in Programme : 2009

Partner Description

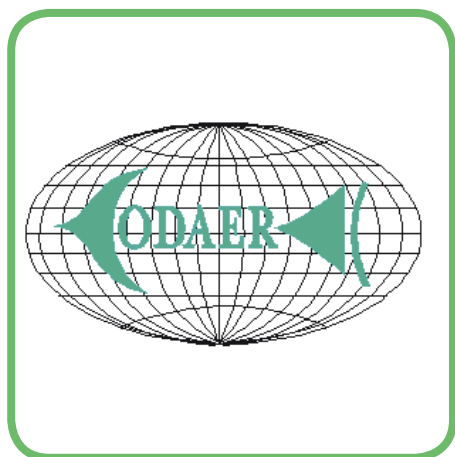
FINCA Peru aims to provide credit, promote savings and provide training to women from low income households. FINCA Peru work in Lima, Ayacucho and Huancavelica through village banking, and focus on financial education, savings and personal values.

Output Description

Finca Peru began their Aflatoun programme in 2009. They work in 19 schools in 12 urban districts. They currently work with 1238 Aflatoun children in formal schools and 215 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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 (%)	95	Personal Individual Savings	Yes
Child Savings per Month (€)	0.43	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	600.51	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	64	Training Events	4
Social Enterprises	2	Individuals Trained	9
Financial Enterprises	4		

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



The Americas

ODAER-Organización Para el Desarrollo Ambiental y la Educación

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-Organización Para el Desarrollo Ambiental y la Educación began their Aflatoun programme in 2008. They work in schools and non formal centres in 6 rural districts. They currently work with 6750 Aflatoun children in formal schools and 250 in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Español
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 (%)	80	Personal Individual Savings	Yes
Child Savings per Month (€)	5.91	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	33113.24	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	180	Training Events	7
Social Enterprises	1	Individuals Trained	250
Financial Enterprises	2		

Full Name : Nexar Babilonia Torres

Position : Executive Director

Email : odaerperu@yahoo.es

The Americas

Plan International Peru



Country : Peru

First Year in Programme : 2009

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 122 schools in mainly rural districts. They currently work with 21646 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
Rights and Responsibilities	Yes	Number of Workbooks Used	0
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

The Americas

Stichting Projekten Christelijk Onderwijs



Country : Suriname

First Year in Programme : 2011

Partner Description

Stichting Projekten Christelijk Onderwijs develops individual skills of the child and providing psychosocial support to children and educators. They also promote the participation of parents and children in the development of the school and the community.

Output Description

Stichting Projekten Christelijk Onderwijs began their Aflatoun programme in 2011. They work in 15 non formal centres in 5 mainly rural districts. They currently work with 369 Aflatoun children in formal schools.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Aflatoun Dutch
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	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	0
Social Enterprises		Individuals Trained	45
Financial Enterprises			

Full Name : Cristine Feenstra

Position : Project Manager

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The Americas

Instituto de Promocion Economico y Social del Uruguay IPRU

Country : Uruguay

First Year in Programme : 2011

Partner Description

IPRU is an organization delivering programs for youth and children in Uruguay for the last 46 years. Their main focus is citizenship, financial literacy and enterprises.

Output Description

Instituto de Promocion Economico y Social del Uruguay IPRU began their Aflatoun programme in 2011. They work in 10 centres in 3 mainly urban districts. They currently work with 360 Aflatoun children in non-formal settings.

Core Elements		Programme Principles	
Personal Exploration	Yes	Regional Workbook	Americas Espanol
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	No
Saving Information		Saving Method	
Children Saving (%)	30	Personal Individual Savings	Yes
Child Savings per Month (€)	38.98	Savings in Class and Clubs	Yes
Programme Monthly Savings (€)	4210.41	Formal Bank Accounts	No
Programme Outputs			
Number of Aflatoun Clubs	1	Training Events	2
Social Enterprises	10	Individuals Trained	40
Financial Enterprises			

Full Name : Marcelo Ventos

Position :

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