

Preface

Dear reader,

You have before you the first *Children & Change* report, outlining the key elements of the Aflatoun campaign, its vision, scope and future plans. The report aims to monitor the progress of the programme and to ensure that the objectives of the organisation are being met. *Children & Change* is also a tool for evaluating Aflatoun's use of resources, whether people, materials or money, to ensure that they are being used as efficiently and effectively as possible.

What is Child Social and Financial Education? Why do we need it? Does it really help children break the cycle of poverty? How can we implement it? These are some of the questions *Children & Change* aims to answer.

This report contains information about the Aflatoun concept and how it evolved. It also outlines how we plan to measure what is happening "on the ground" and provides some initial results from our first attempt at measurement. Lastly, *Children & Change* talks about the mistakes we made and the lessons we have learned from them, as well as Aflatoun's dreams and aspirations for the future.

This edition of *Children & Change* is a very rough first draft, and the data collected from our country partners regarding the pilot phase of the Aflatoun programme is very preliminary. This report will be expanded and revised in advance of our global launch of the Aflatoun Campaign for Child Social and Financial Education on 20 February 2008. The "launch edition" of *Children & Change* will include additional detail about Aflatoun's official approach to impact assessment as influenced by our expert advisory committee. It will also incorporate changes based on the feedback received from our partners and stakeholders. So all your suggestions are welcome!

We hope you find the report enjoyable and inspiring. Please feel free to contact us at info@aflatoun.org or by phone on +31 (0) 20 626 2025.

The Aflatoun team

Acknowledgements

We could not have made this report without the input and effort of many people and organizations.

We would like to thank all the Aflatoun alumni, the children that are currently in the Aflatoun programme all around the world, and our implementing partners Ecoclubes (Argentina), N.C.C.M. (Egypt), MeJol (India), Camide/GAP (Mali), LYNX (Nigeria), NATCCO (Philippines), Pomoc Deci (Serbia), Agape Copeland Train Productions (South Africa), PEDN (Uganda), PLAN Vietnam and Junior Achievement Zimbabwe.

Furthermore, we thank the members of the Impact Advisory Committee and Nivocer BV., Jenaz Printers, Copyrette, the Aflatoun Board and the whole Aflatoun secretariat team for their support during the compilation of this report!

You are all Aflatouns. You make Aflatoun what it is today. You help nourish it to become what we dream it will be in the future!

Thank you to you all.

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Aflatoun & Child Social and Financial Education (CSFE)

What is the Aflatoun organisation?

Aflatoun's vision is to empower children to break the intergenerational cycle of poverty through a combined programme of Child Social and Financial Education (CSFE). The unique balance between social and financial education is what makes the Aflatoun programme so special. It equips children with the knowledge, skills and confidence to become economically self-reliant citizens whose sense of social and financial responsibility propels them to create a more equitable global society in the future.

The Aflatoun programme is being piloted in 11 countries and dialogue has been initiated with another 28s countries. As outlined further in this document, we take an “umbrella approach” to implementation based on materials that have been developed on the ground in India for the past 17 years, with translation, contextualisation and adaptation taking place on the country and regional level. In short, Aflatoun is the convergence of a bottom up, field-based movement with a centralised secretariat structure in place to facilitate the development of CSFE as a reality across the globe.

As an entity, Aflatoun is comprised of three key components:

Concept

Teaching children about their social rights and responsibilities in tandem with basic financial education empowers them to break the intergenerational cycle of poverty.

Programme

The Aflatoun programme takes financial education out of the home and into schools. CSFE is taught through engaging child-centred activities and school-wide savings clubs.

Network

The Aflatoun Secretariat, country partners, donors and other stakeholders work together to make CSFE a reality for children worldwide.

At the core of the Aflatoun vision and practice is scale, and using it to unlock the cycle of poverty for as many children as quickly as possible after proof of concept. The target of the Aflatoun Campaign for CSFE is to get one million children in as many countries as possible in the programme via a social franchise model by 2010, thereby facilitating the pragmatic

expression of the UN Convention on the Rights of the Child (1989) worldwide. Why is CSFE so powerful?

In economically developing countries enrolment rates of approximately 90% for primary education drop off dramatically at secondary school level – to 51% for boys and 52% for girls respectively. In some countries this situation is even worse.¹

In addition to low absolute enrolment rates, regular school attendance is also an issue, plummeting as low as 22% at the secondary level in some countries. There are a number of interrelated reasons why children drop out of school or do not attend regularly: relevance and interest in the curriculum, personal and familial responsibilities (such as needing to contribute to the family income by working), caring for older relatives, and sadly, less palatable reasons such as being sold into child labour (a situation where susceptibility directly correlates with lack of education).²

These children, either excluded from education by external factors or excluding themselves, are at best more likely to be shut out of the labour market, and at worst exposed, or vulnerable to abusive and exploitative labour practices which prevent them from enjoying their right to a childhood. CSFE is the key that will enable children across the globe to unlock the cycle of poverty which has been perpetuated for generations.

What is Child Social and Financial Education (CSFE)?

At the heart of the Aflatoun concept are the aspirations of children and the belief that children are some of the most important agents of change. Children should not be dismissed simply because they have not yet become adults; they need to be seen as individuals already capable of making sense of the world around them.

CSFE is powerful because it teaches a unique balance of practical financial and entrepreneurial skills within a framework of children's rights and responsibilities. Acquiring financial knowledge and entrepreneurial skills enables children to make the best use of their available resources. Understanding their rights and responsibilities as citizens allows individuals to better develop themselves and their communities in a considered and equitable manner. In effect, CSFE provides children with the tools needed to actualise their rights as laid out in the CRC.

How does Aflatoun approach CSFE?

¹ Unicef, "The state of the world's children 2007"

An important element of Aflatoun’s carefully balanced CSFE programme is the face of the organisation, a fun, energetic fireball from outer space, named “Aflatoun.” Aflatoun has come to Earth to interact with children and support them as they learn about their rights & responsibilities as well as money management. Using Aflatoun as a consistent, graphical and conceptual element has allowed the programme learning materials to become personality-driven and thus easier for children to connect with. As children embark on the CSFE programme, Aflatoun quickly becomes a trusted friend and confidante who takes them on their learning journey using games, songs, puzzles and stories. One of Aflatoun’s first and foremost important jobs is to introduce the “Five Core Elements” of the Aflatoun concept:

Personal understanding and exploration (personal values, citizenship, financial ethics)

Rights and responsibilities according to CRC (self, family, environment, community)

Saving and spending (specific, practical skills – spending and saving)

Planning and budgeting (maximization of life choices through financial empowerment)

Child enterprise - social and financial (enterprise projects which affect the community)

There is a unique balance between the concept’s social elements (personal understanding and exploration and rights and responsibilities according to the CRC) and its financial/economic elements (saving and spending, and planning and budgeting). The last element (child enterprise) ties both together, teaching children how to undertake constructive actions building on their social and financial learnings.

These concepts are taught through eight comprehensive “standards” (i.e. textbooks), which are based on a standard framework of pre-existing materials (provided by the secretariat). These standards are adapted by the partners to the local context. At the core of the Aflatoun approach is the scale-oriented programme design; CSFE will be most beneficial if the Aflatoun programme can be scaled up with increasing financial efficiency.

How Aflatoun works with local partners

Aflatoun follows a participatory and collaborative approach with partners where Aflatoun the brand is franchised for implementation. There are no funds attached to the use of the brand. Included within the franchise of the brand are the technical support, the “how to” of the programme implementation and the programme materials. To ensure that implementation happens effectively and with appropriate quality control, Aflatoun aims to sign partnership agreements with its implementing partners. The partnership agreement is set up in the spirit

² Civic Enterprises, “The Silent Epidemic: Perspectives on High School Dropouts.”

of fruitful co-operation and sharing of mutual resources and learning. The main objective is to offer clear guidelines for global network partners, thus facilitating a successful roll-out of the CSFE concept and programme. The agreement covers a number of elements that are vital to this successful roll out. These elements relate to commitment, implementation of the concept, management of risk, further network development and use of the brand.

The Secretariat, General Board & the Impact Advisory Committee

The Aflatoun secretariat actively supports the local partners with technical assistance to the programme, by facilitating the sharing of best practices, continually improving the core programme material, support for the scale-up process and setting up a system for quality assurance and impact assessment. Using various means, the secretariat stimulates internal organisational learning and external advocacy. Through the development of digital applications (website, member area and database) and the organization of network meetings the secretariat aims to ensure the maximum participatory system possible.

The Aflatoun secretariat is comprised of an international, multicultural team drawn from strong NGO, Corporate, Grassroots and Academic backgrounds respectively. Leveraging these different perspectives and approaches gives Aflatoun the ability to draw on a wide range of practical and theoretical approaches and experiences. The team is structured into three “work streams.”

Advocacy and Research

Fuelling the future pipeline of data and forming compelling arguments to get stakeholders on board.

Programmes

Making it happen, to best effect, as quickly as possible with implementing partners across the globe.

Operations

Fuelling the needs and processes of the central secretariat function.

The General Board

In turn the secretariat is supported enormously by the insight and expertise of its General Board, also based in Amsterdam. The Board supports fundraising and overall strategies for growth and development of the Aflatoun concept, campaign and network, and provides an invaluable sounding board and insight into the priorities and agendas of stakeholders across commercial, banking and the NGOs with which Aflatoun co-operates.

Quality Assurance and Impact Assessment Committee

The secretariat is also directly advised on the strategy of its Quality Assurance and Impact Assessment System (AQIS) by a multidisciplinary committee of renowned experts from a range of related fields (impact assessment, performance measurement, sustainability and asset building). Its first official meeting in September 2007 and other meetings to follow bi-annually, the committee is uniquely equipped to boost the robustness and methodological soundness of Aflatoun's system of quality assurance and impact assessment.

The Pilot Process

The origins of the pilot materials

The components of the Aflatoun programme have been developed over 17 years “on the ground” in India. The concept of CSFE, specifically, has been rolling out since 2001. Original materials were initiated by MeJol, a non-governmental children's rights organisation based in Mumbai, India which quickly discovered that a savings-only approach to unlocking the cycle of poverty was too purely transactional. Upon combining the programme with rights-based education, however, it found that child rights education and savings education were exceptionally complimentary.

Aflatoun was initially founded to test whether MeJol's concept could work in rural areas of other economically developing countries. Through an iterative process Aflatoun developed the concept further to encompass economic empowerment within a rights framework more broadly. As an organisation Aflatoun has its origins in economically developing countries and continues to follow a bottom-up approach shaped by its global partners.

Why a pilot process?

The rationale for the pilot phase is two-fold:

- To test if/how the concept works in different regions of the world and how it needs to be adapted or adjusted to be optimised.
- To build a base of materials and processes to accelerate wider adoption of the Aflatoun programme.

Criteria for pilot phase

Local partner organizations have been selected based upon a combination of considerations. Preceding the initial choice of organizations, a specific set of countries was identified, characterized by:

- A need to break the cycle of poverty (proxied by a Human Development Index³ score < 0.85).
- A relative and absolute large school-going rural child population.

³ Developed by Nobel prize winner Amartya Sen and economist Mahbub ul Haq, the Human Development Index (HDI) is a comparative measure of life expectancy, literacy, education, and standard of living for countries worldwide. HDI values range between 0 and 1, with values <0.5 representing low development.

- Acceptable savings conditions and corruption level; an overall well-balanced global spread across and within continents.

Since November 2006, the organisations that become Aflatoun partners are selected for their work with children, their reach into primary schools (especially rural), their proactive attitude towards improving the situation of children and commitment towards child rights. Their relationship and reputation with their country's Ministry of Education and other key stakeholders as well as their capability to communicate in English are also considered.

The initial pilots are designed with broad scale-up goals in mind and endeavour to lay a solid foundation which can then be adopted by the national government. The approval and buy-in of local education authorities is also sought at pilot phase, as having the support of local government can allow for a broader pilots and ensure governmental cooperation during future scale-up.

Local contextualisation

Whilst the programme consists of core elements, it is critical to the pilot phase to provide freedom at a local level to contextualise the materials. This gives the programme as much chance as possible to flourish, and maximises innovation and "ownership" appropriately at a country level.

A by-product of this approach has been that full data comparability is challenging as partners have necessarily approached the programme with the focus which is most appropriate for them in their local context – with more or less focus on rights and responsibilities, savings, or microfinance.

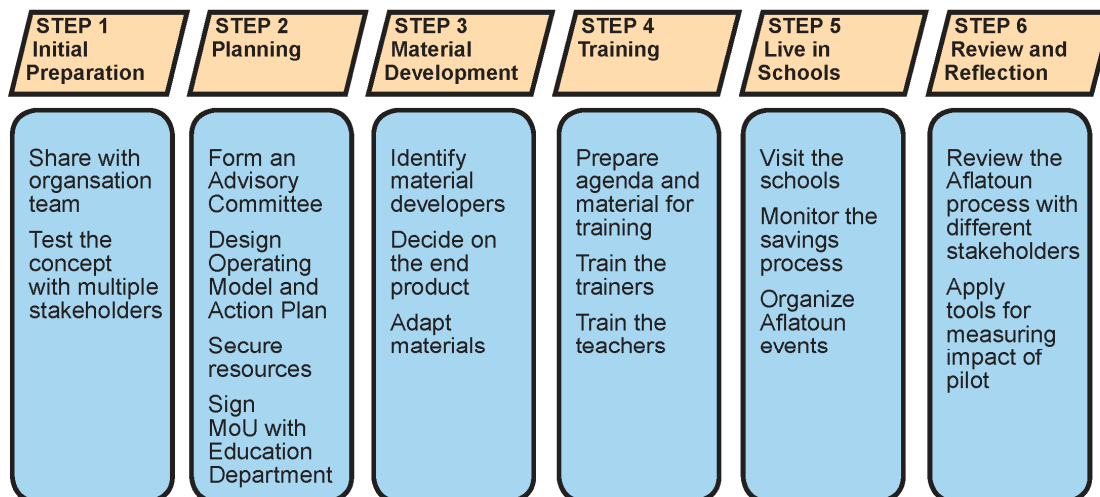
Process of the pilot

The pilot phase of implementation consists of six major consecutive steps. Each step includes two to four key activities. The steps and activities are shown in the diagram below. In the long term, and in order to achieve impact on a broad scale, Aflatoun seeks to include Child Social and Financial Education into national formal and informal education systems. Therefore, the concept needs to be accepted by and implemented with the help of governments.

Building a compelling case for integration into government-run educational systems implies that eventually more than one partner organisation will be implementing the Aflatoun programme in a given country. In order to accomplish a systematic national scale-up, several

iterations of Aflatoun implementation steps are expected to occur before the concept is included in the national curriculum.

Below: The Aflatoun Pilot Implementation workflow



Status of the pilots

Currently, the global network of Aflatoun consists of local implementation partners in 11 countries around the world, reaching over 170,000 children. Most pilots have finished their first academic year and are getting ready for continuation and the scale-up phase. This year, the programme in India has worked on scale-up and is currently experimenting with a longitudinal study to trace the effects, and eventually the impact, of Aflatoun on the children in the programme.

This document relates the different stages of our key partners in different territories and the document has currently been compiled on a country by country basis to allow the lessons from each to be individually identified. The status of the programme reflects local conditions such as the cycle of the academic year and the amount of curriculum time dedicated to Aflatoun lessons.

The purpose of this document

Introduction

Current data constraints acknowledged, this document does aim to give a flavour of the type of outputs and insights which can be expected from the full scale Impact Assessment approach, to recap how we got to where we are today, what we have learned on the journey and to outline the process and key challenges ahead. Aflatoun's aspiration for a society transformed by empowered children equipped with the practical and financial skills to unlock the poverty cycle is a grand vision. However, grand visions are worth nothing without proof that the programme really is making a difference, and making a difference in the ways we anticipate. For these reasons, Aflatoun is committed to ensuring quality implementation and ensuring measurement of impact.

Caveat

This is a draft document which we appreciate needs further development in consultation with key stakeholders, implementing partners and the international experts we have invited to be on our Impact Assessment Advisory Committee. The further development of the Quality Assurance and Impact Assessment System will be a participatory process.

Process to date

The overall framework for the approach to Impact Assessment was discussed at the first stakeholder meeting in November 2006. The regional meeting follow up allowed for a first draft of the document to be discussed and feedback from partners was gained. The secretariat then aggregated responses and circulated a consolidated document for further feedback. At this point a SROI⁴ consultant, Peter Scholten, was involved to review and restructure. The overarching database framework and questionnaire format to support the scoped Quality Assurance and Impact Assessment System was then drafted and circulated to partners to complete.

During the stakeholder meeting on the 16th – 18th July, 2007, the data gathered by our key implementing partners were further verified and gaps were identified and filled. This report is the result of that process, including the new title "Children & Change" which was proposed by partners and stakeholders.

⁴ Social Return on Investment is a performance measurement & management tool to measure and manage the social impacts of organizations.

What next?

This report is being submitted to the CRC day of discussion scheduled for 21 September, 2007. *Children & Change* also forms the basis for further discussion about what we have done right and wrong, and based on it the official Quality Assurance and Impact Assessment System will be developed. We are still learning the best ways to collect and process data appropriately; this will be an iterative process and we will all learn together as the quality and robustness of the qualitative and quantitative aspects of our data builds.

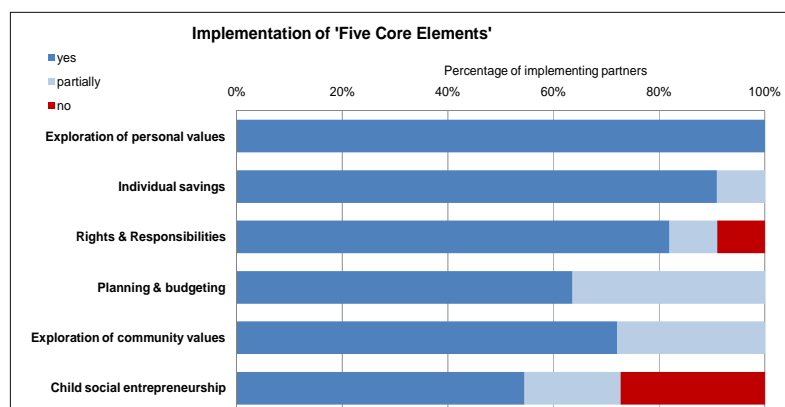
Preliminary indicators

Please note that the tables and conclusions included below are based on round 1 partner data and should be treated as *at best* directional indicators as to the current efficacy of the Aflatoun programme. The data here was the result of an online questionnaire sent to implementing partners on a wide variety of programme related issues and was followed up on during the stakeholder meeting in July 2007. These very preliminary results represent the learnings and impressions of all 11 implementing partners, and the results have been categorised here into ten topics.

1. Aflatoun brand

100% of the organisations who responded to the questionnaire were using the Aflatoun character to communicate CSFE to the children. The children identified strongly with the character as a friend from outer space and as “several” Aflatouns doing what they were doing in different parts of the world. We plan to develop more questions in future questionnaires with regard to *why* Aflatoun is engaging so strongly to enable to us to understand more about how we can use the Aflatoun character even more effectively.

2. Proof of concept : Implementation



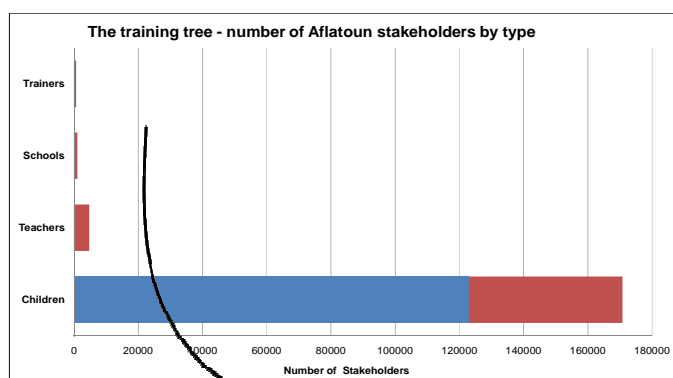
NB: at the beginning of the pilot implementation, community values were included as a separate sixth indicator. Whilst they are no longer separated it is interesting to see that this is one area which indexes lower than the overall personal values total.

Aflatoun’s “theoretical” approach to balanced CSFE is, in most cases, being followed through on the ground. The partners have been able to communicate the values effectively between 100% for personal values to the lowest value of just above 50% for microfinance. This is very important as proof of concept for roll out: the communication of the key programme elements is feeding through to the actual education on the ground.

NB: Child social entrepreneurship was introduced to the India and Argentina programmes as a “test”, allowing the other programmes to continue their focus on the other core elements. As data came through from these implementing partners it has started to be adopted within the other partners.

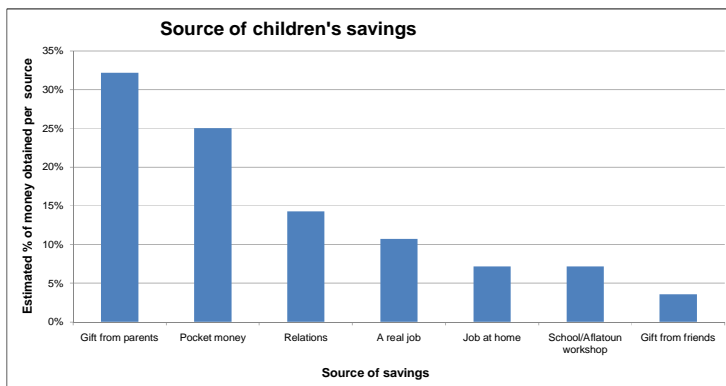
3. Proof of concept : Training Tree

With minimal investment, it is possible to reach 170,000-plus children by training only 626 trainers with a 1:8 trainer to teacher ratio. This is practical proof that by applying Aflatoun’s “training tree” concept a large number of children can be reached; an advantage over multiple, local, grassroots schemes. It also forms evidence that the Aflatoun franchise model, in which a few trainers are used to train more trainers (not just teachers), can create an exponential effect. The results below were achieved with only 54% of the partners following the training tree; if all partners can adopt the training tree model the *real* potential impact is much larger. When coupled with the streamlining of the Aflatoun materials to improve consistency of the messages and further enhanced engagement with the Aflatoun character, it is likely to have an even greater impact.

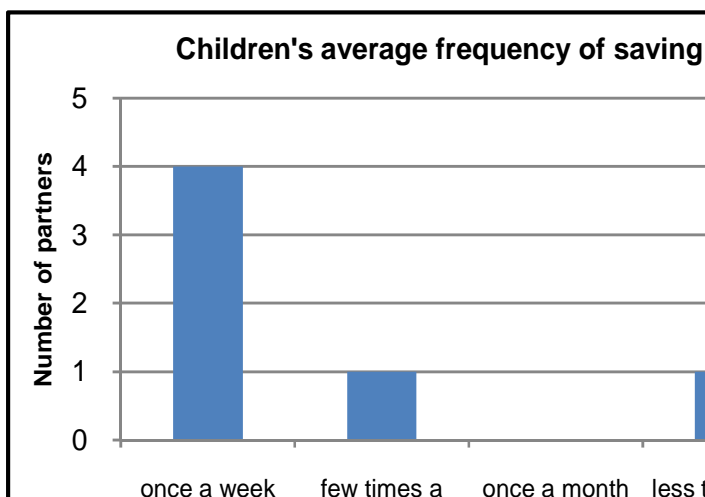


NB. The chart includes children who have been involved in the initial pilot of the CSFE programme in Meljol, India since 2001. The figures for trainers, schools, teachers and children for pilots which have been running for a shorter time are not as dramatic as those shown above as the training tree takes longer than 6-12 months to become effective. The numbers for the programme excluding India are 255 trainers to 35,000 children, 28,000 of whom are actively saving.

4. Saving patterns

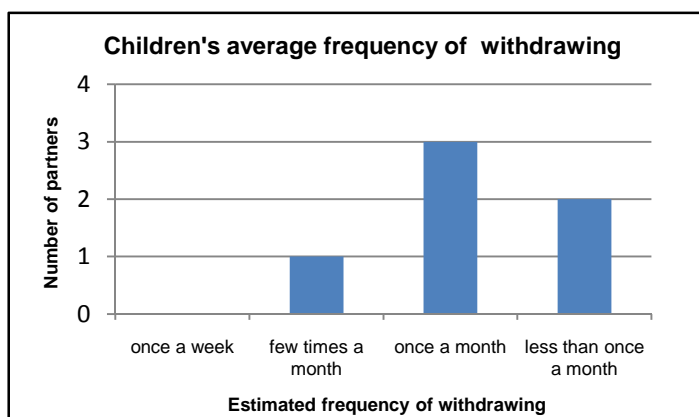


The main source of savings appears to be gifts from family members and children's own weekly or daily pocket money. Less than 15% of children are pursuing savings through the Aflatoun programme with funds from formal or informal jobs.

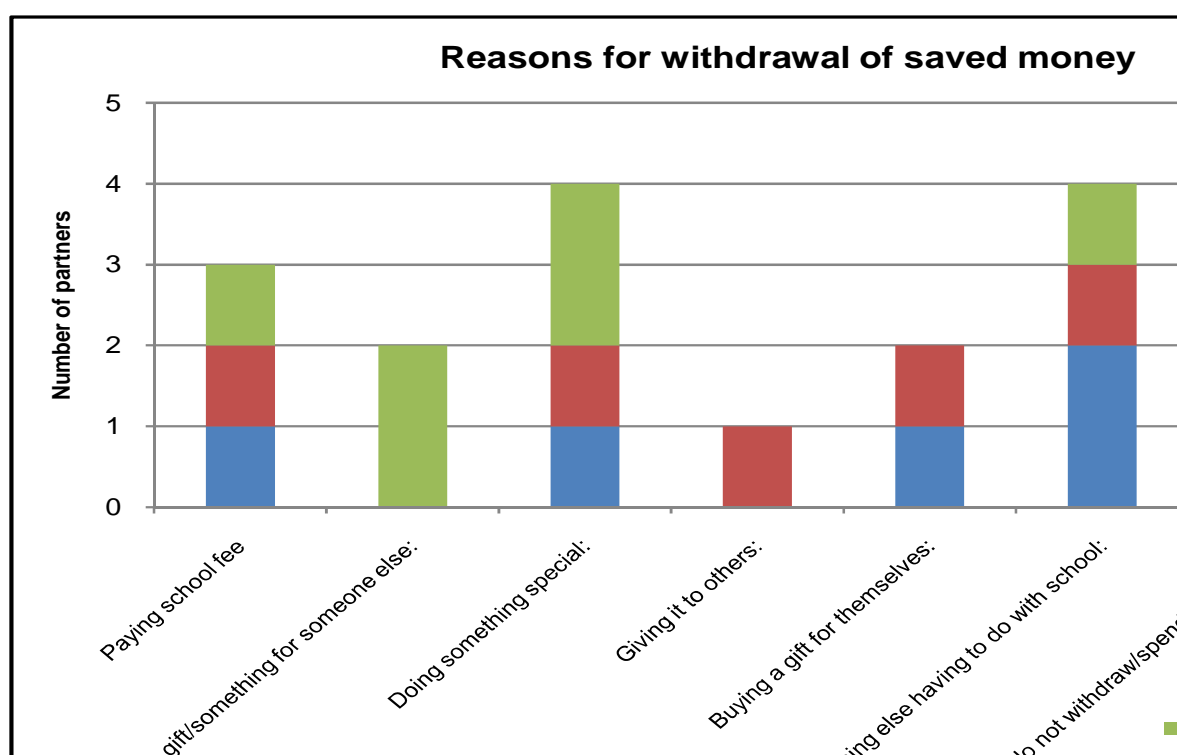


Children's average frequency of saving appears to vary from as often as once a week to as infrequently as less than once a month. We will revise the way this question is phrased for the next round and investigate the reasons why a significant proportion of children are saving, seemingly, so infrequently.

5. Spending patterns

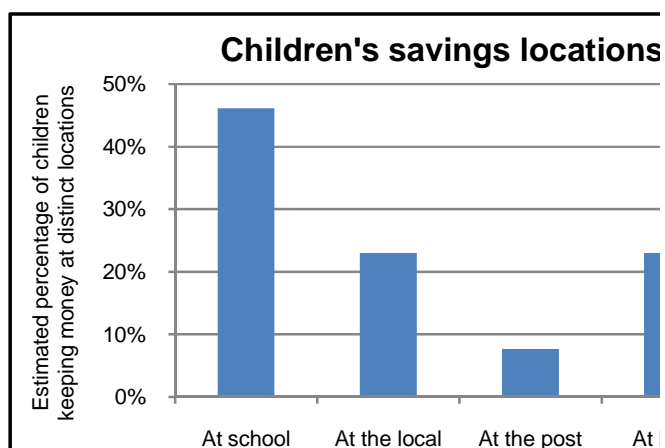


Children appear to be withdrawing money less frequently than they are saving which seems to suggest that children are saving “significant” amounts of money and making more considered withdrawals.



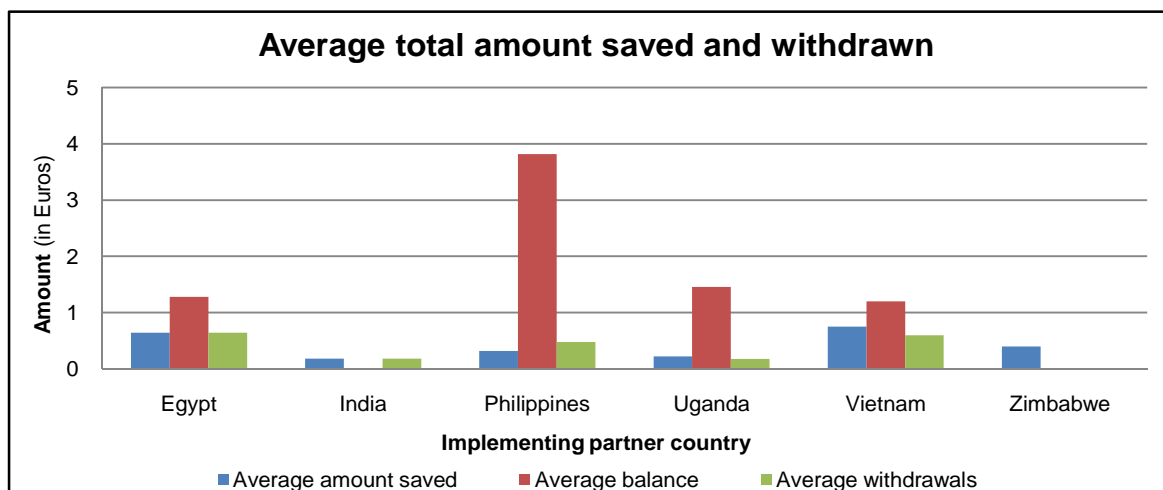
In terms of the reasons children are withdrawing money, most partners reported children either buying (or doing) something special for themselves (a considered purchase), or buying something specific for themselves for school. One of the challenges for future learning is to gain more understanding of the reasons why the children in several programmes generally do not seem to make any withdrawals – particularly whether this is grounded in children’s own decision making or is stimulated by teachers.

6. Saving locations



Savings location data shows that schools *can* and *are* acting as the economic centres. Concerns around the possibility of theft from schools of savings had been unfounded. We are keen to explore whether this is because key stakeholders are so involved and a sense of community has been effectively established with children and teachers.

7. Country experiences

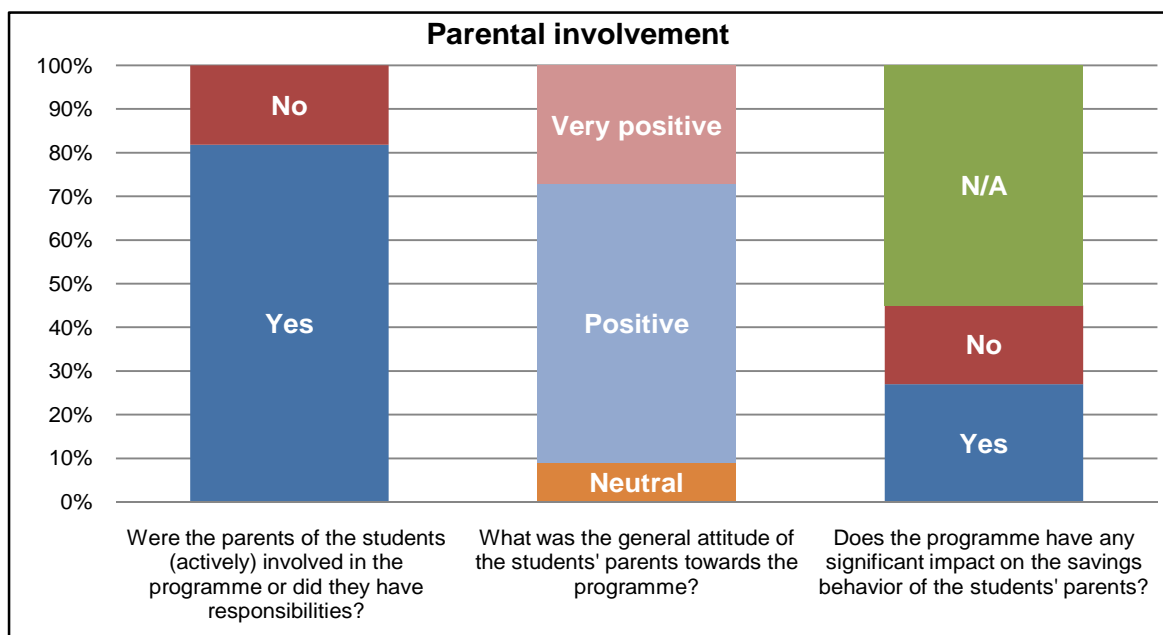


Average savings varied, as anticipated, between more and less economically developed countries. Especially significant, however, are the savings results for our partners for whom extreme poverty is a way of life – with many living on less than a dollar a day. When framed in this context, the savings achievements of children in countries like Uganda and Zimbabwe are impressive. Further analysis and interrogation of this data will form a key part of the Quality and Impact Assessment process moving forward.

NB. Data provided only for those countries where Aflatoun's partners had access to transaction records.

NB: Children in Zimbabwe saved on average 10,000 Zimbabwean Dollars (ZWD). Due to hyperinflation, the value of this amount is hard to pin down. According to the official revaluation rate; €10,000 = 3.366,496 ZWD, the children have saved €29,17. However, according to a recent estimation 1 USD = 270,000 ZWD the children have saved approximately €0,04 (www.zimbabwesituation.com/jul5_2007.html#Z1). The children also save things (e.g. pens) to prevent the extreme value depreciation.

8. How children influence their parents

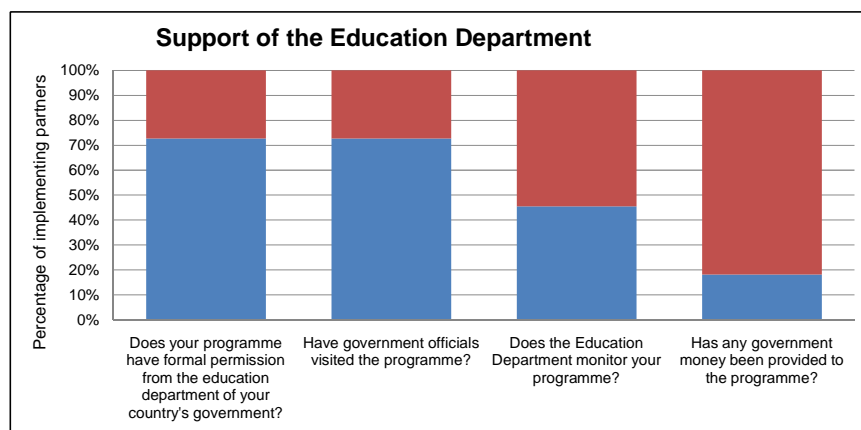


Over 80% of the Aflatoun parents from the surveyed partner programmes were actively involved with the Aflatoun programme. 90% of parents are believed to be either positive or very positive about the programme. The data suggests that the savings behaviour of over 25% of parents has been affected by the Aflatoun programme. These findings may begin to validate Aflatoun's belief that children are, indeed, powerful agents of change both for themselves and their families. As a result, the next survey will ask specifically about the actual number of Aflatoun parents that began to save money and clarify whether new savings behaviours are directly attributable to the Aflatoun programme as opposed to other factors.

9. Macro level – Government involvement

73% of the Aflatoun programmes managed to get the formal permission of the relevant education department to implement the programme (see below). Of these, 100% of officials actually visited the programmes to assess validity and relevance to the curriculum. Almost 50% monitored the curriculum as they were interested in initiating a dialogue for scale-up of the programme and/or inclusion of the programme in the curriculum.

This data may suggest that there is a belief in the field (even *before* formal proof of concept) that CSFE is a potentially powerful key to unlocking the intergenerational cycle of poverty.



Once proof of concept is qualitatively and quantitatively established, this pre-existing framework and buy-in this will be extremely important in helping Aflatoun’s reach its goal of rapid roll-out to one million children by 2010. We wish to understand, moving forward, the monitoring processes and why government officials are showing such interest in the Aflatoun programme.

10. Micro level – Principal involvement

At a micro level, 100% of school principals were involved in the programme roll-out. This is important for Aflatoun because it means that in the vast majority of pilots, the programme has been backed, on the ground, by the most powerful stakeholder within each individual school unit. Moving forward we will continue to track programme efficacy against principal involvement.

Lessons learnt

Brand

“Aflatoun,” as both the brand and character, is well-used and well-loved across the pilot programmes. The preparation of a brand manual and, moving forward, the implementation of a quality assurance system, will help build on this already solid foundation.

Proof of concept

As a secretariat, we offer a very flexible, open-ended approach to our partners in terms of how they implement the programme. This has led to a lot of variety, which has made it difficult to quantify and correlate impact across all elements of the programme in all cases. Our main lesson is that moving forward we need to ensure that we can record concrete and consistent proof of concept across all the elements of implementation and against key impact indicators.

Impact to date

We need to focus more on children’s participation levels and boost their buy-in through events and activities like “Aflatoun days” and regional get-togethers. We also need to practice increased rigour in all data collection and documentation, including the documentation of economic, social and community and environmental impacts outside the direct impact on the children and the schools themselves. Lastly, now that we understand more about the role of microenterprise in the programme, we have the opportunity to be more articulate in conveying its effects and impact.

Key stakeholders

We believed that communities and parents would become involved and engaged with Aflatoun through the programme. However, we did not have clear enough impact indicators or involvement strategies to measure these elements in a meaningful way. Moving forward we need to improve the systems and communications that support data collection and measurement of parental and community involvement in Aflatoun.

We have learnt a lot about what we have achieved, the gaps we need to fill moving forward together, and where we could have done things better. This document is a major instrument for us to take forward in our learning process and forms the foundation for our future Impact Assessment and Quality Assurance System.

The Future of Impact Assessment

Introduction

Based on our lessons learnt to date, developing a “gold standard” approach to Impact Assessment and, especially with our lessons from this round of research, a robust Quality Assurance platform is central to Aflatoun’s vision of the future. We will continue to build on the foundation we have established in this document with increasingly rigorous qualitative and quantitative impacts. We will be working closely, through the programmes and research teams, with all of our implementing partners to collect more robust data moving forward providing the context for the Aflatoun campaign. This will ensure that we grow quickly, but in the most innovative and regionally optimised way, and that we respond appropriately to the needs of our partners and, most importantly, the children.

Impact Advisory Committee

An advisory committee of world experts on Quality Assurance and Impact Assessment will be involved with the secretariat in parallel with continued stakeholder and partner consultation. The complete list of committee members is still being finalised. The first meeting of the advisory committee is planned at the end of September 2007.

Framework overview

The proposed framework of the Aflatoun Quality Assurance and Impact Assessment System (AQIS) revolves around five key areas which will be used to accelerate roll-out and aid ongoing conceptual and organizational learning development.

- Proof of concept of CSFE at the country level
- Quality of the product being delivered to the best extent possible
- Quantified impact of CSFE in relation to breaking the cycle of poverty
- Secretariat efficacy as a strategy based network
- Cost effectiveness - every Euro being spent appropriately

The Future of AQIS

Moving forward the Aflatoun approach to AQIS will involve the following, developed iteratively in conjunction with our expert advisory committee and implementing partners.

Quality Assurance

Quality Assurance will be conducted on an agreed cycle – perhaps every two years, through a section on our member area which allows input from all involved relating to how the programme has been implemented. This process will cover key areas such as use of branding, ensuring balance between rights, responsibilities, savings and entrepreneurship, child participation in programme development and efficacy of Aflatoun mechanisms such as the training tree. The core elements of the programme which are crucial to its success will roll forward from this work stream to the partnership agreement. The brand manual – now available in final draft form will also help everyone create and share high quality Aflatoun materials. The secretariat also builds its own organizational assessment framework to ensure the alignment of its activities and programme development with its vision, mission and its strategic objectives.

Quantitative Impact Assessment Indicators

We are in the process of drafting suggested indicators for all stakeholders involved with Aflatoun, for further discussion with our implementing partners and expert impact advisory committee. These will be circulated for discussion and input in early October. The data itself will be gathered through an open source tool being created by Peter Scholten and the final format of data presentation will be country, regional and global *impact maps* which enable us to track how every element of Aflatoun has an immediate and longer term impact on children and their communities. We also expect the country and global impact maps to encourage accelerated roll-out by high-level stakeholders.

Qualitative data collection

Our current thinking is to introduce the well developed and regarded “Most Significant Change”⁵ methodology – a form of participatory monitoring and evaluation already used by some of our implementing partners. This will help us unlock WHY we are seeing the patterns we are seeing in our qualitative impact assessment and ensure we do not lose the fine resolution of lessons and innovations on the ground from children, teachers and others. We appreciate that in moving this forward we need to ensure a streamlined cost and resource effective way for our partners to gather this data and thinking on this is also progressing.

Longitudinal Study

The final results of the longitudinal study from the MeJol programme in India are available at the end of August and the results, methodology and the future place of longitudinal studies in

⁵ www.mande.co.uk/docs/MSCGuide.htm

the Aflatoun Quality Assurance and Impact Assessment System will be discussed at the first impact assessment committee meeting in September. Lata Narayan from MeJol will be joining us for the meeting and we have pre-meetings organized with the Indian social consultancy Green Earth, which actually conducted the research.

Organisation Summary

Partner and Organisational Profile

Name	Ecoclubes
Country	Argentina
Region	Latin America
Name of Mother Org	Ecoclubes
Address	Florida 253 3°"c" Capital Federal, (C1005AAE)
	Argentina
Email	fundacion@ecoclubes.org

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:			X
Rights & Responsibilities following from UN CRC	X		
Individual savings			X
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship	X		
The Aflatoun training tree (you train trainers who train teachers)		X	

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	1771		10%	40%	50%
Number of children new this year	1771				
Number of teachers	73				
Number of trainers	21				
Number of schools	22				
Number of districts	3				
	Breakdown of kids ages				
	Standards taught				5-8
	Aflatoun programme hours per month				2

Local Innovation

Children	>> Several unique events were organized for and by the children
Observations	>> Aflatoun Theater: "My second home" -- more than 800 children assisted. >> 423 children develop small microenterprise activities

Local Innovation

Teachers	>> An Aflatoun teacher network is being strengthened through the programme
Observations	>> Teacher training through school meetings w/ teachers, individual & network teacher meets >> Volunteer trainers have taken the Aflatoun programme to other schools

Aflatoun experiences

Material adaptation

The material adaptation was done by the Argentinian Aflatoun team, by taking different standards and contextualizing them to the Argentinian context as well as putting greater emphasis on environmental issues. The team has developed a textbook for the children, a guide for teachers and a savings booklet. The textbook is designed for children between 11 and 14 years old. The team has also created an Aflatoun video presenting the experience, which they use to introduce the programme at meetings with new schools. They are also preparing an Aflatoun Detective Game.

Children - Results of the programme
Rights and Responsibilities

Number of elections	9
Number of girls elected	3

Savings

Number of children in savings programme	1700
Most common source of savings funds	gift from parents, school workshop
Most common location for deposits	at school, with the teacher
Main use made of savings	paying school fee, no withdrawal
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	Weekly/Monthly - depending on institution
Average frequency of withdrawals	Once a month

Micro Enterprise

Number of children involved in ME's	423
Number of activities:	11
...organised by children	10
...organised by teachers	1
...organised for free	N/A
...organised using Aflatoun funds	8
...organised using other funds	3

Aflatoun experiences
Planning and participation

Currently, one thousand children have financial plans across the Aflatoun programme in Argentina. Of those children, 423 develop small microenterprise activities. The children organize and carry out productive activities (bijouterie, christmas ornaments, spaghetti, etc.) to generate collective savings. The Aflatoun team has seen a significant increase in children's participation, specifically at class picnics. In fact, 90% of the children participated in a theatrical activity (class play) for the first time and 70% engaged in group activities for the first time. The teachers have also noticed that the children are pitching in to keep the classrooms cleaner.

Aflatoun Argentina has produced several unique events:

- * Aflatoun Launch 2006: Presentation of the Aflatoun Textbook
- * First Encounter of Young Aflatouns (220 children from 3 schools part shared their experiences with Aflatoun projects)
- * Aflatoun Launch 2007: Boat Trip along the River
- * Aflatoun Theater: "My second home" (more than 800 children assisted)

Significant others

Teachers and Trainers		About teachers														
	<table border="1"> <tr> <th>This year</th> <th>Total</th> </tr> <tr> <td>21</td> <td>23</td> </tr> <tr> <td>43</td> <td>73</td> </tr> </table>	This year	Total	21	23	43	73	<table border="1"> <tr> <td>Was the principal involved?</td> <td>Yes</td> </tr> <tr> <td>Do the teachers have a savings habit?</td> <td>Yes</td> </tr> <tr> <td>How often do they save?</td> <td>Regularly</td> </tr> <tr> <td>Do teachers save money at a bank?</td> <td>Almost never</td> </tr> </table>	Was the principal involved?	Yes	Do the teachers have a savings habit?	Yes	How often do they save?	Regularly	Do teachers save money at a bank?	Almost never
This year	Total															
21	23															
43	73															
Was the principal involved?	Yes															
Do the teachers have a savings habit?	Yes															
How often do they save?	Regularly															
Do teachers save money at a bank?	Almost never															
Teachers focus on gender equality	Rarely															
Teacher focus on disability teaching	Rarely															
Children's questions in class encouraged	Yes															
Local materials developed	Yes															

External Environmental Factors

Social environment	Community																		
<table border="1"> <tr> <td>Parental involvement</td> <td>No</td> </tr> <tr> <td>Parental attitude</td> <td>Neutral</td> </tr> <tr> <td>Change in parental savings behaviour</td> <td>No</td> </tr> </table>	Parental involvement	No	Parental attitude	Neutral	Change in parental savings behaviour	No	<table border="1"> <tr> <td>General Involvement:</td> <td>Community is involved in all activities</td> </tr> </table>	General Involvement:	Community is involved in all activities										
Parental involvement	No																		
Parental attitude	Neutral																		
Change in parental savings behaviour	No																		
General Involvement:	Community is involved in all activities																		
<table border="1"> <tr> <th>Government Buy-in</th> <td></td> </tr> <tr> <td>Endorsement by Education Department</td> <td>No</td> </tr> <tr> <td>Government Monitoring</td> <td>No</td> </tr> <tr> <td>Government visits</td> <td>Yes</td> </tr> <tr> <td>Government funding</td> <td>Yes</td> </tr> </table>	Government Buy-in		Endorsement by Education Department	No	Government Monitoring	No	Government visits	Yes	Government funding	Yes	<table border="1"> <tr> <th>Other stakeholders</th> <td></td> </tr> <tr> <td>Stakeholders met</td> <td>N/A</td> </tr> <tr> <td>Working with</td> <td>N/A</td> </tr> <tr> <td>Type of involvement</td> <td>N/A</td> </tr> </table>	Other stakeholders		Stakeholders met	N/A	Working with	N/A	Type of involvement	N/A
Government Buy-in																			
Endorsement by Education Department	No																		
Government Monitoring	No																		
Government visits	Yes																		
Government funding	Yes																		
Other stakeholders																			
Stakeholders met	N/A																		
Working with	N/A																		
Type of involvement	N/A																		

Aflatoun experiences

Teacher training

The teacher training is done through the school meetings with the teachers, individual meetings with teachers, teacher network meetings and monitoring visits. The Ecoclubes-Aflatoun Team has established links with a Teacher Training Institution. This allowed them to train eight volunteers in turn trained teachers at schools. These volunteers are education students (studying to become teachers) who were enrolled in a seminar last year taught by an Aflatoun teacher. Their participation in the Aflatoun training process was a component of the seminar. These volunteers later took the Aflatoun programme to new schools.



Organisation Summary

Partner and Organisational Profile

Name	National Council for Childhood & Motherhood
Country	Egypt
Region	Africa
Name of Mother Org	National Council for Childhood & Motherhood
Address	Corniche el Maadi, (next to Al Salam Hospital)
	National Council for population Building
Email	amrosman_nccm@hotmail.com

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship		X	
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	630	Breakdown of kids ages			
Number of children new this year	630	50%			
Number of teachers	25	Standards taught			
Number of trainers	20	1 + club-materials (age 15)			
Number of schools	19	Aflatoun programme hours per month			
Number of districts	2	20			

Local Innovation

Children	>> Observed change in social behaviour of children
Observations	>> Observed increase in social participation of children

Local Innovation

Teachers	>> "When I went to the training I was expecting it to be one of those trainings... but I was surprised that there were songs, and games." (comment of social worker/teacher)
Observations	

Aflatoun experiences

Savings Innovation

Across the Aflatoun Egypt programmes, saving behaviour is emphasized, but not necessarily saving money. In Egypt, 100 children have saved money and 150 children have saved things other than money. In one school, each student has her own SAVINGS BOX, where she saves small objects such as pieces of paper of paper, leaves, pieces of cloth for use in future crafts projects. Also, 30 children have also drafted personal financial plans.

**Children - Results of the programme****Rights and Responsibilities**

Number of elections	N/A
Number of girls elected	N/A

Savings

Number of children in savings programme	630
Most common source of savings funds	Gift from parents/pocket money
Most common location for deposits	School, Post office, home
Main use made of savings	Buying a gift for others or self
Average amount saved	Eur. 0.64 (5 L.E.)
Average balance	Eur. 1.28 (10 L.E.)
Average withdrawals	Eur. 0.64 (5 L.E.)
Average frequency of savings	Once a week
Average frequency of withdrawals	Once a month

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	24
...organised by children	18
...organised by teachers	N/A
...organised for free	6
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences**Changing behaviour**

The teachers have noticed a decreased number of disciplinary actions since the beginning of the Aflatoun programme. In one all-girls school, the girls are fighting and picking on each other less since the start of the Aflatoun programme. The teachers have also noticed that the teasing of the "unpopular girls" has decreased and the girls are generally more friendly and helpful. The teachers have also observed that the classrooms are kept cleaner and that the participation in student group activities is increasing.

* 75% of children engage in group activities for the first time

* 60% of children engage in a theatre play for the first time



Significant others

Teachers and Trainers		About teachers						
Number of trainers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>N/A</td><td>20</td></tr></table>	This year	Total	N/A	20	Was the principal involved?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
N/A	20							
Yes								
Number of teachers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>N/A</td><td>25</td></tr></table>	This year	Total	N/A	25	Do the teachers have a savings habit?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
N/A	25							
Yes								
Teachers focus on gender equality	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes	How often do they save?	<table border="1"><tr><td>Regularly</td></tr></table>	Regularly			
Sometimes								
Regularly								
Teacher focus on disability teaching	<table border="1"><tr><td>Rarely</td></tr></table>	Rarely	Do teachers save money at a bank?	<table border="1"><tr><td>Yes</td></tr></table>	Yes			
Rarely								
Yes								
Children's questions in class encouraged	<table border="1"><tr><td>Often</td></tr></table>	Often						
Often								
Local materials developed	<table border="1"><tr><td>Yes</td></tr></table>	Yes						
Yes								

External Environmental Factors

Social environment		Community			
Parental involvement	<table border="1"><tr><td>Yes</td></tr></table>	Yes	General Involvement	Aflatoun students have been trained to interact in the surrounding environment and hold responsibility towards it. Peer to peer training has been implemented in neighbouring youth centres on the Aflatoun concept as well as creating networks between schools and youth centres on the Aflatoun trainings	
Yes					
Parental attitude	<table border="1"><tr><td>Positive</td></tr></table>	Positive			
Positive					
Change in parental savings behaviour	<table border="1"><tr><td>N/A</td></tr></table>	N/A			
N/A					
Government Buy-in		Other stakeholders			
Endorsement by Education Department	<table border="1"><tr><td>Yes</td></tr></table>	Yes	Stakeholders met	<table border="1"><tr><td>UNDP, Plan International</td></tr></table>	UNDP, Plan International
Yes					
UNDP, Plan International					
Government Monitoring	<table border="1"><tr><td>Yes</td></tr></table>	Yes	Working with	<table border="1"><tr><td>UNDP, Plan International, Egyptian Post Office</td></tr></table>	UNDP, Plan International, Egyptian Post Office
Yes					
UNDP, Plan International, Egyptian Post Office					
Government visits	<table border="1"><tr><td>Yes</td></tr></table>	Yes	Type of involvement	<table border="1"><tr><td>Exploring fundraising opportunities; Established coordination with the Egyptian Post Office to supervise the savings activities in Aflatoun Clubs.</td></tr></table>	Exploring fundraising opportunities; Established coordination with the Egyptian Post Office to supervise the savings activities in Aflatoun Clubs.
Yes					
Exploring fundraising opportunities; Established coordination with the Egyptian Post Office to supervise the savings activities in Aflatoun Clubs.					
Government funding by NCCM	<table border="1"><tr><td>Yes</td></tr></table>	Yes			
Yes					

Aflatoun experiences

The Ministry of Education's role
Co-ordinators from the ministry of education are responsible for conducting field visits to monitor and evaluate Aflatoun clubs. A follow-up unit has been established in the Ministry of Education responsible to solve any administrative problems that Aflatoun clubs might be facing. This unit is also responsible to evaluate the role of the social workers inside schools. The unit has also coordinated with NCCM on creating a plan to adopt the programme as a formal activity in schools to ensure sustainability. This unit will also help ensure that Aflatoun can reach the target number of schools.

Organisation Summary

Partner and Organisational Profile

Name	MeJol
Country	India
Region	Asia
Name of Mother Org	N/a
Address	Room no. 47, 2nd floor Gilderlane, Municipal School Bldg Off. Belasis Bridge, Opp. Mumbai Central local Station Mumbai 400008
Email	mejolmumbai@yahoo.co.in

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)			X
Child social entrepreneurship		X	
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	135590	Breakdown of kids ages			
Number of children new this year	11000		5%	83%	12%
Number of teachers	3928	Standards taught			1-7
Number of trainers	371	Aflatoun programme hours per month			10.5
Number of schools	895				
Number of districts	5				

Local Innovation

Children Observations	>> Observed social behaviour change of children >> Observed increase in social participation by children
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Local Innovation

Teachers Observations	>> School principals see to it that the programme is properly implemented by their teachers.
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Aflatoun experiences

- * Scholarship/attendance allowance given to female students by government as source of saving funds for girls.
- * The Maharashtra state and UNICEF are now willing to integrate the Aflatoun Bank programme as a regular activity under the PEEP programme (school in development) into 12 districts in Maharashtra state. This has happened because of the new secretary and new director at the Education Department.
- * Children from Thara School decided to work on the issue of superstition. To express their concern about the issue they developed street play on the issue and presented it in front of the parents and adults in the community.
- * At the residential tribal school -Ashram school Gunj – Budhavlil children are allowed to take loans for personal needs which they return when possible. For example, if a child needs Rs. 25 to cover travel expenses but has only Rs. 10 in his account, he/she is given Rs. 15 as loan. The loan is interest free and he/she is expected to pay it back as soon as he/she can.

Children - Results of the programme

Rights and Responsibilities

Number of elections	300
Number of girls elected	N/A

Savings

Number of children in savings programme	94913
Most common source of savings funds	Gifts from parents, relations, pocket money, real job
Most common location for deposits	School
Main use made of savings	School related things, giving to others
Average amount saved	Eur. € 0.18 (10 Rs)
Average balance	N/A
Average withdrawals	Eur. € 0.18 (10 Rs)
Average frequency of savings	Once a week
Average frequency of withdrawals	Few times a month

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

- * Significant increase in class picnic participation
- * Decreased number of disciplinary actions
- * Cleaner classrooms
- * 60% of Children engage in group activities for the first time
- * 20% of Children venture outside own village for the first time
- * Children are acting more responsibly
- * Children have a more positive approach
- * Children are speaking up more

Significant others

Teachers and Trainers		About teachers						
Number of trainers trained	<table border="1"> <tr><th>This year</th><th>Total</th></tr> <tr><td>25</td><td>371</td></tr> </table>	This year	Total	25	371	Was the principal involved?	<table border="1"> <tr><td>Yes</td></tr> </table>	Yes
This year	Total							
25	371							
Yes								
Number of teachers trained	<table border="1"> <tr><td>371</td><td>3928</td></tr> </table>	371	3928	Do the teachers have a savings habit?	<table border="1"> <tr><td>N/A</td></tr> </table>	N/A		
371	3928							
N/A								
Teachers focus on gender equality	<table border="1"> <tr><td>Often</td></tr> </table>	Often	How often do they save?	<table border="1"> <tr><td>N/A</td></tr> </table>	N/A			
Often								
N/A								
Teacher focus on disability teaching	<table border="1"> <tr><td>Sometimes</td></tr> </table>	Sometimes	Do teachers save money at a bank?	<table border="1"> <tr><td>N/A</td></tr> </table>	N/A			
Sometimes								
N/A								
Children's questions in class encouraged	<table border="1"> <tr><td>Sometimes</td></tr> </table>	Sometimes						
Sometimes								
Local materials developed	<table border="1"> <tr><td>Yes</td></tr> </table>	Yes						
Yes								

External Environmental Factors

Social environment	Community	
Parental involvement	<table border="1"> <tr><td>Children take up issue based work involving the village committees.</td></tr> </table>	Children take up issue based work involving the village committees.
Children take up issue based work involving the village committees.		
Parental attitude		
Change in parental savings behaviour		
Government Buy-in	Other stakeholders	
Endorsement by Education Department	<table border="1"> <tr><td>Unicef, Plan India, Citi, United Ways of Mumbai</td></tr> </table>	Unicef, Plan India, Citi, United Ways of Mumbai
Unicef, Plan India, Citi, United Ways of Mumbai		
Government Monitoring	<table border="1"> <tr><td>United way of Mumbai, Give india foundation, sir</td></tr> </table>	United way of Mumbai, Give india foundation, sir
United way of Mumbai, Give india foundation, sir		
Government visits	<table border="1"> <tr><td>Ratan Tata trust, M.K. Tata trust, Unicef</td></tr> </table>	Ratan Tata trust, M.K. Tata trust, Unicef
Ratan Tata trust, M.K. Tata trust, Unicef		
Government funding	<table border="1"> <tr><td>Resources, providing financial support</td></tr> </table>	Resources, providing financial support
Resources, providing financial support		

Aflatoun experiences

- * The principal sees to it that the programme is properly implemented by the teachers.
- * Through parents/teacher meetings and the village education committee parents become aware of the programme, in which case they encourage their children to save.
- * When teacher's training workshops and training of trainers events are organised, the government officials pay a visit to the programme.



Organisation Summary

Partner and Organisational Profile

Name	Camide & GAP
Country	Mali
Region	Africa
Name of Mother Org	Paseca
Address	B. P 451 Kayes, Mali
Email	vdialo@datatech.net.ml

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:			X
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship	X		
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	400	Breakdown of kids ages		50%	50%
Number of children new this year	400	Standards taught		1-6	
Number of teachers	10	Aflatoun programme hours per month		10	
Number of trainers	5				
Number of schools	5				
Number of districts	1				

Local Innovation

Children Observations >> As this pilot programme has launched in June 2007, it is too early to record any specific local innovations.

Local Innovation

Teachers Observations >> A comic strip showing how Aflatoun came to Mali is being shared with teachers.

Aflatoun experiences

*The partners have created a comic strip showing how Aflatoun came to Mali which will be shared with parents and teachers.
 *There is a stress on oral communication which teachers are more comfortable with.
 *In 2006, a special on Camide-GAP's Aflatoun programme was included in the journal "Jeune Afrique". This high profile African magazine, distributed throughout French-speaking Africa, featured a special edition on microfinance.



Children - Results of the programme

Rights and Responsibilities

Number of elections	N/A
Number of girls elected	N/A

Savings

Number of children in savings programme	400
Most common source of savings funds	N/A
Most common location for deposits	N/A
Main use made of savings	N/A
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	N/A
Average frequency of withdrawals	N/A

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

>> As this pilot programme has launched in June 2007, it is too early in the process to record specific Aflatoun experiences or comprehensive numbers on the programme.



Significant others

Teachers and Trainers		About teachers						
Number of trainers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>5</td><td>5</td></tr></table>	This year	Total	5	5	Was the principal involved?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
5	5							
Yes								
Number of teachers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>10</td><td>10</td></tr></table>	This year	Total	10	10	Do the teachers have a savings habit?	<table border="1"><tr><td>N/A</td></tr></table>	N/A
This year	Total							
10	10							
N/A								
Teachers focus on gender equality	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes	How often do they save?	<table border="1"><tr><td>N/A</td></tr></table>	N/A			
Sometimes								
N/A								
Teacher focus on disability teaching	<table border="1"><tr><td>Rarely</td></tr></table>	Rarely	Do teachers save money at a bank?	<table border="1"><tr><td>N/A</td></tr></table>	N/A			
Rarely								
N/A								
Children's questions in class encouraged	<table border="1"><tr><td>Often</td></tr></table>	Often						
Often								
Local materials developed	<table border="1"><tr><td>Yes</td></tr></table>	Yes						
Yes								

External Environmental Factors

Social environment		Community			
Parental involvement	<table border="1"><tr><td>Yes</td></tr></table>	Yes	General Involvement	<table border="1"><tr><td>N/A, too early in the pilot</td></tr></table>	N/A, too early in the pilot
Yes					
N/A, too early in the pilot					
Parental attitude	<table border="1"><tr><td>Very positive</td></tr></table>	Very positive			
Very positive					
Change in parental savings behaviour	<table border="1"><tr><td>None</td></tr></table>	None			
None					
Government Buy-in		Other stakeholders			
Endorsement by Education Department	<table border="1"><tr><td>No</td></tr></table>	No	Stakeholders met	<table border="1"><tr><td>Unicef, Unesco, Plan international, Oxfam/Novib</td></tr></table>	Unicef, Unesco, Plan international, Oxfam/Novib
No					
Unicef, Unesco, Plan international, Oxfam/Novib					
Government Monitoring	<table border="1"><tr><td>No</td></tr></table>	No	Working with	<table border="1"><tr><td>Plan International, Oxfam/Novib, Bornfonden, Banque Nationale de Development Agriculture!</td></tr></table>	Plan International, Oxfam/Novib, Bornfonden, Banque Nationale de Development Agriculture!
No					
Plan International, Oxfam/Novib, Bornfonden, Banque Nationale de Development Agriculture!					
Government visits	<table border="1"><tr><td>Yes</td></tr></table>	Yes	Type of involvement	<table border="1"><tr><td>Use of facilities, personnel time</td></tr></table>	Use of facilities, personnel time
Yes					
Use of facilities, personnel time					
Government funding	<table border="1"><tr><td>No</td></tr></table>	No			
No					

Aflatoun experiences

* Government visits are not yet formalised but one of the Education Inspectors led the teacher training Kayes and one of the local officials, in charge of primary schools was also present. These officials are the best source of information in relation to school comparisons.

* The partners in Mali have held a high number of stakeholder meetings in their attempt to involve different stakeholders at different levels in the process, from community, teachers and parents, to NGOs, INGOs and the government.

Organisation Summary

Partner and Organisational Profile

Name	LYNX
Country	Nigeria
Region	Africa
Name of Mother Org	LYNX Nigeria
Address	Suite 7, # 7B University Road, Akoka, Yaba, Lagos
Email	lynxnigeria@yahoo.co.uk

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:			X
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)			X
Child social entrepreneurship	X		
The Aflatoun training tree (you train trainers who train teachers)		X	

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	5000	Breakdown of kids ages			
Number of children new this year	5000	50% 50%			
Number of teachers	80	Standards taught			
Number of trainers	N/A	Aflatoun programme hours per month			
Number of schools	55	4-6			
Number of districts	N/A	8			

Local Innovation

Children Observations >> Aflatoun brings back the saving-spirit with the Nigerian children in the programme

Local Innovation

Teachers Observations >> Teachers have been innovative and creative with the programmes, having taught the children songs, arts and crafts and other innovative activities.
>> The teachers save both in banks and in teachers cooperatives and rotational saving groups.

Aflatoun experiences

The "Aflatoun Child Rights Cooperative"
 The Aflatoun brand in Nigeria is derived from the partner organization's (LYNX) collective orientation – hence, the "Aflatoun Child Rights Cooperative". "Aflatoun" is retained as prefix because to ensure brand continuity with other participating country. "Child Rights" and the elements of the "Cooperative" are LYNX's innovation towards customizing the Aflatoun concept to the specific nature and demands of Nigeria. The Aflatoun concept in Nigeria is conceived as the "Aflatoun Child Rights Cooperative" (ACRC) with certain cardinal elements: to impart the knowledge of civic rights and responsibilities; to teach children in primary schools in rural setting the importance of saving money and material resources; to give the children a sense of working together collectively as a good way of finding solutions to social problems; and teaching them about the importance of financial education and statistical intelligence.

Children - Results of the programme

Rights and Responsibilities

Number of elections	each school 1 election
Number of girls elected	N/A

Savings

Number of children in savings programme	5000
Most common source of savings funds	N/A
Most common location for deposits	N/A
Main use made of savings	N/A
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	N/A
Average frequency of withdrawals	N/A

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

"KOLO" and savings

LYNX took steps to integrate savings and spending as aspects social responsibility rather than abstract ideas that exist independently. This was easy to do because many Nigerian children can still remember and relate this experience of saving to traditional "KOLO" concept in which every child keeps a clay bank at home where they save any money given to them by their parents, uncles or well-wishers. KOLO is rapidly falling out of fashion due to the state of poverty in many homes, but a partial revival is taking place in 'Aflatoun clubs'. Some children have designed their own KOLO on which "AFLATOUN BANK" is written.

Significant others

Teachers and Trainers		About teachers						
Number of trainers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>0</td><td>0</td></tr></table>	This year	Total	0	0	Was the principal involved?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
0	0							
Yes								
Number of teachers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>80</td><td>80</td></tr></table>	This year	Total	80	80	Do the teachers have a savings habit?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
80	80							
Yes								
Teachers focus on gender equality	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes	How often do they save?	<table border="1"><tr><td>Regularly</td></tr></table>	Regularly			
Sometimes								
Regularly								
Teacher focus on disability teaching	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes	Do teachers save money at a bank?	<table border="1"><tr><td>Yes, and in teacher cooperatives</td></tr></table>	Yes, and in teacher cooperatives			
Sometimes								
Yes, and in teacher cooperatives								
Children's questions in class encouraged	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes						
Sometimes								
Local materials developed	<table border="1"><tr><td>Yes</td></tr></table>	Yes						
Yes								

External Environmental Factors

Social environment		Community				
Parental involvement	<table border="1"><tr><td>Yes</td></tr></table>	Yes	General Involvement	<table border="1"><tr><td>- The parent teachers associations</td></tr><tr><td>- 56 communities have been involved</td></tr></table>	- The parent teachers associations	- 56 communities have been involved
Yes						
- The parent teachers associations						
- 56 communities have been involved						
Parental attitude	<table border="1"><tr><td>Very Positive</td></tr></table>	Very Positive				
Very Positive						
Change in parental savings behaviour	<table border="1"><tr><td>N/A</td></tr></table>	N/A				
N/A						
Government Buy-in		Other stakeholders				
Endorsement by Education Department	<table border="1"><tr><td>Yes</td></tr></table>	Yes	Stakeholders met	<table border="1"><tr><td>Unicef, several NGOs and child right organizations</td></tr></table>	Unicef, several NGOs and child right organizations	
Yes						
Unicef, several NGOs and child right organizations						
Government Monitoring	<table border="1"><tr><td>No</td></tr></table>	No	Working with	<table border="1"><tr><td>Technical assistance</td></tr></table>	Technical assistance	
No						
Technical assistance						
Government visits	<table border="1"><tr><td>No</td></tr></table>	No	Type of involvement	<table border="1"><tr><td>Technical assistance</td></tr></table>	Technical assistance	
No						
Technical assistance						
Government funding	<table border="1"><tr><td>No</td></tr></table>	No				
No						

Aflatoun experiences

The role of teachers and parents
 The teachers have been innovative and creative with the programmes. They have taught children songs, arts and crafts and other innovative activities. The teachers themselves save both in banks and in teachers cooperatives and rotational saving groups. As a result, the teachers have succeeded in handling the project. They have also learnt that their roles is not to high-jack the Aflatoun project from the students but just to guide them as they proceed on the part of exploration and self-discovery.

In addition to the teachers, Nigerian parents have been enthusiastic about Aflatoun and have encouraged their children to save and to be involved in all activities. Parents are learning that if they respect and preserve the rights of their children and assist them to learn the art of saving they will be more useful to them and themselves in the future.

Organisation Summary

Partner and Organisational Profile	
Name	Natcco
Country	Philippines
Region	Asia
Name of Mother Org	Natcco
Address	National Confederation of Cooperatives (NATCCO) 227 J.P. Rizal St., Project 4, Quezon City, 1109 Philippines
Email	ccpaez@natcco.coop

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship	X		
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	3000	###		25%	
Number of children new this year	4000				1-8
Number of teachers	120				4
Number of trainers	120				
Number of schools	10				
Number of districts	3				
Breakdown of kids ages					
Standards taught					
Aflatoun programme hours per month					

Local Innovation	
Children	>> Observed increase in confidence of children in the programme >> Children start to understand the value of money, spending less on unimportant issues.
Observations	

Local Innovation	
Teachers	>> The Aflatoun Curriculum is included in Values Education Class-Good manners and Right conduct classes
Observations	

Aflatoun experiences

NATCCO and Childhope Asia
 NATCCO has started also a new role as resource organization: it assists Childhope Asia Philippines, an organization that works with out-of-school working youth from 14 to 18 years old. NATCCO is adapting the Aflatoun material for this population and adding a financial manual to the savings component. NATCCO will train Childhope's social workers to teach the new materials.

- A camp was organized in Baao to relaunch the Programme - May 11th -20 children from 4 schools participated
- The Aflatoun Curriculum is included in Values Education Class-Good manners and Right conduct classes

Children - Results of the programme

Rights and Responsibilities

Number of elections	1
Number of girls elected	N/A

Savings

Number of children in savings programme	3000
Most common source of savings funds	Pocket money, gift from parents, relations
Most common location for deposits	At the local cooperative bank
Main use made of savings	Paying School fees, generally don't withdraw
Average amount saved	Eur. 0.32 20 PHP
Average balance	Eur. 3.82 240 PHP
Average withdrawals	Eur. 0.48 30 PHP
Average frequency of savings	Once a week
Average frequency of withdrawals	Less than once a month

Micro Enterprise

Number of children involved in ME's	500
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

"Once shy children who can hardly speak in class are now confident to share their thoughts and issues about child rights and responsibilities. Children before are spending all the pocket money they have on things that are not really important, with the introduction of the Aflatoun Program, they learn to allot a certain portion of their allowance to savings. It also teaches them self-discipline."

- * 90% of children engage in group activities for the first time
- * 85% of children venture out of own village for the first time
- * Decreased number of disciplinary actions in classes
- * Cleaner classrooms.
- * School picnic attendance of children has significantly increased throughout the year.

Significant others

Teachers and Trainers		About teachers															
	<table border="1"> <tr> <th>This year</th> <th>Total</th> </tr> <tr> <td>40</td> <td>120</td> </tr> <tr> <td>64</td> <td>184</td> </tr> </table>	This year	Total	40	120	64	184	<table border="1"> <tr> <td>Was the principal involved?</td> <td>Yes</td> </tr> <tr> <td>Do the teachers have a savings habit?</td> <td>Yes</td> </tr> <tr> <td>How often do they save?</td> <td>Sometimes</td> </tr> <tr> <td>Do teachers save money at a bank?</td> <td>Yes</td> </tr> </table>	Was the principal involved?	Yes	Do the teachers have a savings habit?	Yes	How often do they save?	Sometimes	Do teachers save money at a bank?	Yes	
This year	Total																
40	120																
64	184																
Was the principal involved?	Yes																
Do the teachers have a savings habit?	Yes																
How often do they save?	Sometimes																
Do teachers save money at a bank?	Yes																
Teachers focus on gender equality	Often																
Teacher focus on disability teaching	Sometimes																
Children's questions in class encouraged	Often																
Local materials developed	Yes																

External Environmental Factors

Social environment	Community														
<table border="1"> <tr> <td>Parental involvement</td> <td>None</td> </tr> <tr> <td>Parental attitude</td> <td>Very positive</td> </tr> <tr> <td>Change in parental savings behaviour</td> <td>N/A</td> </tr> </table>	Parental involvement	None	Parental attitude	Very positive	Change in parental savings behaviour	N/A	<table border="1"> <tr> <td>General Involvement</td> <td>N/A</td> </tr> </table>	General Involvement	N/A						
Parental involvement	None														
Parental attitude	Very positive														
Change in parental savings behaviour	N/A														
General Involvement	N/A														
<table border="1"> <tr> <td>Endorsement by Education Department</td> <td>Yes</td> </tr> <tr> <td>Government Monitoring</td> <td>No</td> </tr> <tr> <td>Government visits</td> <td>No</td> </tr> <tr> <td>Government funding</td> <td>No</td> </tr> </table>	Endorsement by Education Department	Yes	Government Monitoring	No	Government visits	No	Government funding	No	<table border="1"> <tr> <td>Stakeholders met</td> <td>Department of Education, Cooperative Dev. Authority Childhope Asia and Philippines</td> </tr> <tr> <td>Working with</td> <td></td> </tr> <tr> <td>Type of involvement</td> <td>Funding, contextualisation</td> </tr> </table>	Stakeholders met	Department of Education, Cooperative Dev. Authority Childhope Asia and Philippines	Working with		Type of involvement	Funding, contextualisation
Endorsement by Education Department	Yes														
Government Monitoring	No														
Government visits	No														
Government funding	No														
Stakeholders met	Department of Education, Cooperative Dev. Authority Childhope Asia and Philippines														
Working with															
Type of involvement	Funding, contextualisation														

Aflatoun experiences

The Department of Education's Role
 To integrate the Aflatoun Concept into the sphere of formal education, particularly in the government-operated schools, NATCCO partnered with the Department of Education (DepEd) for the widespread implementation of the program to rural elementary public schools. As a result, DepEd issued a Memo to the school heads/district supervisors for the support and implementation of the schools identified. This paved the way for the widespread introduction and support of the program to the different schools in different provinces. NATCCO also partnered with the Cooperative Development Authority (CDA) in the promotion and implementation of the program.

Organisation Summary

Partner and Organisational Profile

Name	Pomoc Deci
Country	Serbia
Region	Europe
Name of Mother Org	Pomoc Deci
Address	Bul. Kralja Aleksandra 237/81 Kolarceva 7 11000 Belgrade
Email	pomocdeci@eunet.yu

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship	X		
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	5000		50%	50%	
Number of children new this year	N/A				
Number of teachers	170				
Number of trainers	15				
Number of schools	5				
Number of districts	5				
Breakdown of kids ages					
Standards taught					1-8
Aflatoun programme hours per month					11

Local Innovation

Children	>> the messages and lessons from the curriculum stick exceptionally well with the children.
Observations	>> the programme puts extra emphasis on adolescents' responsibility.

Local Innovation

Teachers	>> Head teachers like the fact that they meet with other head teachers across Serbia through Aflatoun and could learn from them.
Observations	>> Aflatoun has stimulated them to take on other socially innovative projects.

Aflatoun experiences

The Education Ministry wanted to see how the programme was accepted in schools before giving it its official stamp of approval. This means that the programme has had to prove that it is successful in achieving outcomes. The partner in the country is very well networked at the highest level within both INGO's and the Education Ministry. This will help with the scale up and also with the roll out to other countries in the South Eastern Europe Region.

Children - Results of the programme

Rights and Responsibilities

Number of elections	1 per class
Number of girls elected	N/A

Savings

Number of children in savings programme	5000
Most common source of savings funds	Gift from parents, friends, pocket money
Most common location for deposits	School, home
Main use made of savings	N/A
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	N/A
Average frequency of withdrawals	N/A

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

When talking to children about what they have learnt the partner was very impressed how clearly and succinctly the messages and lessons from the curriculum had got across to the children. This could be because of the very uniform way it has been implemented and the fact that Aflatoun has been featuring in many different lessons in the children's curriculum.

Responsibility is a very big issue in Serbia as there is a general perception that children can be sheltered from taking responsibility for their actions into early adulthood. Therefore the responsibilities element of the programme is very heavily emphasised.

- 60% of children venture out of the village for the first time
- Cleaner Class rooms

Significant others

Teachers and Trainers		About teachers															
	<table border="1"> <tr> <th>This year</th> <th>Total</th> </tr> <tr> <td>15</td> <td>15</td> </tr> <tr> <td>170</td> <td>170</td> </tr> </table>	This year	Total	15	15	170	170		<table border="1"> <tr> <td>Was the principal involved?</td> <td>Yes</td> </tr> <tr> <td>Do the teachers have a savings habit?</td> <td>N/A</td> </tr> <tr> <td>How often do they save?</td> <td>Sometimes</td> </tr> <tr> <td>Do teachers save money at a bank?</td> <td>N/A</td> </tr> </table>	Was the principal involved?	Yes	Do the teachers have a savings habit?	N/A	How often do they save?	Sometimes	Do teachers save money at a bank?	N/A
This year	Total																
15	15																
170	170																
Was the principal involved?	Yes																
Do the teachers have a savings habit?	N/A																
How often do they save?	Sometimes																
Do teachers save money at a bank?	N/A																
Number of trainers trained																	
Number of teachers trained																	
Teachers focus on gender equality	Sometimes																
Teacher focus on disability teaching	Often																
Children's questions in class encouraged	Sometimes																
Local materials developed	Yes																

External Environmental Factors

Social environment	Community
Parental involvement	General Involvement
Parental attitude	No
Change in parental savings behaviour	
Government Buy-in	Other stakeholders
Endorsement by Education Department	Stakeholders met
Government Monitoring	Unicef, UNDP, Save the Children, SDC
Government visits	National Poverty Reduction Team
Government funding	Working with
	None
	Type of involvement

Aflatoun experiences

Teachers reactions

The Serbian teachers liked the content and idea of responsible children, Aflatoun helps with the way that you should bring up children. They also liked the fact that they got to meet with other head teachers across Serbia and got to learn from them. Through Aflatoun some of them have started to work on other things together or to be linked in with other projects that they did not know about. Feedback from the children to the teachers is that they like to be able to express themselves differently through the different activities, the teachers like it because the children are getting information and learning but not in the traditional way.

* Principles are involved in initial discussions on the programme, permission for implementation, participation in initial training and supervising the implementation of the programme.

* Parents provided money for class piggy box and participated in parent's day parties.



Organisation Summary

Partner and Organisational Profile

Name	Agape Copeland Train (ACT) Productions
Country	South Africa
Region	Africa
Name of Mother Org	N/A
Address	PO box 2098; Upton 8800 South Africa
Email	willsol7@mweb.co.za

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC		X	
Individual savings	X		
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship	X		
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary	< 6 years	6-9	10-13	>14
Total number of children in programme	1032			
Number of children new this year	1032			
Number of teachers	13			
Number of trainers	4			
Number of schools	18			
Number of districts	1			
Breakdown of kids ages	100%			
Standards taught	3-6, 8-10			
Aflatoun programme hours per month	25			

Local Innovation

Children
Observations >> Art exchange cooperation set up between the South African and Vietnamese Aflatoun programmes

Local Innovation

Teachers
Observations >> At Agape@agape events, teachers present projects to each other featuring their schools' projects

Aflatoun experiences

“Ubuntu”

The South African notion of UBUNTU (I am because you are!) is truly expressed through the implementation of Aflatoun approach in the country. Instead of training many teachers per school on the concept, we selected a co-coordinating teacher who was taught on the Aflatoun curriculum. Aflatoun kids meet every Tuesdays and Thursdays during first interval. These days are used for savings and peer education, where students learn from each other on savings and children rights.

School leaders

Each school elects five students as “school leaders” who are responsible for the overall savings and peer education within their respective schools. These leaders attend on training camp with the partners, where they are being taught the Aflatoun curriculum and other skills needed to assist the coordinating teacher. The last day of the training camp we have a “light the night”, where we tackle one crucial societal problem (i.e. child abuse) and try create awareness about it by walking through the streets with lit candles. The school leaders are responsible to plough back into their respective schools the newly learned skills. They host peer education sessions on Tuesdays and Thursdays.



Children - Results of the programme

Rights and Responsibilities

Number of elections	1
Number of girls elected	7

Savings

Number of children in savings programme	1032
Most common source of savings funds	Parents
Most common location for deposits	Local bank
Main use made of savings	Christmas holidays
Average amount saved	N/A
Average balance	N/A
Average withdrawals	N/A
Average frequency of savings	N/A
Average frequency of withdrawals	N/A

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	5
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

Partnership with Vietnam

We recently formed partnerships with Nguyen Duc Hoang from PLAN in Vietnam, our counterpart for Aflatoun in Vietnam. With this partnership we envisage to exchange artwork from Aflatoun children in South Africa and Vietnam. Every second month children from one country will send artwork to the other country and visa versa. The artwork is based on Child savings and Children's Rights. In addition to this children will email a friend, get to know his/her culture and form global friendships, with a strong focus on how he/she brings change to their homes and communities.



Significant others

Teachers and Trainers		About teachers						
Number of trainers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>4</td><td>4</td></tr></table>	This year	Total	4	4	Was the principal involved?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
4	4							
Yes								
Number of teachers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>13</td><td>13</td></tr></table>	This year	Total	13	13	Do the teachers have a savings habit?	<table border="1"><tr><td>No</td></tr></table>	No
This year	Total							
13	13							
No								
Teachers focus on gender equality	<table border="1"><tr><td>Yes</td></tr></table>	Yes	How often do they save?	<table border="1"><tr><td>Almost never</td></tr></table>	Almost never			
Yes								
Almost never								
Teacher focus on disability teaching	<table border="1"><tr><td>No</td></tr></table>	No	Do teachers save money at a bank?	<table border="1"><tr><td>N/A</td></tr></table>	N/A			
No								
N/A								
Children's questions in class encouraged	<table border="1"><tr><td>Yes</td></tr></table>	Yes						
Yes								
Local materials developed	<table border="1"><tr><td>Yes</td></tr></table>	Yes						
Yes								

External Environmental Factors

Social environment	Community	
Parental involvement	General Involvement <table border="1"><tr><td>Attend all public events</td></tr></table>	Attend all public events
Attend all public events		
Parental attitude		
Change in parental savings behaviour		
Government Buy-in	Other stakeholders	
Endorsement by Education Department	Stakeholders met	
Government Monitoring	Working with	
Government visits	Type of involvement	
Government funding	<table border="1"><tr><td>N/A</td></tr></table>	N/A
N/A		

Aflatoun experiences

Agape@Agape
 Once a month we have a special event called agape@agape. At this event we feature our different projects, such as Aflatoun and introduce one change maker per event to community members. The rationale for this event is to get communities involved and to get their buy-in. All who attend are required to bring small change, in order to share the spirit of savings with the larger community. This group uses the same principles and model as the schools. The partner has also designed plays to introduce the importance of savings to communities and to motivate parents to provide their children with spending/ saving money.

Organisation Summary

Partner and Organisational Profile	
Name	Private Education Development Network (PEDN)
Country	Uganda
Region	Africa
Name of Mother Org	PEDN
Address	Plot 2D Katalima Road, Naguru P.O. Box 5099 Kampala
Email	enterdevltd@yahoo.com

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:	X		
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)			X
Child social entrepreneurship			X
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	7276	Breakdown of kids' ages		50%	50%
Number of children new this year	645	Standards taught			1-7
Number of teachers	77	Aflatoun programme hours per month			5
Number of trainers	21				
Number of schools	22				
Number of districts	2				

Local Innovation	
Children Observations	>> Children, together with their teachers, organized meetings to introduce and teach their parents on the Aflatoun programme.

Local Innovation	
Teachers Observations	>> An Aflatoun Teacher Association has been set up.

Aflatoun experiences

Training Materials Innovation:
 PEDN worked with Mango Tree Educational Enterprises (Craig Esbeck), to make 25 training kits for the schools. The kit included a chart with Rights and Responsibilities, Posters Depicting different situations where children right were respected or abused, and a snake and ladder game for use in the clubs.

Children - Results of the programme

Rights and Responsibilities

Number of elections	22
Number of girls elected	N/A

Savings

Number of children in savings programme	2267		
Most common source of savings funds	Gift from parents, relations, pocket money, job at home		
Most common location for deposits	School, local bank		
Main use made of savings	Generally don't withdraw, buying school related things		
Average amount saved	Eur.	0.22	(UGX500)
Average balance	Eur.	1.45	(UGX3,250)
Average withdrawals	Eur.	0.18	(UGX400)
Average frequency of savings	Less than once a month		
Average frequency of withdrawals	Less than once a month		

Micro Enterprise

Number of children involved in ME's	150
Number of activities:	4
...organised by children	4
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	4
...organised using other funds	N/A

Aflatoun experiences

Small stories from Uganda:

In one school, Nobles Primary school, children and teachers composed songs to sensitise their parents about the Aflatoun concept at the parents meeting. The messages were well received by the parents and the following day about 10 children received money from their parents to start saving.

Other observations:

- * Improved mathematics grades
- * Improved responsibility and initiative
- * Class picnic attendance increased significantly
- * 75% of children engage in group activities for the first time
- * 60% of children engage in theatre play for the first time

Significant others

Teachers and Trainers		About teachers								
Number of trainers trained	<table border="1"> <tr><th>This year</th><th>Total</th></tr> <tr><td>21</td><td>21</td></tr> <tr><td>77</td><td>77</td></tr> </table>	This year	Total	21	21	77	77	Was the principal involved?	<table border="1"> <tr><td>Yes</td></tr> </table>	Yes
This year	Total									
21	21									
77	77									
Yes										
Number of teachers trained	<table border="1"> <tr><th>This year</th><th>Total</th></tr> <tr><td>21</td><td>21</td></tr> <tr><td>77</td><td>77</td></tr> </table>	This year	Total	21	21	77	77	Do the teachers have a savings habit?	<table border="1"> <tr><td>Yes</td></tr> </table>	Yes
This year	Total									
21	21									
77	77									
Yes										
Teachers focus on gender equality	<table border="1"> <tr><td>Often</td></tr> </table>	Often	How often do they save?	<table border="1"> <tr><td>Often</td></tr> </table>	Often					
Often										
Often										
Teacher focus on disability teaching	<table border="1"> <tr><td>Often</td></tr> </table>	Often	Do teachers save money at a bank?	<table border="1"> <tr><td>Yes</td></tr> </table>	Yes					
Often										
Yes										
Children's questions in class encouraged	<table border="1"> <tr><td>Sometimes</td></tr> </table>	Sometimes								
Sometimes										
Local materials developed	<table border="1"> <tr><td>Yes</td></tr> </table>	Yes								
Yes										

External Environmental Factors

Social environment	Community		
Parental involvement	<table border="1"> <tr><td>Parents through their Parents Teacher Association (PTA) have been sensitised through the programme on a number of occasions</td></tr> </table>	Parents through their Parents Teacher Association (PTA) have been sensitised through the programme on a number of occasions	
Parents through their Parents Teacher Association (PTA) have been sensitised through the programme on a number of occasions			
Parental attitude			
Change in parental savings behaviour			
Government Buy-in	Other stakeholders		
Endorsement by Education Department	Stakeholders met		
Government Monitoring	<table border="1"> <tr><td>Unicef, Plan International, Save, World Vision, postbank, Cerudeb, Barclays</td></tr> </table>	Unicef, Plan International, Save, World Vision, postbank, Cerudeb, Barclays	
Unicef, Plan International, Save, World Vision, postbank, Cerudeb, Barclays			
Government visits	Working with		
Government funding	Type of involvement		
	<table border="1"> <tr><td>Postbank, Cerudeb</td></tr> <tr><td>Provide banking services to the clubs</td></tr> </table>	Postbank, Cerudeb	Provide banking services to the clubs
Postbank, Cerudeb			
Provide banking services to the clubs			

Aflatoun experiences

Aflatoun Teachers Association:
 Teachers from Wakiso and Kampala district formed the Aflatoun Teacher Association where they will practice their learning from the programme and start saving.

Organisation Summary

Partner and Organisational Profile

Name	Plan Vietnam
Country	Vietnam
Region	Asia
Name of Mother Org	Plan International
Address	Plan Vietnam, 10th Floor, Capital Building 72 Trung Hung Dao, Hanoi, Vietnam
Email	shikha.ghildyal@plan-international.org

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:			X
Exploration of personal values:	X		
Exploration of community values:			X
Rights & Responsibilities following from UN CRC	X		
Individual savings	X		
Planning & budgeting (e.g. financial decision making)			X
Child social entrepreneurship		X	
The Aflatoun training tree (you train trainers who train teachers)	X		

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	6978	Breakdown of kids ages			
Number of children new this year	6978	Standards taught			
Number of teachers & Aflatoun clubs	210	Aflatoun programme hours per month			
Number of trainers	30				
Number of schools	22				
Number of districts	13				

Local Innovation

Children	>> Reported increase of with public speaking and leadership abilities.
Observations	>> Also reported increase of confidence of non-Aflatoun clubmembers.

Local Innovation

Teachers	>> Parents and teachers are actively involved in the programme, creating understanding and cooperation.
Observations	

Aflatoun experiences

There is active involvement of different local and district stakeholders, like the local and district Department of Education and Training (DoET), the governmental Youth Union and Young Pioneer's Union, and local micro-credit initiatives. PLAN is investigating the ways in which the micro-credit programmes and Aflatoun fit together and can contribute to each other.

The Department of Education and Training provides most of the trainers for the teachers in the programme, and it does monthly monitoring visits to the schools. 6 monthly monitoring reports are prepared for PLAN, providing a good resource for internal learning.

Children - Results of the programme

Rights and Responsibilities

Number of elections	3
Number of girls elected	N/A

Savings

Number of children in savings programme	6978
Most common source of savings funds	Gift from parents, relations, pocket money, job at home
Most common location for deposits	Piggy bank at home
Main use made of savings	Buying school related things, or do not generally withdraw
Average amount saved	Eur. 0.75
Average balance	Eur. 1.2
Average withdrawals	Eur. 0.6
Average frequency of savings	Once a week
Average frequency of withdrawals	Once a month

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

Other benefits

All students had positive reviews of the club and activities. Many students spoke of increased confidence because of the ability to have their own resources. Many of the key members also spoke of increased confidence with public speaking and leadership abilities. Even non-participants said they liked the club meetings and felt like they were benefiting from their attendance.

Shifting the financial burden

There are indications that more financial burden is being placed on students because of their new wealth. Some students indicated that they are saving their money to buy school supplies or clothing that their parents had previously purchased for them. One student said her parents were supportive of the program because it meant they no longer had to buy her certain things. The Viet Long's school trip has also indicated that much of the funding responsibilities shift from parents to teachers. However, the number of attending students increased by 25% from the previous year despite the higher cost compared, so students are clearly benefiting even if they do have to make a bigger independent financial contribution.

Participation

Participation in clubs appears to be higher among females than males, including at the key member posts. Some students claim this is because women are the historic/traditional savers in Vietnam while the boys spend more money on candy and games. One reason that many students may not have changed their savings habits is because Vietnam might already have a culture of saving. Indications are that more than half of students annually saved just as much money at home before AFLATOUN started. In addition, some students have taken money previously saved at home and just transferred it to the AFLATOUN club.

Significant others

Teachers and Trainers		This year		Total
Number of trainers trained		30		30
Number of teachers trained		0		210
Teachers focus on gender equality		Sometimes		
Teacher focus on disability teaching		Never		
Children's questions in class encouraged		Rarely		
Local materials developed		Yes		

About teachers	
Was the principal involved?	Yes
Do the teachers have a savings habit?	N/A
How often do they save?	N/A
Do teachers save money at a bank?	Generally No

External Environmental Factors

Social environment Parental involvement: Yes Parental attitude: Positive Change in parental savings behaviour: Yes	Community: General Involvement: Program activities are supported by local communities and partners, particularly the youth union (YU). Additionally, the participation of other mass organizations such as the Women Union – WU has also been assured.
Government Buy-in Endorsement by Education Department: Yes Government Monitoring: Yes Government visits: Yes Government funding: No	Other stakeholders Stakeholders met: Unicef, Save, World Vision, Central Bank, ICS Working with: Technical assistance Type of involvement:

Aflatoun experiences

The Principal's role
 The principals of schools were involved in providing enabling environment for Aflatoun program in their schools such as: assigning teachers to training, communication sessions, allowing time to teachers for their participation, making transactions with banks. In addition, principals also attended trainings, board meetings and especially meeting with the children in classes to hear from their ideas for improvements.

The parent's role
 Parents have been playing important roles in encouraging and supporting their children to the program. During their meetings with teachers, parents asked questions, discussed and worked with head teachers and, sometimes with the principals on Aflatoun and their children's participation. Furthermore, parents also playing as "informal communicators" about Aflatoun in their communities – in their neighborhood and with other parents. Talks with children and parents have shown that parent's savings habits have changed. Among the positive changes were reduced shopping of unnecessary items, reduced smoking. In some cases parents have actually started saving money in the local bank.

Organisation Summary

Partner and Organisational Profile	
Name	Junior Achievement
Country	Zimbabwe
Region	Africa
Name of Mother Org	Junior Achievement
Address	Agriculture house Ne Cotton Wing Cnr. Adlynn Rd, Malborough Drive. Bix CY 2546 Harare
	Zimbabwe
Email	jazed@mweb.co.zw

Aflatoun Elements Explored

Core elements	Yes	No	Partially
The Aflatoun character as central to the programme:	X		
The Aflatoun motto:	X		
Exploration of personal values:	X		
Exploration of community values:			X
Rights & Responsibilities following from UN CRC			X
Individual savings	X		
Planning & budgeting (e.g. financial decision making)	X		
Child social entrepreneurship			X
The Aflatoun training tree (you train trainers who train teachers)		X	

Programme Summary

Programme Summary		< 6 years	6-9	10-13	>14
Total number of children in programme	4085	Breakdown of kids ages			90%
Number of children new this year	1500	Standards taught			5-6
Number of teachers	112	Aflatoun programme hours per month			21
Number of trainers	19				
Number of schools	19				
Number of districts	1				

Local Innovation	
Children Observations	>> In spite of the harsh economic environment, the children in Zimbabwe managed to save money
Local Innovation	
Teachers Observations	>> After the initially very negative attitude of teachers to the potential of the programme, the enthusiasm has grown in a very participatory process of discussion between programme staff, teachers and the educational department.

Aflatoun experiences

Volunteer recognition event
The event is held to say thank you to the teachers for the invaluable service they give to shape and mould our future as a country through volunteering their time and knowledge to deliver JA Programs and in particular this Junior Aflatoun Program. About ninety teachers and 75% of the headmasters attended, education ministry representatives were also in attendance.
* Due to hyperinflation in Zimbabwe, protecting money value is a major issue for Junior Achievement and the teachers. Therefore teachers initiated saving products (i.e. school pens) to protect money value, mobilizing the highest savings.
* The concept was first introduced to principals at the stakeholder meeting and launch. They were always updated and ministry asked for reporting on Aflatoun progress in their schools
* Parents attended stakeholder meeting and launch through SDC. They gave children money.
* The District Education Officer and the Provincial Education Director have facilitated at events like Aflatoun camps, the culmination event and the teacher recognition event

Children - Results of the programme

Rights and Responsibilities

Number of elections	N/A
Number of girls elected	N/A

Savings

Number of children in savings programme	2000		
Most common source of savings funds	Gift from parents, pocket money, Aflatoun club project		
Most common location for deposits	School		
Main use made of savings	Stationary, End of year parties		
Average amount saved	Eur.	29.1662*	Zwd 10,000
Average balance	N/A		
Average withdrawals	N/A		
Average frequency of savings	N/A		
Average frequency of withdrawals	N/A		

Micro Enterprise

Number of children involved in ME's	N/A
Number of activities:	N/A
...organised by children	N/A
...organised by teachers	N/A
...organised for free	N/A
...organised using Aflatoun funds	N/A
...organised using other funds	N/A

Aflatoun experiences

- * Improved mathematics grades
- * Improved responsibility and initiative
- * Class picnic attendance increased significantly
- * 75% of children engage in group activities for the first time
- * 60% of children engage in theatre play for the first time

* Due to Zimbabwe's current economic crisis, involving the world's worst hyperinflation, it is impossible to give a realistic estimate of the amount the children have saved. The children also save products (e.g. pens), to prevent value depreciation.

Significant others

Teachers and Trainers		About teachers						
Number of trainers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>0</td><td>19</td></tr></table>	This year	Total	0	19	Was the principal involved?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
0	19							
Yes								
Number of teachers trained	<table border="1"><tr><th>This year</th><th>Total</th></tr><tr><td>30</td><td>120</td></tr></table>	This year	Total	30	120	Do the teachers have a savings habit?	<table border="1"><tr><td>Yes</td></tr></table>	Yes
This year	Total							
30	120							
Yes								
Teachers focus on gender equality	<table border="1"><tr><td>Often</td></tr></table>	Often	How often do they save?	<table border="1"><tr><td>Regularly</td></tr></table>	Regularly			
Often								
Regularly								
Teacher focus on disability teaching	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes	Do teachers save money at a bank?	<table border="1"><tr><td>Often</td></tr></table>	Often			
Sometimes								
Often								
Children's questions in class encouraged	<table border="1"><tr><td>Sometimes</td></tr></table>	Sometimes						
Sometimes								
Local materials developed	<table border="1"><tr><td>Yes</td></tr></table>	Yes						
Yes								

External Environmental Factors

Social environment	Community	
Parental involvement	General Involvement <table border="1"><tr><td>Yes. School authorities, school development committee</td></tr></table>	Yes. School authorities, school development committee
Yes. School authorities, school development committee		
Parental attitude		
Change in parental savings behaviour		
Government Buy-in	Other stakeholders	
Endorsement by Education Department	Stakeholders met <table border="1"><tr><td>Unicef, Plan International</td></tr></table>	Unicef, Plan International
Unicef, Plan International		
Government Monitoring		
Government visits		
Government funding		
	Working with <table border="1"><tr><td>Unicef, Plan International</td></tr></table>	Unicef, Plan International
Unicef, Plan International		
	Type of involvement <table border="1"><tr><td>Material support</td></tr></table>	Material support
Material support		

Aflatoun experiences

Quelling teacher's doubts
 A lot of teachers were really negative when they came for training. They doubted if the program would succeed, given the current harsh economic climate. They wondered if it was worth their while to pursue such a program under the present circumstances. A lot of barriers were brought up during the "Hopes and Expectations; Fears and Doubts Session." They even discussed that as teachers, they were not allowed to handle cash. One by one, the challenges that arose were dealt with during the sessions. The Ministry of Education, Sport and Culture dealt with some of the challenges which are more biased to the Education rules and regulation. Their support was of paramount importance. They not only responded to the questions of handling of cash by teachers, they also encouraged the teachers to implement the program thoroughly as it supports elements of the school curriculum like "Money and banking." The rest of the challenges were discussed by teachers and facilitators until an agreement was reached.