

Case Study

Aflatoun Child Social and Financial Education Programme

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Governance Knowledge Centre

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Executive Summary

Aflatoun Child Social and Financial Education Programme is an innovative attempt to address the issue of child rights through social and financial empowerment of marginalized children belonging to small/marginal/landless farmers' households. Since these households have no capacity to save, they rely on debts during the lean period of agriculture which pushes them further into a vicious cycle of poverty. Children belonging to these families are the most affected by poverty in terms of violation of their rights to have education, health, food, security and safety. Their participation in bringing change in their own lives, their community and environment through social and financial empowerment can be of critical significance. In this context, Aflatoun Child Social and Financial Education Programme was launched as a field action project of Tata Institute for Social Sciences to create awareness on child rights, and to inculcate a sense of responsible saving and spending among children in 1991. The project was taken over by MelJol in 1998-99.

Aflatoun is implemented directly by MelJol in Maharashtra and by its partner ngos in Municipal schools of urban areas and Zila Parishad/Tribal Schools of rural areas on other states. Schools are the key element in its implementation at the ground level. The Aflatoun Curriculum is integrated with the school education system and the focus is on adopting a child centered teaching-learning methodology. Teachers of the member schools work with their colleagues to form Aflatoun Clubs at school level and facilitate an environment for saving scheme. MelJol has developed its own book series (grade 1 to 7), available in all local languages of the project states, and modified on regular basis depending upon the local specific needs.

Since its inception, MelJol has covered 10 states with 7, 82,652 children being enrolled from 5,501 schools under the Aflatoun Child Social and Financial Programme. It's an on going journey with new ngos partners joining in to implement the programme in their respective areas. It is noteworthy to mention here that the Delhi Empowerment for Rehabilitation, Academic and Health (EFRAH) is planning to cover 22 schools in the National Capital Region. Further, the Vikas Sahyog Pratishthan in Maharashtra will cover 171 schools under the programme. Recognizing its potential for promotion of child rights and a sense of responsibility through social and financial empowerment, MelJol was awarded the Certificate of Accreditation on Minimum Norms by Credibility Alliance in 2011-12.

Methodology

The Governance Knowledge Centre (GKC) has identified MelJol's Child Social and Financial Education Programme as a best practice to highlight its innovative role in promoting child rights and a sense of responsible citizenship among children through their social and financial empowerment. In order to understand the initiative, the research team conducted a thorough secondary literature review. Sources referred were MelJol Home Page, its Annual Reports, impact assessment studies, and government reports. The secondary research was followed by a telephonic interview with Dylan D'Costa Senior Coordinator, MelJol.

Background

Aflatoun Child Saving Scheme is a pioneering initiative of MelJol with an aim to promote child social and financial education, among children living in rural and tribal areas of India where majority of the households rely on agriculture in order to earn their livelihood. People living in these areas are also highly vulnerable to poverty and indebtedness that may be attributed to seasonality of primary source of income i.e. Agriculture. The statement is specifically true for small and marginal farmers or agricultural labourers. Since they have no tendency to save their earnings, these households rely on debts to survive during the lean period of agriculture pushing them further in to the vicious cycle of poverty.

The Government of India has been periodically taking steps to improve the financial condition of farmers. In order to improve the financial state of small and marginal farmers, in the year 2011-12 the total farm loan accounts financed by the government were 549.60 lakh out of which 61% was for small and marginal farmers¹. The disbursement target for 2012-13 is 5,75,000 crore. Further, more than 11 crore Kisan Credit Cards have been issued to farmers which can be used as an ATM card at ATM/pos (Point of sale) terminals. Under Rashtriya Krishi Vikas Yojana (RKVY), States and Union Territories have also been provided with 22408.79 crore from 2007-08 to 2011-12 to give a definite momentum to agriculture sector. In spite of all these measures, percentage contribution of agriculture to our Gross Domestic Product (GDP) has fallen down in the last 10 decades. In the year 1970, its share was more than 40 per cent to the GDP of India and in 2010 this figure has decreased drastically by 25 per cent². These findings

¹ Government of United Progressive Alliance. Report to the People 2011-12. Ministry of Information and Broadcasting, Government of India Web: 30 January 2013 <<http://pmindia.gov.in/getdoc.php?id=XJHYTM327.pdf>>

² Gross Domestic Product (GDP) from Agriculture and Allied Sector and its Percentage Share to Total GDP (1954-55 to 2011-12). Web: 30 January 2013 http://planningcommission.nic.in/data/datatable/0512/databook_27.pdf

raise a critical question on the sustainability of agriculture and the livelihood security of the farming community.

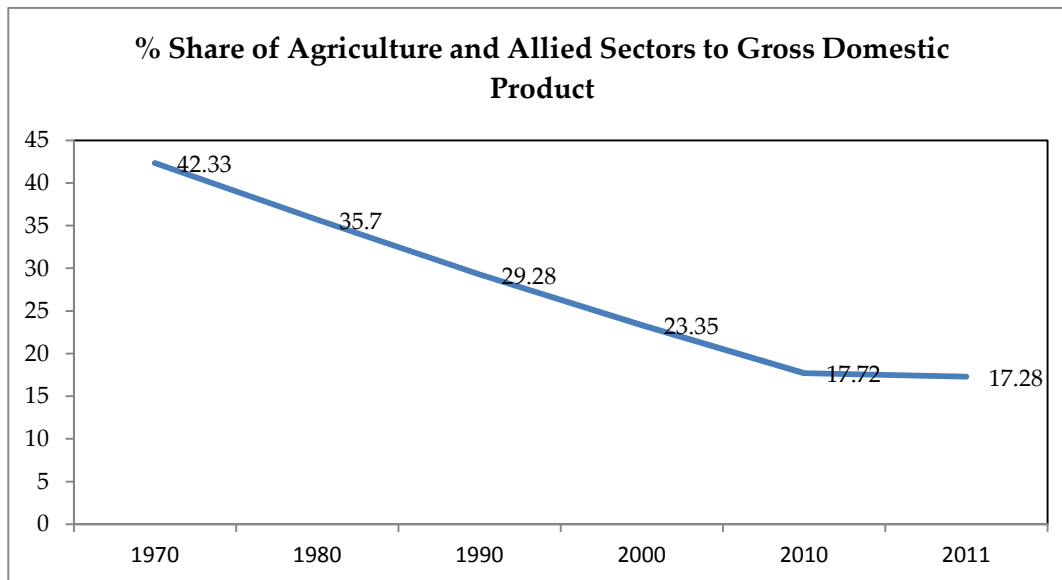


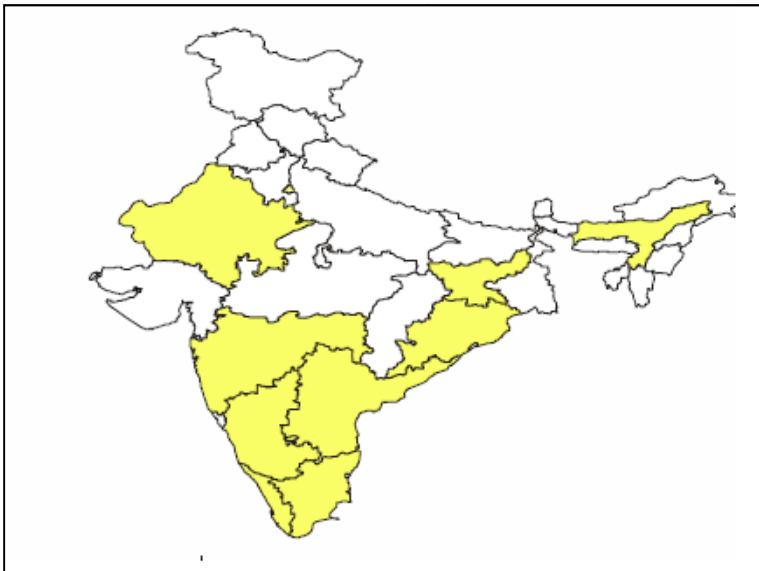
Figure 1: Percentage share of agriculture and allied sector to Gross Domestic Product
Source: Planning Commission, Government of India, 2012

This scenario demands for informal measures to ensure the sustainable social and financial empowerment of the agricultural community. Since children belonging to these families are the most affected of poverty in terms of violation of their rights to have education, health, food, security and safety; their involvement in bringing social and financial empowerment through value based education, may be of critical significance.

Such informal measures become even more important given the limited access of rural and tribal populace to the benefits of a banking system. Responding to the need for the social and financial empowerment of these communities, the Aflatoun Child Social and Financial Education Programme was initiated in 1991 as a field action project of Tata Institute for Social Sciences, Mumbai. In 1998-99 the project was overtaken by MelJol, a non-governmental organization to cover 51 schools in rural districts of Thane, Mumbai.

During 2002-05, it was up scaled to some other districts of Maharashtra namely Amravati, Raigad, Nanded, Parbhavi, Kolhapur, Hingoli, Akola, Jalna, Beed, Latur, Solapur, Thane, Osmanabad, Yavatmal, Nandurbar, Chandrapur, Gadchiroli, Nashik, Gondia, Sindhuding

districts. In 2007-08, the project was launched at the national level and currently covers a total of 32 districts all over India. Some of these states are Andhra Pradesh, Assam, Delhi, Jharkhand, Karnataka, Kerala, Odisha, Rajasthan and Tamil Nadu.



Since the programme was meant for under privileged children to facilitate their social and financial empowerment, it was implemented through Municipal schools in urban areas and Zila Parishad/Tribal Schools in rural areas. MelJol has covered 7, 82,652 children from 5,501 schools (2,758 in Maharashtra and 2,743 in other states) all over India under Aflatoun Child Social and Financial Education Programme.

FIGURE 2: Presence of MelJol in India, Source: MelJol Annual REPORT 2011-12

Objective

Aflatoun Child Saving Scheme was launched with an objective to inculcate the habit of saving money, ability to handle money and a sense of responsibility among rural and tribal children. Some of its major objectives are:

- To create awareness on child rights and a sense of responsible citizenship linked with their rights in rural and tribal areas.
- To facilitate children's social and financial empowerment through value based education
- To provide children with opportunities to contribute to their community and environment through social and financial enterprise

Project Design

Key Stakeholders

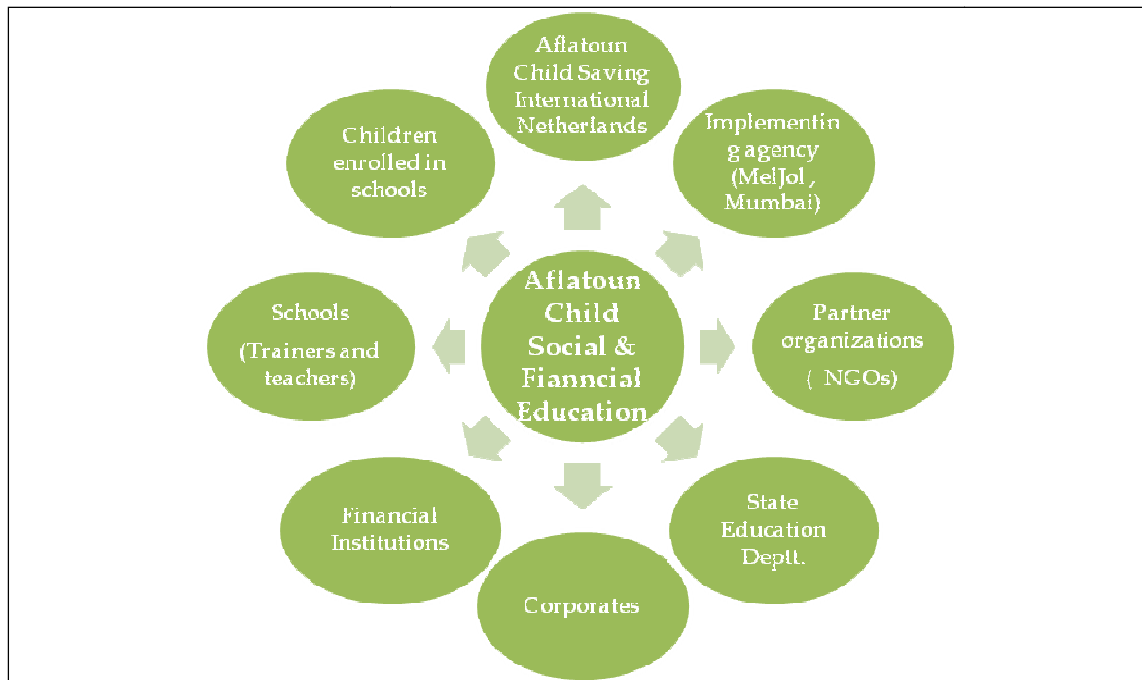


Figure 3: Key stakeholders in the child Social and Financial Education Programme
Source: OneWorld Foundation India, 2013

- **Aflatoun Child Saving International, Netherlands:** Nodal agency for programme implementation and its monitoring at global level.
- **MelJol:** Programme implementing agency in Maharashtra and other states
- **Partner ngos:** They support MelJol in implementing the programme at district level
- **State Education Department:** Since the programme is implemented through Municipal school, Zila Parishad schools, Tribal schools or Ashram Schools run by the State Education Department, thus seeking permission from the department is the basis prerequisite of the programme
- **Corporates:** Major funding partners for MelJol for instance Citi Foundation, HSBC, HDFC etc.

- **Financial institutions:** Collaborate with MelJol for opening formal bank accounts for children enrolled in the Aflatoun Child Social and Financial Education programme. They also arrange field visits to these institutions for the children as a part of the programme curriculum
- **Schools (trainers and teachers):** Work with partner ngos to incorporate Aflatoun programme in school curriculum.
- **Children enrolled in schools:** They are the direct beneficiaries of the programme

Organizational structure of the Aflatoun Programme

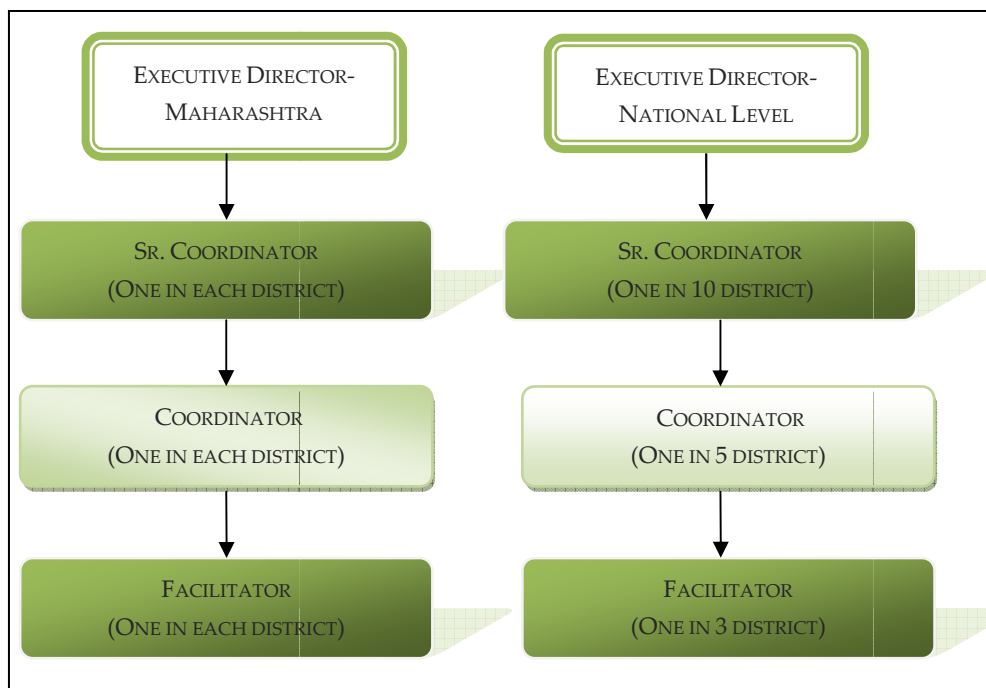


Figure 4: Organisational Structure for Aflatoun Child Social and Financial Education Programme
Source: OneWorld Foundation, India, 2013

The programme is run by different teams at different locations; one team is operational in Maharashtra and the other at the national level. The Maharashtra team is headed by the Executive Director who monitors the state level functions. He/she is assisted by Senior Coordinators, Coordinators and Facilitators one in each district. While at the national level, the implementing team has one Facilitator for 3 districts, one Coordinator for 5 districts and one Senior Coordinator for 10 districts.

Implementation strategy

Aflatoun Child Social and Financial Programme is implemented either directly through MelJol or through its partner ngos with different teams in different locations i.e. Maharashtra (rural and urban) and other states. Schools have a significant relevance in its implementation at ground level through various components of the programme for instance trainers' training programme, teachers' training programme, child centered curriculum and so on. It is noteworthy to mention here that there is an Aflatoun books series created by MelJol for Grade 1 to 7 which is available in all local languages of the project states and modified on regular basis as per the local needs.

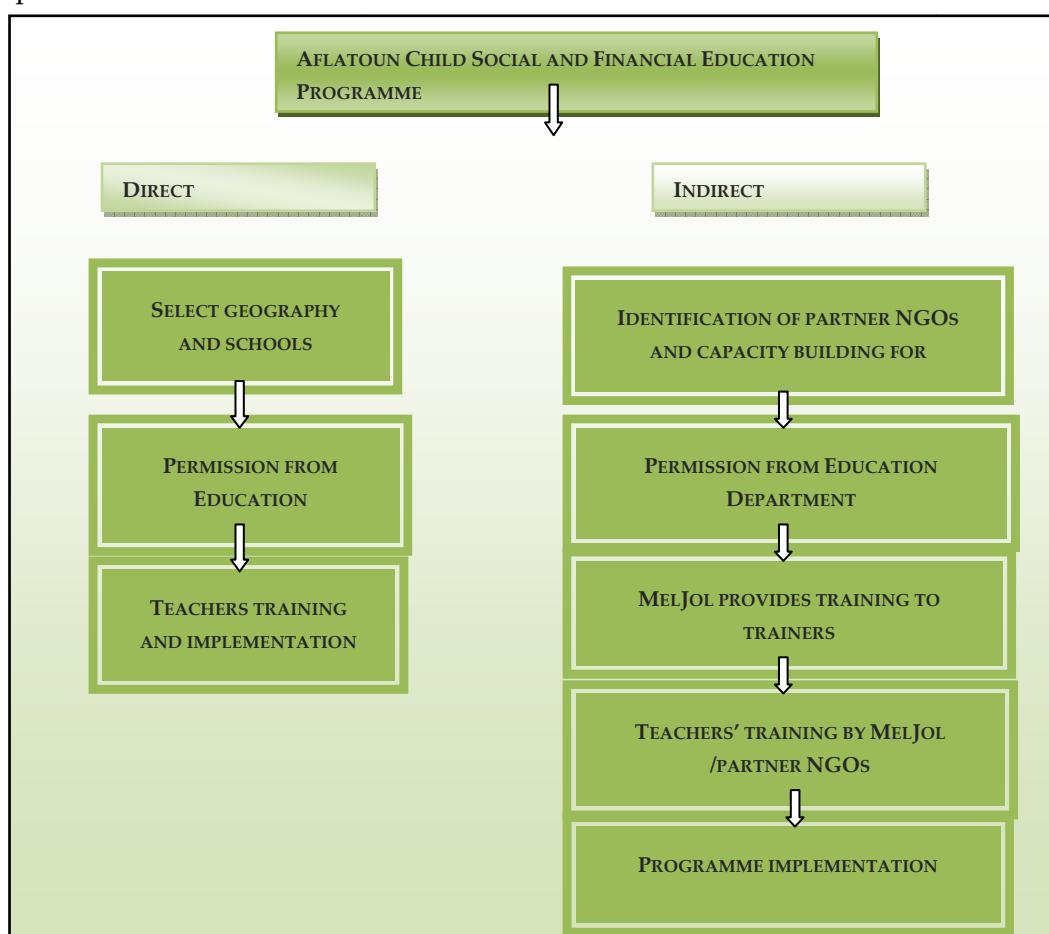


Figure 5: Implementation strategy for Aflatoun Child Social and Financial Programme

Source: OneWorld Foundation, India, 2013

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Direct implementation

The process starts with selection of geographical area and schools followed by getting permission from the education officer in the district. Further teachers are selected by the school authorities to undergo Aflatoun's teachers' training programmes and programme implementation.

Indirect implementation

Aflatoun Child Social and Financial Education Programme is also implemented indirectly through partner ngos. It starts with identification of partner ngos and their capacity building in terms of human resources and infrastructure. Ngos selection is based on some critical criteria such as their experience with children, education department and schools; legal and financial background. It is followed by ngos trainers' training programme who then undertake teachers training in the selected schools of the project area. Teachers training may be conducted either by MelJol's trainers or partner ngos' trainers. MelJol's personnel are regularly in touch with the schools, especially during the three active years when they train teachers and develop their networks.

These teachers are the key persons to bring in change among children at ground level. They work with their colleagues to form an Aflatoun club at the school level and facilitate an environment for saving scheme. There is a child representative for each Aflatoun club and there are other office bearers as well. In some cases they also deposit the money saved in Post Offices on the behalf of the child. In some states like Orissa and Andhra Pradesh, formal accounts have been opened up in nationalized banks for children that are their own accounts with no interference from parents for instance in Orissa and Andhra Pradesh.

RULES AND REGULATION FOR AFLATOUN CLUB:

- No compulsion on any child to save money.
- Minimum amount to be deposited at a time will be 50 paise. Maximum amount can be anything.
- Record books should be maintained in a given format.
- Records will be kept and children with the help of teachers will do the monetary transactions.
- This will be a rotating responsibility and will be equally shared by girls.
- Timing for the transaction: School Recess and/ 10 minutes before the general assembly.
- Parents will not be allowed to do any transactions unless in an emergency. No interest will be paid on the amount saved.
- Minimum balance should be Rs. 2/-.

Aflatoun curriculum

The core philosophy behind the Aflatoun programme is child social and financial education through 'learning by doing' and facilitating an active participation of children by forming school-wide savings clubs, financial and social enterprises, and group activities within the community. Its curriculum is based on the following five core principles:

1. **Personal understanding and exploration:** Aflatoun facilitates children to explore their own identity from an early age so as to increase their confidence and understanding.
2. **Rights and responsibilities:** Aflatoun's programme increases children's understanding and knowledge of their own rights as well as those of others based on the UN Convention on the Rights of the Child.
3. **Savings and spending:** Aflatoun encourages children to save money and objects of personal value to inculcate the habit of saving.
4. **Planning and budgeting:** Children learn planning and budgeting to move towards their financial and personal goals which is a life skill key to individual development
5. **Social and financial enterprise:** Under the Aflatoun programme, Aflatoun Clubs and Aflatoun Banks are formed in each school with an active participation of children. They are also provided opportunities to contribute to their environment through these social and financial tools. It is an excellent example of a social and financial enterprise bringing in a positive social change.

Teaching-learning methodology

Aflatoun follows child centered learning with deep faith in their unlimited potential to express themselves, act own their own and solve practical problems together. It has three basic principles-explore, think, investigate and act



Figure 6: Aflatoun's Principles of teaching
Source: OneWorld Foundation India, 2013

Methods of learning comprises of storytelling, song, drama and dance, games, savings clubs, financial enterprises and community improvement activities adapted to local needs and differing ages of children.

There are number of activities undertaken during the academic session like Bank and Post Office visits, school level camps, cluster and zonal level camp and events like children's fair.

State	Activity	Number of activities/events	Children's participation
Maharashtra Rural	Bank and Post Office visits	70	1469
	School level camps	256	15424
	Cluster and zonal level	129	4520
	Events	5	1789
Maharashtra Urban Thane and Nagpur	Bank and Post Office Visits	56	6925
	School level camps		
Maharashtra Urban Mumbai	Bank and Post Office Visits	7	259
Other states (National)	Bank and Post Office visits	293	2930
	School level camps	746	22380
	Cluster and zonal level	51	5100
	Events	5	1766

Figure 7: Details of field activities in 2011-2012

Source: MelJol Annual Report 2011-12

MelJol has also developed a books series from grade 1 to 7 and each book has 40 hours of activities using songs, worksheets and games to be completed in a year. Lessons are age appropriate, and each book adds new issues that are relevant to the child at that time in their life. These book series are available in all the local languages of the project states.

Training and capacity building

Aflatoun training is delivered by an energetic team of Regional Master Trainers who undergo the Aflatoun Child Saving International Secretariat's ten-day Training of Trainers at Netherlands. Currently there are four to five Regional Master Trainers at MelJol. These Regional Master Trainers through Trainers' Training and Teachers' Training programme help the partner organisations in implementing the programme. Master Trainers are nominated by the partner ngos and teachers are nominated by school principals in each of the school for further training. Under its training dissemination strategy, I NGO trainer/ MelJol's

I NGO Trainer	Trains 20 trainers
20 Trainers	Train 400 teachers
400 Teachers	Train 10,000 kids
10,000 Kids	Become Aflatouns

Figure 8: MelJol training dissemination strategy
Source: Presentation at CITI-FT Financial Education Summit, New Delhi, India, December 6-7, 2007, MelJol

trainer trains 20 trainers, 20 trainers train 400 teachers and these 400 teachers train 10,000 kids who become Aflatouns.

Since its inception, 764 trainers (410 in Maharashtra and 345 in other states) and 5209 teachers (2893 in Maharashtra and 2316 in other states) have been trained.

Its two days training programme for teachers programme has also been incorporated in the D.Ed curriculum as a Kushal Adhyayan Adhyapan programme in 2003 which aims to sensitise the teachers about Child Rights and responsibilities and the importance of children's participation to bring about a positive change in their environment. Three workshops have been conducted in each of the participating colleges as part of the programme on UN Convention on the Rights of the Child (1989), Value Education and Techniques of imparting value education to Children, and participatory teaching learning processes. Since its inception, it has covered 14 D.Ed colleges and 800 D.Ed students.

Since Aflatoun Child Social and Financial Education is facilitated through its book series (Grade 1 to 7), MelJol has also developed different training manuals for teachers teaching across different standards.

Monitoring and Evaluation

Each year, Aflatoun Child Saving International publishes *Children and Change* to share the research and evaluation that has been done within the Aflatoun network over the previous year, to highlight the achievements of the partner organisations and to better explain Aflatoun's achievements at the global level. Its implementing agency in India MelJol also publishes an annual report on similar grounds.

MelJol also conducts monitoring visits once a quarter in each district to assess the performance of the programme. During these programmes, the monitoring team interacts with teachers, principals and children. The aim is to understand how much and how many children learnt the concept of saving money, child rights and responsibilities.

Financial Model

Aflatoun's major source of funding comes from the corporate sector; Citi Foundation is one of the biggest funding agencies for Aflatoun. Other corporate partners are HDFC, HSBC, Save the Children, and Mumbai Marathon etc. The total annual cost to run the programme is 15 to 20 lakh which is spent on printing book series, developing training manuals, conducting training programmes, MelJol's staff salary and partner organisation salary. The cost varies from district to district depending upon the number of schools. MelJol has also collaborated with non-

funding partners in some of the states to implement the programme at their own cost. In such cases the training and teacher learning materials are provided by MelJol.

Impact

Inculcating the habit of saving among children

Aflatoun Child Social and Financial Education programme enables the children to understand the concept of saving, planning and budgeting with long term goals in perspective. Many children don't have Post Office or Bank accounts, Aflatoun Banks as an informal arrangement offers them opportunity to save their money at a safe place with flexibility for withdrawal only when needed. Thus children learn a responsible saving and spending behaviour.

Development of leadership skills among children

Since the programme is implemented through children and meant for children only, it is designed in such a way so as to involve their participation in all its activities. Under the programme, Aflatoun clubs and Aflatoun Banks are formed in each school which are solely taken care of by the children enrolled in the programme under teachers' supervision which facilitates a sense of responsibility and leadership among children.

Improving attendance and academic skills of children

While serving as active members and office bearers of Aflatoun Clubs and Aflatoun Banks, children also get practice lessons in mathematical skills like the maintenance of accounts, making entries in passbooks etc. Thus their mathematical skills improve. Child centered teaching learning methodology adopted under this programme enhances children's interest in school activities and consequently their desire to attend school.

Changes in teachers' attitude

Aflatoun is bringing teachers closer to their students and making them aware of the capabilities of their won students. The increased teacher student interaction as a result of the Aflatoun programme is creating a fear-free learning environment in schools and bringing the learning process closer to students.

Impact on families

Though the programme by design does not include community and families, it is helping parents gradually recognize and respect the potential of their children, their rights, their ability to save and plan for their future and to run an enterprise.

Challenges

Acquiring government support

Since the programme is meant for under-privileged children and implemented through municipal/ Zila Parishad/Ashram /Tribal schools, the State Education Department has a significant role in facilitating its successful implementation. In this context, seeking permission from the department is the first basic pre-requisite. Initially the Education Department was skeptical about the concept behind Aflatoun Child Social and Financial Education Programme. They were under the impression that teachers would not be able to implement the Aflatoun programme with their existing load of responsibilities in school. The Department was also reluctant to deal with the introduction of money related activities in school. However with time, the education department extended its support to the programme.

Lack of commitment among teachers

Since teachers don't have any monetary rewards for implementing the Child Social and Financial Education Programme, their commitment level is quite low. Besides, they also have multiple responsibilities like their day to day teaching, administrative and auditing work, preparation of teaching-learning material, preparing number of reports to be submitted to the Education Department. They also have to deal with local village Panchayat, the block level needs and district level official requirements.

Limited approach of the programme

The Aflatoun Child Saving Scheme has a restricted focus on social and financial empowerment. The programme can consider looking at issues of poverty and socio-economic inequalities. It can inculcate various other saving habits in children particularly those related to knowledge in the form of creative archiving practices. Links can be made between collecting local knowledge objects, books and ideas and the act of saving money.

Limited scope of programme

The programme has a limited reach up to school going children only. There are several children who are either drop-outs or have never attended a formal school and have very little knowledge about savings. Perhaps the Aflatoun programme can work towards including these children in its agenda.

Sustainability

The programme is implemented in a de-centralized mode involving NGO partners, State Education Department, schools, teachers and children. It has pre-defined roles for each stakeholders bringing in a sense of responsibility, transparency and accountability on their part. Furthermore, its hierarchical dissemination strategy for training provides abundant human resources for taking the programme forward.

The Aflatoun programme is also financially sound with adequate financial support being received from corporates. Its network of non funding partners (who only receive training support from MelJol) also ensures the continuity of the programme irrespective of the availability of financial resources.

Way forward

Realizing its potential for promotion of child rights and a sense of responsible citizenship, many ngos are coming forward for Aflatoun Child Saving Scheme. Its new partner in Delhi Empowerment for Rehabilitation, Academic and Health (EFRAH), Delhi will cover 22 schools on NCR, while in Maharashtra Vikas Sahyog Pratishtan will undertake 171 schools catering to the needs of poor and marginalized section of the state.

MelJol is also planning to start other progarmmes like Aflateen in 20013-14 to widen its outreach to teenagers (from grade 7 to 9) in all the project states. It will emphasise on developing their skills and creative talents so that they can live a productive life. Aflateen has been implemented on a pilot basis in 2009-10 in two districts of Maharashtra, covering 14,000 children in 197 schools.

Further, MelJol is in the process of revising its existing teaching- learning material to eliminate monotony and make the content more interesting for teachers and students. The Aflatoun book series for standard 1 to 7 have also been translated to Tamil, Telgu and Urdu.

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Annexure A: Interview Questionnaire

Background

1. What was the motivation for initiating Aflatoun Child Saving Scheme?
 - a. Where was the project initiated? In 2001
 - b. What was the immediate focus of the project in terms of target group and area?
Rural and tribal areas of Maharashtra
2. Was there a pilot phase of the project? If yes, please provide details- purpose, duration, location, finances involved, sources of funding, results, follow-up interventions.
3. What have been and are the current project sites for project implementation? What are the criteria for choosing these sites?
4. There are large numbers of out of school children engaged in economic activities or roaming around in the village. On the basis of secondary research Aflatoun programme is implemented through teachers in various government aided schools or government schools
 - I. What are the type of schools MelJol is associated with
 - II. What is the number of schools /teachers and children associated?
 - III. What is the number of partner organizations?
 - IV. Does it also focus on children other than those enrolled in schools

Project design

Stakeholders

5. Who are the key stake holders in the project? What are their roles and responsibilities?

Work flow

6. What is the organizational structure of MelJol's Aflatoun Child Social and Financial Education Programme?
7. What are the core principles of Aflatoun Child Saving Scheme?
 - I. Are there any rules and regulation for saving?
 - II. What is the minimum amount of saving?
 - III. Where are the children's accounts opened up?
 - IV. After how long does a child withdraw money from the account?

8. How is it implemented? What are the different phases of its implementation? Please elaborate
9. What are the major activities undertaken under Aflatoun Child Saving Scheme?

Awareness generation

10. How children and other community members are made aware of the significance of Aflatoun Child Saving Scheme?
11. Are these programmes designed considering the local specific needs of the community?
12. Was there any base line survey conducted to assess the need for such an initiative in the project area? If yes, please mention the duration, methodology, source of funds, and outcomes

Training and capacity building

13. How do you plan and organize the trainers' training programme?
14. What is the criterion for selecting the trainers?
15. Have you developed any training manual for trainers? If yes, please provide details
16. What is the number of Trainers' Training Programme conducted since inception/per year/per month?
17. What is the number of trainers' trained per year/per month?
18. What is Aflatoun secretariat's ten-day Training of Trainers programme? Please provide detail.
19. How do you organize the teachers' training?
20. What are the criteria for selection of schools and teachers? Please elaborate on methodology adopted for training,
21. Manuals developed number of teachers' training manuals.
 - I. What issues do they address?
 - II. Can you provide us the list of training manuals developed?
 - III. How are these manuals developed? What are the human resources used for the purpose?
22. What is the number of teachers' training programme per year/per month?
23. What is the number of teachers trainer per year/per month

Please provide details-number of sessions, geographical locations, resource persons, content, methodology, cost incurred, and following up mechanism

Children's education

24. What is the Aflatoun curriculum for child social and financial education? Please elaborate
- I. Is there any specific curriculum developed for different age groups?
 - II. What is the teaching learning methodology adopted?
 - III. MelJol has developed book series for children's social and financial education. How many languages does these series are available and up to which grade?
 - IV. What are the human resources for developing these book series?
 - V. Are these book series also available in CD form? If no, are you planning to introduce the same?
 - VI. How these book series are made available to children?

Monitoring and evaluation

25. Is the performance of the initiative regularly monitored to identify and correct impending problems?
26. Is there a monitoring mechanism in place to understand impact of the programme on children and their families?

Financial costs

27. What are the major sources of funding for Aflatoun Child Social and Financial Education Programme?
- I. Grant received from HDFC
 - II. Grant received from SEBI
 - III. Donations received
28. What is the expenditure on different components of the programmes?
- I. Trainers Training
 - II. Teachers Training
 - III. Development of MelJol Book series
 - IV. Children's Education
 - V. Networking
 - VI. Staff salaries and other remunerations
29. What is the flow of funds between implementing agency and the partner organization?
30. Is there an evaluation criterion for release of funds to partner organizations?

Impact

Achievements

31. What have been the most significant achievements of the project?
32. Please provide data to reflect change since the time of launch of Aflatoun programme in terms of enhanced awareness among children and improved socio-economic status of families

Challenges

33. What have been the major challenges at prior to and after the implementation of the programme? How were and are these being overcome?
 - I. Liaoning and networking with partner organization
 - II. Liaoning and networking with state/district education departments
 - III. Development of teaching learning material/training manuals
 - IV. Facilitating the community
 - V. Sources of funding
 - VI. Any other

Sustainability

34. How is the project sustainable in terms of networking, human resources, capacity building, and financial infrastructure?

Enhancements

35. Are there any enhancements in the planning phase for inclusion in the project?