Annual Report 2009-10
MelJol

MelJol works with a purpose to sensitize the educational community to the Rights of the Child in order to create a new generation of Indians who are aware of their rights and responsibilities, who are ready to face life challenges, who are prepared to design change and take positive steps towards the same. In MelJol’s programme, children contribute to society in many ways, thus developing their ability to make informed life choices and preparing them to participate actively and responsibly in democratic processes. Hence, this is a programme to enhance the social and financial skills in children.

MelJol was established as a field action project of Tata Institute of Social Sciences in 1990. It aims at promoting Child Rights Education and financial education in the formal school setting as well as in non-formal educational centres, institutions and amongst out of school children.

Mission:

MelJol’s mission is to work towards an equitable social structure within a pluralistic society i.e. one that is an integrated society, where different cultures co-exist. By educating children and their significant others on Child Rights and Responsibilities, MelJol addresses prejudices focusing on key concepts such as equity, ageism, gender, ethnicity, classism, ableism.

Objectives:


- To provide children with an opportunity to actively participate towards building a socially sensitive and equitable society.

- To promote responsible citizenship-building amongst children.
## Governing Board

<table>
<thead>
<tr>
<th>Name</th>
<th>Position and Experience</th>
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<tr>
<td>Dr. Armaity Desai</td>
<td>Former Chairperson, University Grants Commission, GoI</td>
</tr>
<tr>
<td></td>
<td>Ex-Director, Tata Institute of Social Sciences</td>
</tr>
<tr>
<td>Dr. Denzil Saldanha</td>
<td>Professor and Head, Unit for Research on Sociology of Education, Tata Institute of Social Sciences</td>
</tr>
<tr>
<td>Ms. Jeroo Billimoria</td>
<td>Founder – MelJol</td>
</tr>
<tr>
<td></td>
<td>Founder and Trustee – Child Line India Foundation</td>
</tr>
<tr>
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<td>Founder and Executive Director – Child Helpline International</td>
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<tr>
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<td>Vice-Chairperson – Credibility Alliance</td>
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<td>Founder and Executive Director – Aflatoun Child Savings International</td>
</tr>
<tr>
<td>Dr. Lata Narayan</td>
<td>Faculty Member, Unit for Child and Youth Research, Tata Institute of Social Sciences</td>
</tr>
<tr>
<td>Mr. Nakul Mehta</td>
<td>Company Director, Bharat Bijlee Ltd.</td>
</tr>
<tr>
<td>Mr. Jerry Pinto</td>
<td>Journalist</td>
</tr>
<tr>
<td>Mr. Rishad Byramjee</td>
<td>Director, Casby Logistics Group of Companies</td>
</tr>
<tr>
<td>Operations Team (Mumbai)</td>
<td>Operations Team (Akola)</td>
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<tr>
<td>Ms. Sumitra Ashtikar</td>
<td>Santosh Shirsekar</td>
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<tr>
<td>Ms. Hemangi Joshi</td>
<td>Mangala Misal</td>
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<td>Ms. Reenaa Garre</td>
<td>Sharad Suryavanshi</td>
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<td>Mr. Thomas Vargese</td>
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<td>Ms. Madhuri Joshi</td>
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</tr>
<tr>
<td>Mr. Sanjay Thanage</td>
<td></td>
</tr>
<tr>
<td>Mr. Yashwant Thakur</td>
<td>And students from –</td>
</tr>
<tr>
<td>Ms. Ruchita More</td>
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<tr>
<td>Mr. Ajay Devrukhkar</td>
<td>Nirmala Niketan College of Social Work</td>
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<tr>
<td>Ms. Pallavi Pawar</td>
<td>Tilak Maharasthra Vidyapeeth</td>
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<tr>
<td>Mr. Rupesh Rane</td>
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<td>Mr. Vijay Pawar</td>
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### List of Abbreviations

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<thead>
<tr>
<th>Abbreviation</th>
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<td>ASHA</td>
<td>Association for Social and Health Advancement</td>
</tr>
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<td>BCPT</td>
<td>Bombay Community Public Trust</td>
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<tr>
<td>DA</td>
<td>Development Activist</td>
</tr>
<tr>
<td>D.Ed.</td>
<td>Diploma in Education</td>
</tr>
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<td>DIET</td>
<td>District Institute of Education and Training</td>
</tr>
<tr>
<td>ICDS</td>
<td>Integrated Child Development Services</td>
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<td>LEADS</td>
<td>Life Education and Development Support</td>
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<td>MCGM</td>
<td>Municipal Corporation of Greater Mumbai</td>
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<tr>
<td>NAB</td>
<td>National Association for Blind</td>
</tr>
<tr>
<td>NCF</td>
<td>National Curriculum Framework</td>
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<td>NERSWN</td>
<td>North east Research and Social Work Networking</td>
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<td>NGO</td>
<td>Non-Government Organization</td>
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<tr>
<td>SEBI</td>
<td>Securities and Exchange Board of India</td>
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<td>SHG</td>
<td>Self Help Group</td>
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<td>SICHREM</td>
<td>South India Cell for Human Rights Education and Monitoring</td>
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<td>Sarv Shiksha Abhiyan</td>
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<td>Tata Institute of Social Sciences</td>
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<td>TOT</td>
<td>Training of Trainers</td>
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<td>TTW</td>
<td>Teacher Training Workshop</td>
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<td>RBI</td>
<td>Reserve Bank of India</td>
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<td>Village Education Committee</td>
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<td>Youth Council for Development Alternative</td>
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<td>ZP</td>
<td>Zilla Parishad</td>
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National Replication Programme

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Kushal Adhyayan Adhyapan Programme

Credibility Alliance

Donors and Partners

Our Acknowledgements
Overview

Year 2009-10 was a success to expand our reach in other states of India. Under the expansion strategy, Meljol, through its Aflatoun programme has collaborated with several other NGOs based in 7 states of India. Until 2008-09, the Aflatoun programme (which aims at making children confident and inculcates positive attitudes and leadership skills in them) was implemented in 4 states, viz. Maharashtra, Kerala, Orissa and Rajasthan. This year, we also started working in Karnataka, Assam and Jharkhand. The Aflatoun book series for classes 1 to 7 developed by Meljol in Marathi and Hindi is now also available in Kannada, Malayalam, Oriya, Bodo, Assamese and Rajasthani.

Coverage

Programme – wise coverage in MelJol is given in the tables as follows:

Aflatoun:

<table>
<thead>
<tr>
<th>Sub-programme</th>
<th>No. of Schools</th>
<th>No. of children (approx.)</th>
<th>No. of trainers in Training of Trainers (ToT)</th>
<th>Teachers’ Participation in Teachers’ Training Workshops (TTWs)</th>
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<tr>
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<td>1948</td>
<td>225860</td>
<td>229</td>
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<td>National</td>
<td>1158</td>
<td>262281</td>
<td>167</td>
<td>774</td>
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<tr>
<td>Total</td>
<td>3106</td>
<td>488141</td>
<td>396</td>
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Eradication of Child Labour:

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<th>Villages</th>
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<td>Population (approx.)</td>
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<td>No. of Children’s Groups</td>
<td>130</td>
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<td>No. of Children</td>
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Kushal Adyayan Adhyapan Programme:

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<th>No. of D.Ed Colleges</th>
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<tbody>
<tr>
<td>No. of Students (approx.)</td>
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</table>
**Highlights of the Year**

1. **Working towards eradication of child labour**

Under the project “Child Rights for Change”, Meljol with the support of Save the Children started implementing a programme with the objective to eradicate Child Labour. The programme is being run in 100 villages of two blocks in Akola district namely Akot and Telhara this year. This is predominantly a cotton growing belt, and it is a common practice for the local children to work as labour in the farms. It is the first time that MelJol is not just working for child rights education but for the rights of the child. MeJol has appointed 26 facilitators or Gram Mitras, who in the groups of three, work in the villages. The project has four major thematic areas,

- Child protection
- Inclusive Education
- Women Empowerment
- Preventive health

With the efforts of MelJol, 9 boys and 1 girl child have stopped working and have joined back the school.

2. **National level Aflatoun Bal Anand Melawa**

On 9 and 10 December 2009; MelJol organized the national level Aflatoun Bal Anand Melawa (fun fair for children) at Sajan in Thane district. 94 boys and 88 girls from 57 schools participated in the event of which 8 children were from Kerala and 11 children from Orissa. 27 teachers and 25 community level workers also attended the programme. 10 stalls on different topics were set up in the fair to facilitate children’s learning and interaction. One of these stalls was put up by Reserve Bank of India to share financial information with children. Mrs. Badkar from RBI taught about the value of money, explained why saving is so important and also showed them how to identify a fake note from a real one.

3. **A giant leap – MelJol reaches north-east**

Under the Aflatoun programme, MelJol imparted training to the team of newly selected partner NGOs in Assam, Jharkhand and in the new districts of Maharashtra. MeJol conducted its first orientation workshop at Bongaigaon (Chirang district, lower Assam) with 16 representatives. A few months later, another training workshop was organized for the staff of NERSWN (North East
Research & Social Work Networking) with which MelJol finalized as partner NGOs to replicate the programme in the state of Assam. Programme is now ready for take-off.

4. Partnership with SEBI

MelJol partnered with Securities and Exchange Board of India (SEBI) to implement the programme with children in the secondary schools in Thane and Akola districts in the state of Maharashtra. Aflatoun Series Books for std. 8th and 9th were developed to specially include the financial components of insurance, investment etc., which is being covered in the module for the first time. The major challenge was to make such difficult concepts child-friendly. Sessions were conducted with children during February and March, 2010.

5. Children speak up against 'Child Labour'.

Like the preceding years, this year too, students of Mumbai Municipal schools selected an issue for intervention and this year the subject was Child Labour. 119 children from 10 Municipal Corporation of Greater Mumbai (MCGM) schools situated in different suburban areas from the city of Mumbai had joined hands together to spread the message against the evil practice of child labour in our society. With active participation from the students, an exhibition was organized to display photographs of the events and success stories.

This was also displayed at 2 major railway stations in Mumbai (namely: CST and Dadar) and 2 malls in Mumbai to sensitize general public.

6. MelJol starts sessions in D.Ed. colleges through teacher educators

An advisory committee has been constituted for effective implementation of Kushal Adhyayan Adhyapan Programme that covers 14 D.Ed colleges. Ms Vijaya Chauhan, Ms Padma Sarangapan and Dr. Denzil Saldanha are the members of the committee. This year, as advised by the members, two important decisions were taken – first, MelJol decided to conduct the sessions in the D. Ed. Colleges through teacher educators; second, a component of fellowship programme was introduced under which a fellow was also appointed.

7. Received support from RBI

The Reserve Bank of India (RBI) is doing a lot of work to promote financial education among children in India and has also provided assistance to MelJol on several occasions in the past. In
the year 2009-10, MelJol sent students from 10 schools in Mumbai to RBI to learn about their work. RBI officials also attended children's *Bal Melawa (fun fair)* and conducted a session on financial education.

In addition, a series of visits of children was organized to the Reserve Bank of India in which over ten days, 15 schools were taken to visit the Reserve Bank of India. This was indeed a learning experience for the children and they thoroughly enjoyed it.

**8. Networking with other organizations**

Avehi Abacus, an NGO based in Mumbai is running a campaign for ‘Right to free and compulsory education’. The fellow appointed by MelJol under the Kushal Adhyayan Adhyapan Programme has participated in the meetings of the campaign and was also a member of the panel which met Governor of Maharashtra to put up demands of the campaign.

In a separate event MelJol representative made a presentation on financial education for the underprivileged children during International Financial Literacy Conference organized by RBI on 22nd March 2010. RBI invited MelJol for sharing philosophy and concepts of Aflatoun Programme. Several banks attending the event expressed willingness to support MelJol and also suggested that the programme can be replicated in more schools in partnership with banks.

**9. MelJol ties up with out-of-school children in Calcutta:**

Calcutta based organization named *Sahay* decided to implement Aflatoun programme with 25,000 adolescent out-of-school children who are part of the sponsorship programme of the organization. Sahay developed module on the basis of the Aflatoun series for non formal education. MelJol was invited to provide feedback to the module and to impart training to 22 trainers who are likely to implement the programme with children.

**10. Evaluation:**

An evaluation exercise was conducted to assess the performance of Aflatoun programme both of Maharashtra as well as for the national Replication Programme. After a rigorous one-month long evaluation process; it was concluded that 57% of the total no. of children covered under the programme are saving money on a regular basis.
AFLATOUN – Social and Financial Education Programme

In Pimpri Sado School in Nashik district of Maharashtra, Sabha Patel is a girl studying in 7th std. She has saved Rs. 210 in Aflatoun bank & purchased school uniform from the saving.

Raju, a student of 7th std and son of a farmer has saved Rs.105 in Aflatoun bank & purchased notebooks from the saving.

Ravindra studying in 7th std. has helped his father by giving Rs. 210 he had saved to meet the expenses for the construction of his house.

Abovementioned examples provide a glimpse of the impact created by the programme – Aflatou implemented by MelJol in the schools of Maharashtra and other states of India. Aflatoun, indeed, has demonstrated the importance and power of savings to children. The good news is that these success stories are not limited to Sabha, Raju and Ravindra. Instead, there are several such stories which also act as an inspiration for many other children.

Aflatoun is a social and financial education programme that aims at inculcating the habit of savings in children. Vision of the programme is ‘Balanced social and financial empowerment of children enabling them to confidently face life challenges’. The programme works on five focus areas:

1. Personal understanding and exploration
2. Rights and responsibilities
3. Saving and spending
4. Planning and budgeting
5. Child social entrepreneurship

This school-based unique initiative has been implemented in 9 districts with around 2000 schools. MelJol implements this programme with the schools ranging from 1st std. to 9th std. The programme was implemented till 2009 in elementary schools, that is, in 1st to 7th standards. This year the programme was expanded for middle schools, that is, for 8th and 9th standard benefitting the teenagers. For the middle schools, MelJol developed new curriculum with advanced concepts of financial education, which was piloted in 197 schools.

As a result of the Aflatoun programme, children are being encouraged towards savings, resource conservation, personal development and equity. Aflatoun aims at grooming children to develop responsible citizens by teaching them:

- To save money and other things like water, electricity and paper.
• To form Aflatoun clubs in order to conduct activities which would help them understand the importance of imbibing habits such as cleanliness, health-hygiene, and resource conservation. These activities also aid in developing positive attitude towards gender equality, inquisitiveness and spirit of exploration.
• To learn banking skills such as depositing and withdrawing money.

Aflatoun makes children realize the latent and manifest benefits of saving and thus enhance their capability to plan for future. All these efforts are leading towards socially sensitive and financially responsible generation. Children are learning to save money in Aflatoun banks at the school itself. They use their savings to buy their uniforms and stationery and even pay their school fees.

**Our Aflatoun School**

The concept of Aflatoun seemed interesting to Mr. J. S. Bhagat, a teacher in Kerul Zilla Parishad School and therefore he decided to initiate the saving activity by forming Aflatoun Bank in his school. In order to motivate children to inculcate the habit of saving, Bhagat had to make initial expenditure from his pocket by getting the pass books printed. Children from 3rd to 7th standard are regularly saving money in this Bank and today a total of Rs 78,000/- has been collected in the Aflatoun Bank. Aflatoun club members have laid several examples to demonstrate the benefits of saving and inspire other children. One such Aflatoun is Anwar Shaikh, a 3rd standard child who decided to collect money and purchase a bicycle for himself. With his savings, Anwar finally managed to buy one and now comes to the school daily on his bicycle.

Through Aflatoun Bank, children of the school could organize a school picnic for the first time in the history of Kerul ZP School. Money saved on regular basis was used to arrange a three-day picnic for 75 school children and visited Mahabaleshwar, Pachagni, Raigad, Pratapgad, Murud- Janjira. This event motivated children to continue saving for the future.
<table>
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<th>S. no.</th>
<th>States</th>
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<th>Implementing NGO</th>
<th>Std.</th>
<th>No. of schools</th>
<th>Approx. children</th>
<th>No. of Trainers in TOT</th>
<th>Teacher participation in TTW</th>
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<td>174</td>
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<td>Grade Range</td>
<td>Participants</td>
<td>Donor</td>
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<tr>
<td>---</td>
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<td>7th, 8th, 9th</td>
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<td>254</td>
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<td>National Prog.Total</td>
<td>6 Districts</td>
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<td>1158</td>
<td>262281</td>
<td>167</td>
<td>774</td>
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</tbody>
</table>
Aflatoun programme is being implemented broadly at two levels – a) **Maharashtra:** In the schools of Maharashtra for rural, tribal and urban areas; and b) **National:** In other states of India except Maharashtra.

1. **PROGRAMME IN MAHARASHTRA**

MelJol implements Aflatoun programme in the schools of three administrative corporations – Zilla Parishad (rural), Tribal Development Department (tribal) and municipal Corporation of Greater Mumbai (MCGM). This year, for the first time, MelJol started Aflatoun Social and Financial Education Programme in middles schools for the students of class 8th and 9th.

**Aflatoun Programme in Elementary Schools (rural and tribal)**

With the objective of implementing the programme in elementary schools of Zilla Parishad in 9 districts of Maharashtra, MelJol requested blanket permission from Maharashtra Prathamik Shikshan Parishad (MPSP), Mumbai – an apex body of state under SSA (Sarva Shiksha Abhiyan). Similar request was also sent to Tribal Development Department.

Accepting our request, the MPSP, for the first time granted permission to cover the MelJol programme in one class period once a week during the first half hour of the day (i.e. in value education/paripaath class).

With the support of Citi Foundation, this year the programme was started in two new districts – Gadchiroli and Nashik. MelJol partnered with two local NGOs who have been assigned the task of facilitation and monitoring. These NGOs are – *Aamhi Amchya Arogyasathi* (Gadchiroli) and *Lokvikas Samajik Sanstha* (Nashik).

Besides, MelJol is implementing the Aflatoun social and financial education programme in 4 districts namely Latur, Beed, Kolhapur, Solapur. The financial support is being provided by HDFC Bank since last two years.

**ACTIVITIES in 2009-10**

**Book revision and re-printing:**

This year the curriculum for Aflatoun series book from 1st to 7th standards was revised and books were re-printed as per need. Realizing the fact that joint session will be conducted for children of classes 5th to 7th; a consolidated version of Aflatoun series was also developed. 5 sets of Aflatoun book series were distributed in every participating school.
**Training programme for trainers and teachers:**

Trainers are the teachers from local education departments. Two days intensive training is imparted to the trainers in order to equip them with all the necessary information and details about the concepts and structure of Aflatoun Social and Financial Education Programme. These trainers further conducted teacher training workshops in their respective blocks for the same programme.

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**Teachers Speak…**

"The method of learning through fun and songs, stories and role play is very appealing and makes the Aflatoun programme unique. With its focus on key concepts and inculcating habits like bank transactions and saving, the programme covers all aspects of teaching and ethics" – Tukaram Genu Kadam (Ghumaodi, Trambak Taluka)

"Through the programme, students from rural area who have never seen a bank can also get acquainted with concepts like bank and its functions. It is an opportunity for these students to gain practical knowledge" – Kalyan Singh Suryavanshi (Malegaon, Trambakeshwar)

*The above-stated experiences are part of the feedback collected from the participants in a teachers’ workshop organized in Nashik.*

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**Cluster level camps for children:**

Cluster level camps were conducted for 6 to 8 children from each school who are elected representatives of the Aflatoun clubs in their respective schools. Trainers conducted the camp in 80 clusters and in total 2000 children participated.

Out of 9 districts, this year such cluster camps were organized in 4 districts, namely, Latur, Solapur, Kolhapur and Beed. While the focus of camps in Latur and Solapur was environment; in Beed and Kolhapur the topic of discussion was predominantly child labour. In other three districts namely, Amravati,

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**Special issues for Ashram schools**

- A module was developed on issue of Child Sexual Abuse, ‘Sparsh Aani Mee’.
- A small write-up on how to run the library programme (Story Book Bank).
Gadchiroli and Nashik, the programme was started in October 2009 and hence it was too early to conduct camps. This activity for Akola and Thane district was not supported financially.

**Bal Anand Melawa:**
Lok Vikas Samajik Sanstha arranged two block level Bal Anand Melawas (children’s fun fair) – one at Kasturba Gandhi Balika Vidyalaya, Tryambakeshwar on 25th Feb 2010 and another for Igatpuri Block on 8 March 2010. In the melawa 472 children from 51 schools participated.

These fairs were organized in order to provide a platform for children to meet, share learning and experiences through fun-filled activities, songs and dance. They shared their experiences about Aflatoun club membership, savings and its utilization. Several stalls were also set up to encourage children to participate in creative activities.

**Bank and Post Visits:**
With the efforts of our partner NGOs at Nashik and Gadchiroli bank and post office visits were organized for children from different schools. 1157 children from 53 schools visited bank wherein respective bank branch managers shared detailed information regarding bank transactions including types of saving, types of bank account, Account opening forms, Cheque, withdrawal slips.

Post office visit was also organized where 446 children from 22 schools visited the nearest Post Offices to learn about postal service department and how to avail its benefits.
In partnership with SEBI (Securities and Exchange Board of India), MelJol for the first time started the Aflatoun Social and Financial Education Programme in middle school in December 2009. Since the target group of this programme was teen-aged children who have different educational needs; a new book with advanced concepts of financial education was created in association with SEBI. This book was gifted by SEBI to Mr. P. Chidambaram, the Finance Minister of India. Mr. Chidambaram was impressed with the content and its objectives. He also said that the book must be translated to other languages.

This programme was implemented in the schools of Zilla Parishad, Tribal Development Department and private educational institutes of 4 Blocks from 2 districts i.e. Thane & Akola. In 2009-10, 7 TTWs (Teacher Training Workshops) were conducted for 222 teachers who reached out to 3700 children in 197 schools. Besides, MelJol also conducted one-day camps at 55 places to strengthen the impact, in which a total of 2750 children participated.

At the end of the year, the programme was concluded with ‘Aflatoun Melawa’ (children's fair) in which representative children from 59 schools participated. Various stalls displaying components of financial education set up and the concepts were shared with children through games and activities.
Aflatoun Programme in Municipal Corporation of Greater Mumbai (Urban)

With the support of Citi Foundation we have touched the lives of 7,500 children studying in ten BMC schools of Mumbai.

ACTIVITIES IN 2009-10

Camps:
Organizing camps for children is a very effective way to share the Aflatoun Programme which ensures greater participation and learning. In the year 2009-10 two major camps were organized:

1. Diwali Camp: During Diwali vacations in October 2009, a team of MelJol and Gilderlane School teachers organized a camp for Gilderlane MCGM School students.

2. Zonal Camp: In November 2009, MelJol team and Gilderlane School teachers conducted a zonal level camp (2-day residential) for children from 4 MCGM Schools as well as from other Municipal schools. 6 children from Gilderlane school participated in zonal camp. The focus of the camp was to strengthen the Aflatoun programme and to motivate children to plan their savings and its uses for the year.

Work in Gilderlane Municipal School (Hindi Medium):

With the support of Bombay Community Public Trust, MelJol worked rigorously with the teachers and children from Gilderlane Municipal School (Hindi Medium) and made an impact on 150 children. Several orientation sessions were organized with an objective to build teachers’ capabilities so that they could effectively sensitize children towards their rights and responsibilities. A trained teacher along with the students of TISS work in the school focusing on concepts like child rights and responsibilities, issues like child labour and developing financial skills (budgeting, planning, banking etc). Language, mathematics and science are also being taught in regular course.

With the assistance of the students of Nirmala Niketan, Meljol organized a session to demonstrate scientific experiments and explain underlying principles to the students. Experiments based on the principles of light, sound and magnetism were conducted with full participation of children. As a separate activity, 39 children of the same school were also taken on a visit to Nehru Planetarium and Science Museum.
2. NATIONAL REPLICATION PROGRAMME

The national replication programme was started with the objective to spread Aflatoun concept in other states besides Maharashtra and educate children in finance so that they inculcate the habit of saving and learn to utilize money wisely. MelJol and our partner NGOs in various states have put in tremendous hard work and by March 2010, Meljol's Aflatoun Financial Education Programme reached out to 2,88,905 children from 1703 schools in the states of Orissa, Maharashtra, Rajasthan and Kerala. For this, we would like to acknowledge the undying efforts of 237 trainers and 1952 teachers supporting the programme.

Besides, MelJol has identified partner NGOs in Jharkhand and Assam. In Jharkhand, we plan to reach 26000 children of 200 schools through our partner LEADS (Life Education and Development Support) working in 3 districts – West Singhbhum, Khunti and Latehar. In Assam, MelJol has partnered with NERSWN (North East Research & Social Work Networking) and plans to cover 15,000 children from 100 schools. The content in both the states is being contextualized in their respective local languages.

State-wise Progress

**Kerala:**

Rajagiri Outreach, our NGO partner reached out to 1,57,567 children this year. 138 trainers were trained by MelJol who thereafter trained 396 teachers. Earlier the programme, which was only in Malappuram district of Kerala, has also been started in Wayanad District. In the customized curriculum of Kerala, the characters ‘Mel’ and ‘Jol’ are called ‘Ammu’ and ‘Appu’.

**Major activities and achievements made in Kerala are as follows:**

- *Tree Plantation by Aflatoun Club:* Initiated by club representatives, in this activity a tree was planted in the school's ground and was called the 'Aflatoun tree'. One school also made an Aflatoun garden with medicinal and vegetable plants.
• **Soap Making:** The club members of ALP School, Paloor worked in Soap making Unit and money earned after sale of soap was used for the tour programme of the school. For the first time, all the children were able to participate in the picnic programme of the school.

• **Aflatoun in School for the Blind:** Aflatoun Social and Financial Education Programme was introduced in Kerala School for the Blind, Malappuram district. The school authorities liked the concept and decided to contextualize the content in Braille script in Malayalam; which is likely to be completed in a few months. Later, MelJol put up a request to convert the Malayalam Braille content in English also so that the benefits reach other Indian states as well. Authorities agreed with the idea and accepted our request.

**AMLPS, Puliyattukualam,** a known Lower Primary Muslim Management school aided by the **Government of Kerala in Malappuram Block** with total student strength of 173 and 5 teaching and one non-teaching staff.

*From the words of the Aflatoun teacher; Ms. Haseena Flower. The Aflatoun programme was implemented in the school after the Teachers Training Workshop on 9th and 10th January, 2009. Ms. Hassena Flower, teacher in AMLPS says that within one year of implementation of Aflatoun programme, a remarkable change is seen in students’ behavior and habits. School management and teachers are proud to see that students are now more hygiene conscious. As part of the Aflatoun programme, the club members visit all classes and check their nails to inspect the cleanliness of the children.

All the students demonstrate high level of energy while participating in the activities conducted under the programme and practice it on routine basis.

“Students are very much interested in all the activities of the Aflatoun programme. They are now giving more importance to personal hygiene and cleanliness of their surroundings. The students themselves take initiative to practice it” says Ms. Haseena Flower.

**Karnataka:**

With the support of Deshpande Foundation and our partner South India Cell for Human Rights Education & Monitoring (SICHREM), MelJol commenced work in Gadag district of North Karnataka; to educate std. V to VII children of 61 government schools. In 2009-10, 20 trainers were trained and SICHREM conducted 3 teacher’s workshops where 105 teachers were trained to implement the programme in their respective schools. In order to motivate children to form Aflatoun clubs and conserve resources, SICHREM organized 55 school level camps in April 2010 in which 7,403 children of 5th to 7th std. participated. Aflatoun clubs have been formed in 46 schools and approximately 65% of children have started savings in the schools.
Rajasthan:
Besides contextualizing Aflatoun programme text material in local language, Prayatn, our partner in Rajasthan has created material which is similar to the international version of Aflatoun series books. Prayatn is also working to print newsletter comprising case stories and best practices which is likely to be released regularly from June 2010.
In 2009-10, Prayatn a rally was conducted by Aflatoun children in Dhaulpur (Rajasthan) in order to create awareness regarding the Right to Education.

Orissa:
The National replication Programme was started in Orissa and MelJol has partnered with ASHA (Association for Social and Health Advancement) in Nuapada district and with YCDA (Youth Council for Development Alternative) in Boudh district. This year we reached 43,000 children from 356 schools in both the districts.
Approximately 1200 teachers attended various Teachers Training Workshops (TTWs), Training of Teachers (TOTs) and other trainings wherein they were exposed to UNCRC declarations and the concept of Aflatoun programme. These trainings and workshops also enhanced teachers’ capability to encourage children for progressive saving and its effective usage.
Children have accepted the concept of Aflatoun with enthusiasm and this has resulted in their personal and social growth. Some of the interesting activities conducted in 2009-10 are:

- Children have started vegetable gardening in the schools.
- Children participated in rallies organized for creating awareness about Child Rights and Responsibilities and to voice their protest against consumption of alcohol.
- At a few places, children have demonstrated financial entrepreneurship by starting small ventures like selling buns and eggs.

About 80% of children are saving money either in Aflatoun box or in piggy banks.
Project Child Rights for Change – Eradication of Child Labour in Akola District

In Akola district, several children work in the cotton fields due which puts an adverse impact on their health as well as studies. Due to this, children are deprived of their basic right to education. Therefore, for eradication of child labour in this area, MelJol started community based work in Akola in June 2009 and an office has also been setup in Akot (Tehsil) in Akola District. 34 village level Development Activists (DAs) are working in 100 villages for this purpose. These DAs maintain a very good rapport among the local people and this is big strength for MelJol while dealing in a sensitive issue. The work took off very well by organizing village level awareness activities and campaigns to sensitize people in issues of child protection. Community level Street plays were put up to sensitize the villagers to the issue of child labour. This work was also extended to schools and anganwadis.

Outreach and overview of the programme in 2009-10 is given in the following table:

<table>
<thead>
<tr>
<th>Outreach</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Villages</td>
<td>100</td>
</tr>
<tr>
<td>Population (approx.)</td>
<td>17000</td>
</tr>
<tr>
<td>Direct work with children</td>
<td></td>
</tr>
<tr>
<td>a. No. of Children Groups</td>
<td>130</td>
</tr>
<tr>
<td>b. No. of children</td>
<td>1520 (838 boys and 682 girls)</td>
</tr>
</tbody>
</table>
| c. Type of activities conducted with/for Children Groups | • *Baijatras* (fair) in school – 68 villages  
• Drawing/Essay writing/Games – 100 villages  
• Group activities (Child needs, issues and rights), Trainings, Rallies, Plantation, etc.  
• Children Groups training on child rights issues. |
| d. Children Groups’ training          | 547 (264 boys and 283 girls) |
| e. Child Protection Committee training| 368 (187 males and 181 females) |
ACTIVITIES in 2009-10

Community level mechanism to handle issues:
In order to tackle issues related to child labour and protection MelJol formed community level children groups and Child Protection Committee’s in every village. The groups and communities created awareness on child rights by not only conducting activities with school going children but also by meeting the family of drop outs and encourage parents to send their children to school.

Working with the support of village institutions:
MelJol received assistance from the following institutions:
- Village Education Committee (VEC)
- Self Help Group (SHG)
- Gram Panchayat
- School

Additionally, we reached out to the ICDS (Integrated Child Development Services) Department, District and Block level education Department, Block level Panchayat office, Block Level Agriculture Department, Health Department, Child Welfare Committee, and other departments which are working for welfare of children and involved them in all the activities.

Birth Registration Campaign:
Considering the fact that birth registration is every child’s right, MelJol organized a birth registration campaign in 3 villages with the help of village Panchayat. 364 children were registered of which 177 were boys and 187 were girls.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) campaign:
The campaign was organized to create awareness about MGNREGA. In aamsabha (a gathering of local people) organized on 24th Feb. 2010 the topic was discussed in detail and the Gram Sewak was handed over the demands of villagers seeking jobs. As a result, the Grampanchayat sanctioned funds for the construction of three farm ponds of size 20x20x3 meters i.e. 1200 Cubic meter as NREGA work, which is available within one Km from villagers’ place of residence. 60 people (including 30 women) were employed for this task. MelJol helped them to open their savings accounts to deposit their wages.
KUSHAL ADHYAYAN ADHYAPAN PROGRAMME

The MelJoL D.Ed programme is designed to make trainee teachers understand the relevance of 'constructivist approach', which goes along with child's right to participation, in its truest sense. It also demonstrates participatory teaching-learning practices in the workshops to provide mock sessions on designing and developing effective classroom transaction technique. Programme content is designed on the basis of National Curriculum Framework (NCF) 2005. The objective of working with D.Ed trainees is to create teachers who identify children's needs and motivate children to work out solutions in an empathetic manner.

Through the Kushal Adhyayan Adhyapan Programme, we have reached 14 D.Ed. colleges, of which one new college that expressed interest in the programme was added this year. Out of the 14 colleges, 1 is a government (DIET) college. 3 are government aided and 10 are private. The programme covers approximately 600 students of 2nd year D.Ed.

MelJoL realizes the importance of upgrading teachers’ capabilities and knowledge in order to ensure that their interaction with children is effective and motivate them to scale new heights. In this direction, two intensive training programmes were organized for the teachers in the year 2009-10. The lecturers of these colleges were trained and they, in turn, conducted one day workshop for the students.

The Fellowship programme:

As a unique initiative, this year MelJoL conceptualized ‘Fellowship Programme’ for teachers with the objective to provide an opportunity to explore and observe the work of NGOs and other non-school institutes and thus get an in-depth understanding about various avenues beyond teaching. The fellow

In the year 2009-10, 30 applicants were carefully interviewed and scrutinized and finally Mr. Ravi Jagdale, was selected as fellow. He identified and visited 10 non-school educational institutions (including MelJoL) in and around Mumbai to understand their contribution in the field of education. Ravi actively participated in the annual educational event ‘Avishkar’ and developed a sound
understanding of the main concepts of the programme, i.e., child rights and need for financial education.

**Workshops for the NGOs organized in D.Ed. colleges:**
Various workshops were organized in D.Ed. colleges with the participation of MelJol and many other well known NGOs working in the field of education. MelJol not only took lead in organizing the workshops and also attended them. Objective of the workshop was to facilitate discussion between NGOs and D.Ed. students regarding child rights issues and orient teachers with the new techniques for curriculum transaction in the classroom. This was a very enriching experience for the participants.

*Aavishkar* – *the annual event:*
Theme for *Aavishkar* 2009-10 was ‘Inclusive Education – changing our mindsets for making it happen effectively’. The event was organized on 9th and 10th December 2009 at Nature Trails (Vikramgadh, Thane). 250 students and 12 teacher educators from 6 colleges participated in this event. Different organizations (from Mumbai, Thane and Pune) working in the education sector set up stalls to share information with others. They also conducted fruitful discussions with the D.Ed. trainees on topics like education for blinds, sexual abuse, language development, geography, mathematics, science and environment, value education and child rights education.

Neeta Paranjape Mukerjee, who works with the school for hearing impaired in Thane spoke about the needs of the hearing impaired. Pradeep Khairkar, who works with the organization called Vidhanyak Sansad (Thane) spoke about providing education to the marginalized children. Swati Tadphale who works in R.R. Vidyalaya (Bhor, Pune) which is an integrated school conducted a session on ‘Integrated education’.

National Association of the Blind (NAB) who are doing an excellent work for education of blind people shared very useful information and experiences about integrating blind children with the regular school set up. They also shared strategies which regular school teachers can adopt in order to facilitate education of blind. It was an achievement for us when NAB invited MelJol to implement the Kushal Adhyayan Adhyapan programme in their 2 D.Ed. colleges.

**Intervention with the help of other organizations:**
There are organizations that are doing intensive work on the issues such as child sexual abuse, child labour, right to education etc while some organizations have expertise in curricular subjects,
(maths, science, social science, language etc.) and still other organizations are working with special need children (learning disabilities, developmental disorders, physical handicap etc.). 13 NGOs working in the education field in different areas of specialization were invited to conduct workshops related to their area of their work in a D. Ed college. While some of the NGOs are working intensively on issues like child sexual abuse, child labour and right to education, there are others who work in curriculum development and transaction and a few NGOs also worked for children with special needs (physical or learning disability, development disorder). These workshops received highly appreciated by students and offered good learning experience. MelJol extends special gratitude to all the NGOs (list given in acknowledgements at page no. 26) their cooperation.

Advisory Committee of D.Ed programme

- Ms. Vijaya Chauhan (Social Activist and Ex-Programme Officer, UNICEF)
- Ms. Padma Sagangapani (Faculty Member, TISS)
- Dr. Denzil Saldanha (Professor and Head, Unit for Research on Sociology of Education, TISS)
## DONORS, PARTNERS AND ASSOCIATES

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- Ms. Bala Deshpande
- Mr. Sabino Dominic Dsouza

### NGO Partners:

#### Maharashtra
- Apeksha Homeo Society, Amravati
- Lokvikas Samajik Sanstha, Nasik
- Aamhi Amchya Arogyasathi, Gadchiroli

#### Other States
- Association for Social and Health Advancement (ASHA), Orissa
- Rajagiri Outreach, Kerala
- Prayatn, Rajasthan
- South India Cell for Human Rights Education and Monitoring (SICHREM), Karnataka
- Youth Council for Development Alternative (YCUDA), Orissa
- North East Research and Social Work Networking (NERSWN), Assam

### Our Associates:
- Aflatoun Child Savings International, Netherlands
- All the organizations part of Aflatoun network
- Reserve Bank of India, Mumbai
Other supporters for D.Ed programme:

1) Good Earth Education Foundation
2) Navnirmeeti
3) Pratham
4) Door Step School
5) Avehi Abacus
6) National Association for Blind, Mumbai
7) Aksharnandan, Pune
8) Quest, Thane
9) Muk Badhir Vidyalay (School for hearing impaired), Thane
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- Tribal Development Department, Thane district
You can reach us at:

MelJol

Room No. 47, Gilder Lane Municipal School,
Opp. Mumbai Central Station, Mumbai-400 008.
Tel. No.: 022- 23081050, Fax: 2300 6428

OR

MelJol

2nd Floor, Roop Sangam Building,
opp, Rana Towers, Gandhi Nagar,
Near Shankar mandir, Kalwa (West) 400 605
Tel. No.: 022- 25390470

E-mail: meljolmumbai@yahoo.co.in
Website: www.meljol.net