

**Impact Analysis - Aflateen Social and Financial Education  
Programme by MelJol in Four Districts**

Report submitted to  
**MelJol, Mumbai**  
and  
**Aflateen International, Amsterdam**

On  
30th April 2016

By

**Kishore Darak**  
Research Consultant

8 Shivam, Gharpure Colony,  
1160-61/6 Shivajinagar,  
Pune 411005 (MH, India)  
**Phone:** 0091-9423586351  
**Email:** kishore\_darak@yahoo.com

## **Acknowledgement**

The present report, which aims at discussing impact of the ASFE programme of MelJol on students from four districts, is an outcome of research undertaken between February and April 2016. Completing this task would have been impossible without the help of various individuals and organizations.

First and foremost, I would like to thank Mr. Pramod Nigudkar, CEO, MelJol for entrusting me to undertake this task and for giving his inputs whenever needed. Ms. Sangita Malshe, Deputy Executive Director, Maharashtra, MelJol, extended support on every stage of this research. Snagita and Ms. Aukje te Kaat, Research Manager, Aflatoun International, Amsterdam, went through the research tools, gave their elaborate comments on the tools and on the first draft of this report. In addition, Sangita also helped me in planning my field travel, arranging meetings with the partner organizations. I sincerely thank both of them for their support, time and academic inputs. Discussions with Aukje and Sangita on research design were very useful and enriching.

I would also like to thank staff members of partner organisations of MelJol, namely Aamhi Aamachya Aarogyasathi, Gadchiroli, Divya Disha, Hyderabad, Vikas Sahayog Pratishthan, Buldhana and Apeksha Homeo Society, Amravati. My field work became easy due to help extended by all these organisations. In addition, staff members of these organizations readily participated in the interviews related to the ASFE programme implemented through them.

Teachers from the 13 schools were highly cooperative and they sincerely helped my work by arranging students' FGDs and also giving interviews. I thank all of them. I express my gratitude and sincerely thank all the students who participated in this study as respondent. This impact study was impossible without cooperation from the students.

I would also like to thank Ms. Madhuri Dixit, PemrajSarda College, Ahmednagar for reading the draft and suggesting corrections. Ms. Sumathi Shriram, Manager, Finance-Accounts, and Ms. Mercy K, Coordinator National Programme and Communication Officer, MelJol, Mumbai are thanked respectively for handling accounts efficiently and helping me with formatting of the report. My travel, especially in the hot summer of eastern Maharashtra, became comfortable due to skillful driving of Rahul Dahitule. I would also like to thank him.

**Kishore Darak.**

**List of Abbreviations**

Aflatoun Social and Financial Education - ASFE

Focus Group Discussion (FGD)

Midday Meal - MDM

National Council for Educational Research and Training - NCERT

National Curriculum Framework, 2005 - NCF

Non-Governmental Organization - NGO

Right to Education Act, 2009 - RTEA

SarvaShiksha Abhiyan - SSA

School Management Committee - SMC

Social and Financial Education - SFE

**Content**

<b>Chapter No.</b>	<b>Title</b>	<b>Page No.</b>
1	Introduction	1 - 4
2	Objectives, Methodology and Limitations of the Study	5 – 8
3	Voices from the field - Students	9 – 32
4	Voices from the field - Adults	33 – 40
5	Key Findings, Concluding Remarks and Way Forward	41 – 46
	Annexure I - List of Schools visited for Field Work	47
	Annexure II - Details of School Level Banks	48
	Annexure III - Details of Partner Organizations	49
	Annexure IV - Research Tools	50 - 60

***- Executive Summary –***

*MelJol, a Mumbai (India) based non-governmental organization (NGO) is working through its local NGO Partners in 11 states across India. Through its flagship programmes - Aflatoun /Aflateen Programme, MelJol tries to develop children's citizenship skills by focusing on their rights and responsibilities and providing them with opportunities to contribute positively to environment using social and financial education tools. Aflatounprogramme focuses on the age group 6 to 14 years and Aflateen programme deals with children from 15 to 18 years of age.*

*MelJol, with help of local education departments and active partner organizations, completed two years of implementation of Aflateen Social and Financial Education (ASFE) programme in a total of 189 schools from 5 districts. Among them four are from Maharashtra state - Gadchiroli, Buldhana, Amravati, Thane - and one is from the Telangana state of India - Hyderabad. Prime objective of this programme were to encourage students to –*

- Examine and reflect on their identities, values and beliefs as well as their relationships with families.*
- Describe and practice responsible use and accumulation of financial, natural and other kind of resources (people, planet and profit).*
- Demonstrate the ability to conduct planning and budgeting activities towards realizing a desired goal.*
- Learn to conduct enterprises which have a positive effect on their communities.*

*With two years of implementation of the programme, MelJol and Aflatoun International decided to capture the impact, if any, in a systematic manner. A research consultant was appointed for this purpose and the study was undertaken between February to April 2016. The two organizations aimed to see what impact did ASFE have on students in terms of change in their understanding of concepts like self and surrounding, recognition and respect of self-identity. Knowing whether students have become aware of their rights and responsibilities, and how important do the students consider these rights to lead a dignified life, whether students gained*

*basic financial literacy in the form of saving, wise spending, saving resources and planning expenses, were also aimed by the two organizations. The organizations also wanted to see if the programme changed attitude and behaviour of children in positive ways or potential harmful or unintended ways. Thus, following prime objectives were set while undertaking impact analysis of ASFE programme in four districts.*

- To examine the impact of Aflateen on the life skills of the children in schools with regard to human values, behaviours and knowledge of self and society.*
- To examine the kind of impact Aflateen Program has made on quality education in schools in terms of levels of participation, pedagogies employed by teachers, focus on learner, etc.*
- To examine the impact on children in relation to social and financial behavior in future.*

*There was no baseline data available for the undertaken study as data giving initial levels of students related to expected outcomes was not collected before implementing the programme. So data was captured from two groups of schools - intervention group where ASFE was implemented and control group where it was not implemented. The schools were selected with purposive random sampling method. Research tools for FGDs with students from both groups and interviews with teachers, staff members of partner organizations and staff members of MelJol were developed and administered.*

*Analysis of data shows the following important outcomes of the interventions in the schools studied during field work.*

- Aflateen Clubs were established in about three fourth of the schools.*
- Aflateen clubs made a forum available for students. It was found that student from intervention schools were more participating, courageous and assertive.*
- The ASFE programmesensitizes teachers towards esteem and dignity of students. It creates atmosphere conducive for increase in confidence level and expression of students.*
- Aflateen Banks (school-level bank) were started in all the schools and students saved INR 941222/- amounting to an average of INR 4482 per school.*

- *Banks not only developed habit of saving money, in one district it became a means of overcoming habits like tobacco addiction.*
- *Aflateen banks not merely generate awareness about ownership of money but also sensitize students about using money as a means of cooperation and collective development.*
- *As far as mathematical skill of planning and budgeting was concerned, students from the intervention schools and control schools did not show noticeable difference. But the ASFЕ programmesensitized students so that they showed higher tendencies to do a more inclusive planning and think of the 'have-nots' while budgeting and planning.*
- *ASFЕ not only made students aware of importance of saving various resources like water, food, electricity, etc. but it helped them translate this information into practice.*
- *School level entrepreneurship programme under ASFЕ seems to have generated among a few students enthusiasm about the idea of enterprise but the instances are sporadic.*
- *The sense of rights created by ASFЕ went much beyond their textual, theoretical manifestation. Students from intervention schools were not only aware of their rights, they also were ready to fight for rights of others.*
- *Students from intervention schools were much more vocal about gender equality, right to protection against caste or religion based discrimination.*
- *The sense of rights and equality was fairly high among intervention group students, particularly in the context of discrimination. They clearly denounced examples of inequalities based on caste and class.*

*The report discusses changes in the behaviour of the intervention students. It was found that the ASFЕ programme helped students to gain confidence, to enhance participation in school, to show financially responsible behaviour in terms of saving and managing money, to be inclusive in financial planning, to think of planning and allocating money for anticipated personal expenses, to be sensitive towards environment and consumption of resources, to save resources like water, food, electricity, to follow practices of mutual cooperation. The programme also helped students in behaving proactively for social inclusion, in being assertive towards their own right and sensitive towards rights of others and in respecting identity and dignity of others.*

*The ASFE programme has succeeded in developing the aspects of self-esteem, dignity, identity, awareness about rights, instinct of fighting for rights, possibility of being self-reliant, saving money and other resources, self-discipline and respect for others, equality of gender, caste and class, ability to think about local, social problems and willingness to solve those.*

*The programme has also helped teacher in being more sensitive towards students and their diverse backgrounds. Teachers feel that activity-based, learner-centric methods of ASFE programme enable them in better delivery in their regular classroom teaching.*

*The report also gives some suggestions and makes some recommendations so that the programme becomes more effective and can also be scaled up. Some of the important suggestions are as follows.*

- *Rigour and frequency of the programme needs to be revised.*
- *The entrepreneurship programme needs to be made more focused and specific. This programme must sound 'real' than just a model to be tried out once in a while.*
- *MelJol may also think of official tie up with education department as well as partners who would do marketing of production coming out of school-level entrepreneurship.*
- *A closer monitoring of work of partners as well as teachers is needed.*
- *Partner organization should be given more rigorous training that involves some academic challenges for the trainees.*
- *Establishing clear and explicit connections between ASFE and regular school curricula would be very useful. Such connections would convince teachers that the programme is not an 'extra' programme and thus, acceptability of ASFE will increase.*
- *Parents, teachers and officials of education department tend to give more importance to curricular constituents of schools than co-curricular constituents. Considering this, there is a need to make this programme a part of school time-table so that teachers can 'officially' conduct it at specific intervals.*

*The report concludes by stating that ASFE programme succeeded to a fairly good extent in enhancing beneficiary students' competencies in various dimensions of SFE. The increase in level of participation seen among the students from intervention schools has implication for quality of education because high level of student participation, students meaningfully engaging*

*with classroom transactions are some of the constituents of quality education; and the ASFE programme has positive impact on all these aspects. While the positive impact of ASFE programme is encouraging and pleasant, there is scope to improve so that the programme becomes more effective and useful for the 'citizens of today'.*

## **Chapter 1 – Introduction**

MelJol, a Mumbai based non-governmental organization (NGO) is working through its local NGO Partners in 11 states across India. Its mission is to develop children's citizenship skills by focusing on their rights and responsibilities and providing them with opportunities to contribute positively to environment using social and financial education tools. MelJol tries to accomplish this mission through its flagship programmes - Aflatoun /Aflateen Programme. Aflatoun International is a social franchise focusing on Child Social and Financial Education (CSFE). The mission is to inspire children and youth to socially and economically empower themselves to become agents of change for a more equitable future. Aflatoun is currently working through a network of over 160 partners in more than 110 countries delivering educational curricula for different age groups: Aflatot 3-6 years old / Aflatoun 6-14 years old / Aflateen for 15+. The Aflatoun programmes are rights-based and learner-centered, and offer a unique blend of soft skills, financial literacy and enterprise education. The Aflatoun programme works with children in 5-8 grades (age group 10 to 14 years) while Aflateen focuses on children in 9-12 grades (age group 15 to 18 years) in schools.

In India, most of the states teach subjects like Civics or Political Science from 6 through 12 grades. These subjects address concepts like rights, duties, government functionary, societies of the world, types of rules, etc. that cover some aspects of social education or citizenship education. Syllabus documents<sup>1</sup> of subjects like Mathematics and Statistics show that these subjects contain some aspects of managing money and monetary literacy, although their prime focus is on teaching methods and algorithms. These school-subjects cover some aspects of financial literacy incorporated in SFE. Economics is another curricular subject dealing in sporadic manner with a few components of financial education. While school curricula teach these important elements, their approach is more of a touch-and-go type. They do not take students to deeper level about these concepts that form basis of citizenship education. Thus, even though students get an exposure to some important components of SFE, there seems a limited

---

<sup>1</sup> For instance, in the syllabus developed by Maharashtra State Council for Educational Research and Training, concept of place value is taught at early stage by handling money. Further, in grades 6 and 7, this syllabus introduces concepts like simple and compound interest, profit and loss in businesses. During 9th and 10th grades, students are taught about share market, banking, etc. Such components are present in syllabuses of almost all states across India.

opportunity for them to 'learn' or form a deeper and thorough understanding about these important life-skills.

In this context, Aflatoun and Aflateen focus on implementing core ideas of SFE through age appropriate, activity based pedagogy and with the help of a planned curriculum. MeJol started implementing Aflateen Social and Financial Education (ASFE) programme for the children between the age group of 15 to 18 years in 2013. The programme is a progression of Aflatoun Social and Financial Education programme that deals with the children from age group of 6 to 14 years.

ASFE programme offers an opportunity to the young people to reflect on their lives, beliefs and practices and to learn to explore issues and problems in the society at large. ASFE provides scope for enhancing various life skills that young people may require to become responsible members of the family and the society<sup>2</sup>. By design, the social and financial enterprise learning is expected to provide them an opportunity to contribute positively to the surrounding in which they live. SFE also aims at helping young people in thinking critically and learn about rights and responsibilities, as well as gain financial knowledge and skills that will enable them to make best use of resources.

MeJol, with help of local education departments and active partner organizations, completed two years of implementation of ASFE in a total of 189 schools from 5 districts. Among them four are from Maharashtra state - Gadchiroli, Buldhana, Amravati, Thane - and one is from the Telangana state of India - Hyderabad. The programme was implemented with training disseminated to teachers in cascade mode. Prime objective of this programme were as follows. Students undergoing this programme were encouraged to –

- Examine and reflect on their identities, values and beliefs as well as their relationships with families.

---

<sup>2</sup> Research from different part of the world shows that children participating in Aflatoun and Aflateen programmes exhibit higher levels of confidence, self-efficacy, tend to take action to improve their personal and social circumstances. For details, see *The Proven Effective Social and Financial Education Programme*, available at <https://aflatoun.box.com/v/ResearchBriefGlobal>

- Describe and practice responsible use and accumulation of financial, natural and other kind of resources (people, planet and profit).
- Demonstrate the ability to conduct planning and budgeting activities towards realizing a desired goal.
- Learn to conduct enterprises which have a positive effect on their communities.

Periodic reports from the field submitted by partner organizations, specific case-story narratives given by partners and field visits by MelJol personnel suggested that students under this programme responded positively to the ASFE programme and their response is manifested in different ways. For example, there are reports of students helping each other in times of monetary needs, they communicate with local authorities at village or block level to avail of civic facilities they are entitled to, they show high tendency of saving various resources, etc. The students have also tried to address serious social issues that have financial implications too on their societies. Adverse sex ratio, violence against women and girls, issue of eve teasing, work discrimination in household, disparity in the career selection opportunities, reducing green cover of the earth, legal illiteracy among children, addiction among teenagers, etc. were some of the core issues that children tried to flag through the programme. Aflaten Clubs became instrumental in debating such issues. Reports also suggested that awareness marches, street plays, plantation drives, and legal literacy campaigns were some of the activities organized by the students in school where authorities had provided an encouraging support.

Although the reports and case-stories were encouraging, the need was felt to grasp the impact specifically due to ASFE. Moreover, the reports as well as case-stories were sporadic in nature which made generalization difficult. With two years of implementation of the programme, MelJol decided to capture the impact, if any, in a more systematic manner. It was expected that such an effort would capture general features of the programme for scaling-up, discuss reasons of variation in impact (if any) and would also suggest better methodologies and practices so that implementation of ASFE would be more efficient and effective in future.

On this background, the present research study was taken up and completed between February and April 2016. The following chapters present details of this effort and results and suggestions emerging out from it.

## **Chapter 2 - Objectives, Methodology and Limitations of the Study**

### **2.1 Objectives:**

The Aflateen curriculum speaks explicitly about socio-cultural kinds of discrimination, ways and means of fighting against those, rights and responsibilities of individuals in a democratic society, need and importance of financial awareness, literacy and education, means and processes of entrepreneurship, etc. The curriculum takes care of local contexts to become relevant for the contemporary social environment.

Some of the field reports and case-stories mentioned that teachers in the intervention schools played an active role in transacting to students the knowledge and information imbedded in ASFE curriculum. The programme provides learner-centric active learning methodology and a wide platform for peer learning.

MeIjol and Aflatoun International aim to see what impact did ASFE have on students in terms of change in their understanding of concepts like self and surrounding, recognition and respect of self-identity. The two organizations aim to know whether students have become aware of their rights and responsibilities, and how important do the students consider these rights to lead a dignified life, whether students gained basic financial literacy in the form of saving, wise spending, saving resources and planning expenses. The organizations also want to see if the programme changed attitude and behaviour of children in positive ways or potential harmful or unintended ways.

Thus, following prime objectives were set while undertaking impact analysis of ASFE programme in four districts.

- To examine the impact of Aflateen on the life skills of the children in schools with regard to human values, behaviours and knowledge of self and society.
- To examine the kind of impact Aflateen Program has made on quality education in schools in terms of levels of participation, pedagogies employed by teachers, focus on learner, etc.

- To examine the impact on children in relation to their social and financial behavior in future.

Designed along the above mentioned objectives, the research was expected to give a clear (and possibly evidence based) picture of ASFE in schools.

## **2.2 Methodology:**

The study was undertaken from February to April 2016. There was no baseline data available for the undertaken study as data giving initial levels of students related to expected outcomes was not collected before implementing the programme. Most importantly the point of comparison was missing in absence of such a data. So it was decided that data related to components of AFSE should be captured from two groups of schools. The first group was called the 'intervention group' and was comprised of schools where the programme was implemented. The second group was addressed as 'control group' and was comprised of schools in the same geographical neighbourhood where the programme was not implemented. The choice of control schools was restricted to geographical neighbourhood in order to avoid diversity in socio-cultural milieu of the students.

The study relied on two sets of data;

- (a) Primary data generated from the field in terms of interviews of teachers, representatives of partner organizations and members of MelJol, focus group discussion (FGD) with students from both groups, observation of entrepreneur activities (student enterprise), and
- (b) Secondary data in terms of desk work related to field reports, case-stories shared by partner organizations.

Qualitative tools were developed to directly and indirectly capture data related to impact. Each evaluation tool also included questions related to the process of implementing the programme as the process is expected to play an important role in deciding the degree of impact.

Some of the important steps of the study were as follows.

- Desk review of ASFE and reports from the field.
- Discussions with members of MelJol and Aflatoun International.

- Development of tools for data collection.
- Trial administration of students' tool on field.
- Modification of tools.
- Data collection by administering tools in schools<sup>3</sup> and partner organisations across four districts and in MelJol, Mumbai.
- Analysis of field data.
- Review of reports and case studies.
- Draft report submission.
- Finalization of report.

Intervention schools from the first four districts were selected with purposive random sampling method. Control schools were chosen by random sampling method from available schools. Following table shows number of schools visited by the research for the field work.

**Table 1 - District-wise Number of School for Field Work**(District Names in alphabetical order)

No.	Name of District	No. of Intervention Schools	No. of Control Schools	Total No. of Schools
1.	Amravati	4	1	5
2.	Buldhana	2	1	3
3.	Hyderabad	3	1	4
4.	Gadchiroli	4 <sup>4</sup>	1	5
<b>Total</b>		<b>13</b>	<b>4</b>	<b>17</b>

The researcher, who has earlier worked with MelJol in a study in Himachal Pradesh, is appointed by MelJol for the purpose of the present impact analysis. The researcher developed methodology, designed tools, administered tools in the field, collected all the data and produced the present report. Representatives of MelJol and Aflatoun International helped in finalising tools and report through interactions via emails and phone/Skype calls. There was not assistance provided for data collection or field work.

<sup>3</sup> For list of schools from which data were collected, please refer to Annexure-I.

<sup>4</sup> One of these 4 intervention schools was the site for trying out tools.

### **2.3 Limitations of the Study:**

Although this study is informed by primary data captured from the field, there are some limitations, situational as well as those arising out of design.

Due to limited resources, human as well as time, data was captured from limited number of schools.

- In absence of availability of data on students' SFE skills before the implementation of the programme (baseline data), it was decided to work with control and intervention schools. Although this method is useful and provides insights into differences between intervention and control schools, comparing students from intervention schools with their own levels along SFE components before implementation is not possible.
- Observing AFSE in classroom settings was not possible due to the timing of the study. The period from end February to end March is typically marked for evaluations and examinations in schools. Therefore school time-tables undergo a lot of changes.
- Number of schools chosen for capturing data is less than 10% of the total schools where ASFE was implemented. This puts a restriction on generalization of some of the patterns emerging out of the research.
- The AFSE programme was carried out in schools from July 2013 to April 2015. A batch of students that underwent the programme had already graduated by the time of the present research study. Thus, at some of the sites it was found that respondent-students had joined the ASFE programme relatively recently. This was an important limitation that may influence the effect of the programme and therefore the research results.

Moreover, studies of these kinds usually carry traces of impressions of the researcher which cannot be completely muted, although care is taken to minimize their effect.

It is suggested that this report should be read considering all these limitations.

### **Chapter 3 - Voices from the field - Students**

During the field work of 14 days, the researcher visited 17 schools, discussed with a few hundred students from 8th to 10th grades (14 to 16 years of age), interviewed 12 teachers, staff members of the four NGO partners and staff members of MelJol as well. This chapter of the report presents findings from the field work through interaction with students in a thematic manner. These themes are drawn on the SFE curriculum transacted by MelJol in the intervention schools.

Since the nature of this study demanded the prime focus to be on students, both in intervention and control schools, the tools for student FGD incorporated important constituents of ASFE in the form of direct questions and situational analysis. Through the planned FGDs, the researcher interacted with about 280 students from the intervention schools and about 90 students from the control schools. Presence of staff members of NGO partners as familiar facilitator during interaction with students turned out to be very useful to break the ice. These staff members of partner NGOs had worked with the intervention schools for 2 years, teachers as well as students knew them well. Their presence added impetus to students' participation at almost all intervention sites and some of the control sites. The level of participation of students was quite high and spontaneous in manner. Following section attempts to articulate students responses as organized under various themes which are constituents of ASFE.

#### **3.1 Aflateen Club:**

Aflateen Club is a structure that enables students in schools to undertake varied activities, from school-level bank to small-scale entrepreneurship programme, from awareness campaigns to tree-plantation. It is not merely a forum for occasional activities but a forum where students learn some of their first lessons of democracy. They democratically elect their representatives as the president and as the secretary and take decisions regarding activities based on situations and collective wisdom. The presence of teachers is more scaffolding in nature. Student members are entitled to suggest activities or programmes that can be undertaken by Aflateen Club. It was observed by the researcher that at more than half of the locations, students actively gave suggestions<sup>5</sup>.

---

<sup>5</sup> Students' suggestions were reported by them, mentioned by teachers and in some of the schools, these were recorded in the minutes of meetings as well.

The ASFE programme ended in June 2015 due to unavailability of funds and got rejuvenated in December 2015. However, in three of the four districts the partner organisations kept the programme running by offering on-site support<sup>6</sup> to schools. In another district such support was not available. It was observed in the field work that schools in the three former districts were more active and had vibrant clubs. Clubs in the schools in the latter district, without any on-site support, were found not to be equally active or effective in terms of record of proceedings of the clubs, exhibits that students prepared under entrepreneurship programme, etc.

The clubs are found to have undertaken various context specific campaigns other than some common campaigns like awareness about female feticide<sup>7</sup>. Depending on local context, students chose campaigns that improve their surrounding community. For example, one of the sites has a chronic problem of tobacco addiction even among the school-goers. Aflateen clubs in this area undertook campaign for creating awareness about ill-effects of addiction, conducted a rally, wrote skits and performed in public places during the weekly markets. In another district, students found that water is wasted unnecessarily while the local population faces water scarcity from January to the arrival of the next monsoon, sometimes till July. The youth organized a rally for creating awareness about efficient, effective and economic usage of water and other natural resources.

On the other hand, two of the four control schools also had organized campaigns around issues like stopping environmental degradation but the organization happened solely due to 'orders' from higher officials. Students participated in them as per teachers' suggestions and demands, and they did not have any role in design of the campaigns. As far as mere organization of a public campaign was concerned, students from either group showed no difference. But the presence of Aflateen clubs and its members influenced the choice of topic for and design of these campaigns. Such intervention by students was not seen in the schools from control group.

---

<sup>6</sup> The design of the programme was such that after receiving training from MelJol, the partner organizations trained the teachers in the outreach area and also offered on-site support. As a part of such hand-holding, field workers of the partner organizations would visit every school with a frequency of 2-3 weeks or once a month. Such support increased the comfort level of teachers in transacting the programme in their schools.

<sup>7</sup> In schools across India, local and national governments sometimes make it mandatory for schools to organize campaigns on some social issues. Female feticide, universal enrollment in schools, protecting environment, etc. are some of the commonest topics for these rallies.

*Box 1 - I read my own legal documents!*

Most of the students from schools of Gadchiroli come from tribal community. Their parents own land and also cultivate it. While discussing in one of the Aflateen Club meetings, one of the teachers from a school of Gadchiroli realised that neither students nor their parents were aware of documents related to land that 'prove' ownership of land legally. They were totally unaware of documents issued by the revenue department that authenticate land-ownership. When the Club members came to know about it, they expressed eagerness to know more. With the help of Aflateen teacher, the secretary of Aflateen Club sought appointment of local *Talathi*, in-charge of revenue department and the Club members visited his office. They learned to read documents like the 7/12 extract, 8A, etc. related to land ownership and collection of revenue. With the help of appropriate officers, the students thoroughly read the documents and planned to collect them for their family owned lands during the vacation. The Aflateen Club created a sense of responsible citizenship.

Members of the clubs meet once a month or as per the need and discuss issues that are important to them, or that hinder them. In most of the intervention schools, Aflateen Bank is maintained and managed by students while the savings are 'kept' by the teachers. Members of the Aflateen Clubs help each other in times of need that may range from monetary needs to psychological support. It seems that these clubs have created a sense of solidarity or comradeship among students and many of their petty problems are sorted out at their level without mediation of parents, teachers or other adults like the field coordinators from partner organizations.

### **3.2 Me and my identity:**

Awareness of one's self and identity, and reflecting on one's feelings and capacities, pondering about one's surrounding, dreams and working towards their fulfillment, etc. form the basis of what constitutes the Me and Myself section of ASFE.

Discussions with students from both groups, the intervention group and the control group showed that their dreams were shaped by the role-models available to them. For example, many

of them, especially from rural areas, wanted to be teachers or do some work similar to that of 'the *MelJol Sir*' (field workers from partner organizations). In only one case, the thrust was more on entrepreneurship. More than 70% respondents from one of the intervention schools said that they would want to start their '*business*' when they grow up. While they were not sure what business they would do, they were confident about their competence. "*If we can make greeting-cards and rakhis while we are in school, won't we be able to produce something and sell when we grow up?*" stated one of the respondents. Such desire is outcome of the entrepreneurship programme they discussed and practiced in school under ASFE<sup>8</sup>. Many of the respondents from both types of schools wanted to get higher education so that they could get a job. Respondents from urban schools wanted to get educated '*up to 15 or 17 grades and do high (level) jobs*'. In rural schools from the intervention group, the eagerness about seeking '*higher education up to grades 13 or 15 or be a graduate*'<sup>9</sup> was seen among the respondents. In one of the intervention schools, a student of 9th grade approached the researcher after FGD and tried to seek his '*guidance*' so that he could also become '*somebody*' in life.

A clear difference between participants from the intervention and the control groups one could perceive, was in the level of confidence exhibited while discussing with an outsider or stranger (in this case, the researcher). In 10 out of 12 intervention schools, respondents were eager to talk to the researcher, know about him, crack jokes with him, and pose counter-questions. Every group of respondents had some students who were very assertive about what they thought. Respondent from the remaining two schools showed relatively low level of participation and spontaneity, both these school were from the same district<sup>10</sup>. On the other hand, interaction with respondents from control schools at three of the four sites was not that lively. In one of the control schools, the researcher found the interaction so lifeless that he noted in his field notes: 'Students are not participating. They seem to be scared of something or under pressure. Possibly the atmosphere of school is not very friendly. Teachers are seen going to classes with long sticks

---

<sup>8</sup> Many of these 70% respondents came to know about possibility of one's own business from the ASFE programme. In case of 2 of the respondent in this group, their parents were into selling petty things like eggs, biscuits, small toys for earning livelihood which is considered as a '*business*' at local level. (From Field Notes of the researcher.)

<sup>9</sup> In India, the term graduate is used to indicate education up to level of a bachelor's degree (typically 15 years of schooling.)

<sup>10</sup> This is the district where no on-site support or inputs were provided after the MelJol programme 'ended' in June 2015. The processes conducted by the staff members of partner NGOs got faded over a period of 9-10 months.

in their hands. Girls in the group are almost completely silent.' Students from the remaining three schools from this group also showed low level of participation and enthusiasm but it was not as low as the fourth school mentioned above. This kind of silence was not seen in any of the intervention schools, independent of whether the schools was from the same geographical area or not.

In one of the districts, three out of four intervention schools and the control school belonged to the same private management.<sup>11</sup> In this sense, schools were expected to have 'common culture' of functioning. But even in this case, there was visible and significant difference between the level of interaction with students from intervention schools and the control school. High level of expression and arguments were experienced in all intervention schools in this district. This was contradicted by high level of silence experienced in the control school, although under the same management.

It appears that while dreams of students may be shaped inside as well as outside schools, their self-esteem, dignity and sense of being are shaped in and by schools to a large extent. Schools under ASFE showed more inclination towards creating opportunities that would protect students' identities and help them think about their future.

### **3.3 Knowledge of Bank and Banking:**

The School-level bank is one of the most important 'quantifiable' and/or 'measurable' constituents of ASFE<sup>12</sup>. Schools set up banks and open accounts for students so they can save money, keep a check on their expenses and ultimately understand that a penny saved is penny earned. Aflaten Banks were started in all the schools and students saved INR 941222/- amounting to an average of INR 4482 per school<sup>13</sup>. Under ASFE, the idea of saving is not merely restricted to money. It looks forward to saving and economic usage of various resources (see section 3.1.5 for more details).

---

<sup>11</sup>These were all privately managed schools aided by funding from government.

<sup>12</sup> See Annexure II - School Level Banks under the current intervention.

<sup>13</sup> The numbers given represent cumulative total for all schools in all districts and not only the schools considered for field work.

Aflateen banks aim to teach students skills of handling money, keeping records and maintaining accounts, of wiser spending, and inculcate habits of saving and thinking of the future. It was observed that all intervention schools had school-level banks that were functional. Even during the period in 2015 when some of the sites did not receive on-site support from the MelJol partner organizations, schools continued with the banks. All teachers unanimously acknowledged the importance of the banks in view of the economically weaker backgrounds of the students. There was unanimity among respondents across districts that the banks in schools were real useful resource. Students consider school-level banks as an opportunity to provide for their future plans like buying books, going out to another town, etc. Banks not only become a means of saving, they also prove to be a way of keeping a check on students' expenses. To put it in words of a respondent, *"they (the banks) save us (students) from succumbing to the lucrative items we would find everywhere and tend to spend all money we have."*

Most of the respondents said that they saved money from what they obtained as pocket money (which could be of the range of INR 10, equivalent to 15 cent if converted to Euro , and per month in most cases) or from occasional gifts given by adult relatives visiting their places.

Respondents from about half of the intervention schools said that they do petty jobs during school vacation, and thus earn money from which they save a part for the rest of the year. Students from three of the intervention schools also said that they saved money earned through small-scale enterprise as a part of Aflateen Club. While students from two of the four control schools also said that they do small jobs and earn money, none of them (from control schools) saved money in banks or planned to save it for any need in future. The tendency was getting money for immediate needs and spending it.

In case of residential schools like those in Gadchiroli district, students bring money after coming back from vacations. This money, as one of the respondents specifically articulated, *"needs to be saved for the entire semester. We feel tempted with every new thing we come across and may end up spending the whole sum (at most INR 150-200, equivalent to 2-3 Euro) meant for a semester within a month. Before the school-level bank, most of us would always end up being broke within*

*a fortnight of coming back from home. The Aflateen Bank has taught us that a fool is easily parted from his money. So we are now acting like wise adults and save our money."*

In one of the intervention districts, problems with addiction of tobacco and allied substances were found to be severe. Before beginning of the ASFE in these schools, the students who were addicted to tobacco would end up spending all their money for buying tobacco and later go on borrowing money or at times stealing it when they would need it for buying petty things like notebooks or for paying fees for examination. *"The Aflateen Bank has not only taught us saving but also to abstain from the killing habit,"* said a respondent. As reported by some students and teachers, many students from the intervention schools have either left tobacco consumption or have reduced it substantially. Teachers too seconded this reporting. Although there are no number available to talk in terms of percentage of de-addiction, teachers feel that Aflateen banks in schools have played an important role in reducing tobacco consumption.<sup>14</sup> Almost all respondents said that their saving would be useful for seeking admissions to higher studies when they would pass out the school.

The functioning of school level bank has also proved useful for those who get relatively higher amount of pocket money. There are cases from Hyderabad district where students used to get INR 10-20 almost every day but had no idea or habit of saving. Aflateen Bank has proved to be a right intervention for such students. One of the girls from an intervention school testified - *"[...] my parents are busy with their jobs, they used to give 10 to 20 rupees daily, and I never had the habit of saving money and also didn't know how to utilize money properly. I was not aware of how to save the money that our parents give us..... AFLATEEN social and financial education program was introduced in our school, I liked this program very much because it teaches [...] how to save pocket money and how to spend money, it has also helped me to prepare plan and budget for spending money. Now I have started saving the money in the school Kiddy bank instead of spending it indiscriminately. Not just me, I see many of my schoolmates doing the same. We understood that this money can aid us in our further education."*

---

<sup>14</sup> When students want to withdraw money, teachers or volunteer students ask for reasons. In the context of an Indian school, it is very difficult for a student to tell his teacher that money is needed for tobacco consumption. Sometimes such students may lie, but not frequently. This automatically puts a control on tobacco consumption.

How do young people spend their savings? Most of the respondents said that they spend money on buying notebooks, workbooks, paying school-examination fee (tuition is free), purchasing bus tickets while visiting relatives, helping parents when they need it. They all felt that bank accounts are needed for everyone, even for adults who earn money so that they would have enough resources during '*emergency*' or '*hospitalization of someone*' or '*for building a new house*'.

*Box 2 - My money, your need - Our Responsibility*

Students as well as teachers reported many instances where students helped with their savings to those who needed money in some crucial times. One of the students (Hyderabad District) lost her bus-pass<sup>15</sup> and had no money to pay for re-issuing the same. Her friends raised money for her bus-pass so that she could easily commute to school. This money was drawn from the bank and equal amount was debited from each of the accounts. In 9 of the 12 interventions schools, there were instances of one student lending money to another for paying examination fee. In 2 of the 12 schools, students had withdrawn money to pay for medical treatment of parents. In one such instance, the mother of a student in Buldhana district was quite sick but avoided going to a doctor as she did not have the INR 300 needed for this purpose. Her daughter withdrew all her savings and also borrowed some money from her friend so that her mother could get medical treatment. There are also instances of students contributing towards meeting expenses of those who do not have adequate money for academic tours arranged by schools so that all of them could participate, as happened in Amaravati District.

It seems that helping others with one's own, saved money has become a common feature of all interventions schools. Thus the programme is not merely or mechanically giving an idea about functioning of banks to the students but is helping to develop a sense of cooperation through sharing money. Almost everyone is ready to pay for the cause of others.

---

<sup>15</sup> In Telangana State, all school-going girls get a free, annual bus pass so that they can commute to schools from their home. Such pass is issued once every year and no re-issuing is done in case of losing the pass.

Most of the students, from both intervention and control schools, have their accounts in 'real', nationalized banks. This is because they get money from the state under different schemes which is directly credited to these accounts. Although all of them had bank accounts, most students from control schools were unaware of functioning of banks while those from intervention schools had visited banks formally as an activity of the Aflateen Club and tried to understand their functioning. Students undergoing ASFE were aware of bank credits and debits, various loans banks offer and rates of interest, etc. A group of respondents not only showed clear awareness of functioning of banks, but also talked of suicide of farmers<sup>16</sup> and its relation to interest rates and one of the responding groups demanded that 'getting a bank-loan' should also be a right of all farmers.

Thus, it seems that the school-level banks formed under ASFE programme have generated a high level of enthusiasm for saving and have introduced students to more informed ways of spending their money. It is not merely awareness about ownership of money but also about using money as a means of cooperation and collective development. It is interesting to note that the sense of cooperation through saving was missing among students of control school. In 2 of the 4 control schools, while responding to a hypothetical question of helping a friend by bearing her costs of school-trip, respondents categorically refused to do so. They thought that their money was their right but did not want participation of others in utilizing their '*own money*'.

### **3.4 Planning and Budgeting:**

Planning and budgeting is an important aspect of financial education. This is also a focus area of ASFE. Regular school curricula too address this aspect mainly through mathematics and occasionally through economics. Students in 9th grade or in grades above that are expected to think of different situations for which financial planning is needed.

The researcher attempted to understand capacities of students to understand and analyze particular requirements of a situation and plan their budget accordingly for the same. In all the schools selected for field work, a task of planning a school trip (picnic) to a nearby place was

---

<sup>16</sup> Eastern Maharashtra, where Amravati, Buldhana and Gadchiroli districts are situated, has seen some of the highest numbers of farmer suicides in India for almost last two decades. Money borrowed from private money-lenders at exorbitant rates of interest is believed to be one of the prime reasons for farmer-suicide.

given to the students. The response was found to be almost common in all the intervention schools as well as three of the four control schools.

In this planning, students first carefully thought of number of students and teachers who would go on the trip. Respondents across all the schools said that since it is an official trip of school, it cannot go without teachers. They took into account approximate distance of the site for the trip (picnic) and considered kind of vehicle that would be needed. They factored in costs of vehicle and driver, food and beverages, fees for site-seeing at the destination, provision for potable water, and some unexpected emergency expenses, etc. They finally calculated the amount of contribution to be borne by every student and every teacher. Respondents from two schools, one from the intervention group and one from the control group also thought of the first-aid box. In short, it was clear that students across schools could do systematic planning and budgeting independent of ASFE programme.

Then the researcher further twisted the situation and tried to find out what they would do if they had a restricted budget. Once again, there was almost unanimous response in terms of cutting down costs of food, beverages and potable water that could alternately be carried from home. It was also suggested by a few groups that number of sites to be visited could also be reduced to cut down costs or the destination could be changed and that they could go to places nearby so that travel cost also gets reduced.

The researcher then posed a question to students that if two/three students from the hypothetical situation had no money, what may happen to their participation? Further, what could the students do if none of the parents agreed to pay for their picnic. These two twists caused some noticeable difference to emerge between responses from the two groups. Respondents from all but one school from the intervention group were unanimous in saying that expenses for all students with no money to spend would be shared by remaining students and teachers in the group. Most of them were confident about it for two reasons: a) because they had some savings in their Aflateen Bank accounts and b) they were sure about their parents' whole-hearted support to helping other students.

Respondents from all the four control schools were initially hesitant to think of the situation and then were reluctant in solving the problems posed by it. There was unanimity in opinion of another type. All the students expressed that those who did not have money would not be able to participate in the school-trip. When it came to arranging trip without financial support from parents, students in all the intervention schools said that bank in the school would be of help in that case. Further, more than half of the respondents said that in case their bank accounts dried up, they could use their entrepreneurship skills to 'raise' money but all of them would 'enjoy' the school-trip. *"Even if you don't have money, you have the right to enjoy. So if some students do not have money, their friends will help them. They can all make greeting cards or scented-candles and sell those to raise money"*, said a respondent girl from 9th grade. On the other hand, students from the control school did not have an idea about how to raise money in case of the parents' refusal to pay. *"We are so young, what can we do? We have to ask money from our parents. If they cannot give money, we can wait till the next year or pursue hard on them so that they are forced to pay"*, replied a respondent from one of the control schools.

As far as mathematical skill of planning and budgeting was concerned, students from the intervention schools and control schools did not show noticeable difference. But the ASFE programme gave a 'human face' to the mechanical exercise of planning. The students from intervention schools showed higher tendencies to do a more inclusive planning and think of the 'have-nots' while budgeting. These skills were not observed among students from the control group of schools.

### **3.5 Saving and Resource Management:**

While saving money is one of the prime focuses of ASFE programme, the concept of saving goes beyond saving money. It encompasses saving water, electricity, time, environment, food, natural resources, fuel, etc. ASFE as implemented by MelJol also emphasized on inculcating habits of various types of saving. On the other hand, curricula across different states in India also talk of saving natural resources including water, fuel, electricity and relate their overuse to faster destruction of environment.

The researcher tried to explore level of understanding acquired by students about the concept of saving and to see if there were any instances of reflection of this understanding in their day-to-day practices. While discussing about the notion of saving, students talked about saving various resources and commodities. Responses across all the schools were similar. Students talked of saving electricity by using it only when specifically needed, and by inculcating habits like switching off fans and bulbs when nobody is using them. In two of the intervention schools, as the researcher and respondents moved out of the room where they sat and discussed, two of the students actually put all the switches off before leaving the room.<sup>17</sup> Such behaviour was not noticed in any of the control group schools although respondent from these schools also discussed the issue of wastage of electricity and its hazardous effects on environment. Across schools, there was unanimity on the idea that *"saving electricity is (equivalent to) creating electricity"*. Some of the respondents from intervention schools also discussed issue of unavailability of enough electricity in the rural areas and felt that people dwelling in cities should be taught to save electricity.

While respondents from both the groups discussed saving of fuel, environment, water, etc. no actions originating out of this consciousness were reported in the control schools. One of the intervention schools reported that members of Aflateen Club keenly noticed leakage in taps in and outside school, talked to the school principal and village authorities about the wastage and got the taps repaired / changed.

*Box 3 - Aflateen Students - Managers of Mid-Day Meal (MDM)*

Indian schools offer cooked food in schools to all children up to grade 8 or 10. In one of the intervention schools, the researcher was present in lunch time. Since the school was a residential school, all students, from grade 1 to 10 were served MDM. It was very interesting to notice that members of Aflateen Club and few other students were serving food and were trying their best so that no food is wasted. The teacher informed, *"Members of Aflateen Club had discussed the issue of food-wastage in one of their*

---

<sup>17</sup>Such a situation arose only in 3 of the intervention schools and 2 of the control schools. At other places only the researcher moved in and out of room, students continued sitting in the same room.

*meetings and decided to volunteer. Earlier students would take extra food than what they required and threw away a portion. Now, with students monitoring, instances of food-wastage have drastically reduced. Earlier, students would carry food and sit anywhere on ground. One would get to see food spilled all over the ground. Now they sit in a hall and eat together so on one hand food-wastage is prevented and on the other hand the school ground remains clean. This initiative of the Aflateen Club members is really turning out to be very useful."*

Aflateen students not only talked of saving resources or of their economic, efficient and wiser use but also discussed recycling of waste materials. There was strong unanimity on reusing papers, plastic bags and bottles (rather not using plastic as far as possible). It was also suggested that even textbooks of one batch can be passed on to the next batch so that paper and effectively trees could be saved. In two of the intervention schools, it was reported that girl students made door-mats from old sarees so that one could save on the doormat expenses.

It was clear from the discussions as well as from observations and report from teachers that though students in both groups were aware of concept of saving natural resources and using them in wiser way, instances of bringing such awareness into practice were clearly evident in intervention schools. In the control group schools, the awareness was a part of the curricular requirement but mentoring required for converting this awareness into practice was perhaps missing.

### **3.6 School-level Entrepreneurship:**

ASFE is a programme that creates awareness about monetary wealth by saving and managing money. But one of the important aspects of this programme is to create opportunities of generating livelihood by introducing young people to various entrepreneurship activities.

It was observed that in most of the intervention schools, students did get involved into these activities but this particular aspect of ASFE was not as alive and vibrant as the Aflateen Bank or Aflateen Clubs. In some schools students reported that they had set up an enterprise '*more than a year ago*' or some of them participated in entrepreneurship activities in some *bazaar* which was

*'one-time activity'*. In the district where on-site support was completely stopped, there were only some traces of entrepreneurship programme while in other schools students could share their experiences of making handy-craft items and selling them once in a while. The impact study was undertaken at the end of more than 30 months from the point of beginning. This was the time when those batches of students that were involved to a greater extent in the entrepreneurship training had already passed out of schools or were busy in grade 10 board examinations. For the next batch of students, the period of exposure to ASFE was not full two years.

Respondent students talked about and exhibited craft-based and agriculture-based entrepreneurship programmes they or their senior student, who already graduated, had undertaken. Making greeting cards, rakhis (threads tied on brothers' wrists by sisters in many parts of India on a particular auspicious day), glass painting, agarabattis (incense sticks), scented and decorated candles, wall-hangings made from hay and straws, articles made by paper-quailing, and cloth-dolls were some of the craft-based exhibits. Medicinal plants, vegetables, seasonal fruits grown on school-ground comprised the exhibits under agriculture-based products. The elaborate procedures explained by students made it clear that they were creators of those. While these exhibits were available in 9 out of 12 intervention schools, what teachers recalled was greater spread of these activities among earlier batch of students. In this sense, entrepreneurship programme was not as vibrant as banks. Some of the exhibits were very old, had caught dust showing that nobody had touched those for months. Although students could explain the procedures of making those, many of them did not have any experience of selling the items. In one of the intervention schools, the researcher said that he wanted to buy a greeting-card exhibited by students. Students in that particular school were not showing readiness to sell it and showed confusion about its price.

Some of the respondents narrated their experiences of and troubles in selling these products. Examples like selling decorative cardboard-peacocks and earning a profit of INR 900 with an investment of about INR 340 or selling vegetable grown in school and earning 100% profit on the investments were reported to the researcher.

The activity seemed to have given rise to a certain level of confidence among many respondents. They felt that such experience would help them in future and they can become '*businessmen*'. One of the respondents from grade 9 said, "*We see so many educated people having no jobs. If they get systematic training for such activities, they can earn their own living and support their families. We too were taught making greeting cards, etc. but we need more material and sophisticated training so that we produce company-like material (products produced by machines on mass-scale.)*"It is interesting that the entrepreneurship programme does not aim at creating businessmen but the exposure is perhaps produces among some students, aptitude and confidence needed to undertake an enterprise. Although students narrated their experiences of selling products, many of them could not estimate production costs. They were especially missing on factoring in costs of labour and time that was invested in production.

Agriculture-based entrepreneurship programmes had some natural limitation. There was the question of availability of water, and protection of plants after school hours, etc. Though students grew some vegetables, fruits and flowers, it was more out of enthusiasm than of systematic, training-borne effort. Factors like the time-table, examination period, etc. hampered progress of this type of entrepreneurship.

Students from control schools hardly showed any awareness about the possibility of setting up one's '*own enterprise*' while studying in school. It was difficult for them to visualize, but more than half of the respondents from one respondent group stated that they could work as daily wage labourers to earn money. In absence of other co-curricular / extra-curricular activities, the scope getting such exposure was minimized in the schools in this group.

Students from the intervention group schools were aware of the concept of entrepreneurship, they also knew some ideas of producing some handy-crafts or grow some vegetables of medicinal plants but many of them lacked in the idea of marketing and selling it. In entrepreneurship programme, young learners are also expected to have a grasp of how to sell a product which in this case was not shown by students.

In case of campaigns undertaken by Aflateen clubs, students thought of lot of ideas and issues from their own experiences. When it came to saving various resources, students could actively volunteer to save food that was wasted by their schoolmates. This idea was very context-specific. Similar level of participation was not shown by students in case of entrepreneurship programme, For example, they could have thought of a 'sellable' product in their own contexts and could have tried to develop it. But except for one or two individuals, they did not think of local requirements. Students from the school, where 70% students wanted to do their 'own business', also lacked local specific ideas.

Thus, it appears from school visits and discussions with students and teachers that a more systematic and focused effort is needed to combine students' enthusiasm with training of practicable entrepreneurship programmes. While students from control school did not show awareness of entrepreneurship, the level of awareness shown by students from intervention group was high. But more intense input is needed to translate this awareness into practice.

### **3.7 Health and Hygiene:**

As part of ASFE, efforts were made to inculcate habits of cleanliness and hygiene among students.

It was observed that students in both the intervention schools as well as control schools, maintained cleanliness of schools and surroundings and were aware of importance of personal hygiene and problems caused by its ignorance. They were also aware of government schemes like *HagandariMuktGaon* (village free of sites of defecating in open fields) or programmes like *Swachch Bharat Abhiyan* (Clean India Movement). A few of them reported that they participated in some of the drives of cleanliness of public places.

The researcher posed a question about how maintaining personal hygiene was turning out to be expensive in terms of need of material objects like the tooth-paste, soap, shampoo, etc. Most of the students from both the groups who came from rural area suggested natural and traditional alternatives like *neem* and *ritha* respectively for tooth-paste and soap. Students from urban schools in both the groups were not much aware of such alternatives.

It appears that health and hygiene are emphasized by schools under various schemes and compulsory drives of government. The programmes are conducted intensely, independent of any additional, external intervention. Moreover, habits of hygiene are socio-culturally and geographically constructed and may have connections with the milieu in which one is brought up. Thus it was difficult to determine whether awareness of health and hygiene among students from intervention group was due to ASFE or whether programmes in respective schools also assisted the inputs provided by ASFE.

### **3.8 Rights and Responsibilities:**

One of the most crucial aspects of ASFE is creating awareness among students about their rights and developing a sense of responsibility. Creating awareness about rights becomes crucial after 2010 as the Indian state declares Right to Education as a fundamental right of all children between 6 to 14 years of age. Awareness about rights of children also helps in developing solidarity among all children across the globe. It is expected that children becoming a part of ASFE programme not only understand and think of their rights but also develop a spirit of protecting rights of every child.

Through some situations and a few direct questions put to students, the researcher comprehended how the Aflateen students make sense of their rights and the level of understanding they show for rights of other children, unknown to them.

Except for two of the intervention schools from the district where the programme came to a halt after two years of its beginning, students in all the remaining intervention schools showed clear awareness about the basic rights '*taught*' in the Aflateen class. Almost all the respondents from these schools could specifically spell out their rights such as right to live/life, right to development, right of participation, and right of protection. In addition, some students mentioned right to education, right to information which were not directly a part of ASFE curriculum.

To the respondents, right to life or living meant that bare minimum necessities are provided to them as human child by parents, school or society. When asked about custodians of right to life of orphans, a group of respondents said, "*It is unfortunate that some children are orphans. So the*

*government (or society) should take care of them until they grow up and start earning. They should be given good education so that they would either get jobs or become entrepreneurs."*

The respondents felt that right to development ensures all round development of every child, realizing her or his latent potentials, getting education in the area of interest, etc. *"Right to development also assumes freedom from child-labour"*, said a group of respondents, *"because such practices severely curtail possibility of a child's development."* Some of the respondents knew the child-line phone number (1098) and about its use in case a child lands in any kind of trouble.

*Box 4 - I am aware of my rights, I will protect her rights too!*

One of the girl students from an intervention school in Secunderabad went to her grandmother's place during the summer vacation of 2014. In the village of her grand-parents, she came across a girl, who, instead of attending any school, was going to a nearby factory for working. With the help of her grandmother, the Aflateen-girl contacted parents of the child labour, but in vain. She remembered the child-line number (1098) and contacting them narrated the story of a girl child-labour. People from child-line met the girl's parents and convinced them to send the girl to school instead of factory. Considering the parents' financially weaker condition, Child-line people also made arrangement for the girl's stay in a NGO home. This Aflateen student lived up to the spirit of education she received under ASFE. *"If I have the privilege of going to school, play and enjoy my life, why some girl of my age should suffer? Is it just because she is poor? Aren't poor children entitled to the same rights?"* asks the Aflateen-girl.

Students from some of the intervention schools also had organized rallies to create awareness about children's rights. They were fairly clear about right to participation which meant that every activity in a formal setting like school has to be inclusive. *"If you are doing something in a school, everybody is a automatically a part of it. After all, every student has equal right on the school,"* claimed a group of respondents.

They understand that the right to protection is not only about safety and protection from something that potentially challenges the right to life. It also means protection from child abuse,

harassment, and eve-teasing<sup>18</sup>. Girls among the respondent students were clearly more sensitive and aggressive about right to protection. *"We cannot tolerate eve-teasing. One taunt on a girl can change path of her life or put her career at a stake. If someone teases a girl while she is going to school, the first measure taken by parents is stop sending her to school. Even if men teasing the girl are punished, her life is permanently damaged. So how can we tolerate such acts?"* said a 9th-grader girl student.

One of the hypothetical situations used by the researcher with the students described story of a 7th grade boy from a poor family whose father dies and he is required to go to work as his mother would not afford to send him to school. Respondents across all intervention schools said that the boy should not work and his mother need not spend a single penny for his schooling. *"India has given the right to free education till grade 8. Even after 8th, he would get scholarship, free pass of bus, school bag, textbooks and note-books, free MDM, etc. He must continue his schooling."* said the respondents across all intervention schools. *"No schooling would mean no chance of good life. So right to life means right to education"*,<sup>19</sup> remarked a boy from 8th grade.

Students from the control schools knew about rights as described in their prescribed textbooks. Maharashtra and Telangana State textbooks are different, they follow different curricula although there are grade-appropriate similarities. Political Science curriculum of Maharashtra is quite weak compared to that of Telangana State. Students from control schools in Hyderabad were better aware of child-rights compared to their counterparts in Maharashtra. Once again it was found that the awareness of rights in control schools was more of textual, and theoretical nature. In three of the four control schools, students recited the list of rights without being able to explain their meanings. In the context of the story of the 7th grade boy mentioned above, none of the control school students mentioned about education being a fundamental right in India.

The researcher felt that sincere efforts had gone into developing awareness about child-rights among Aflateen students. The sense of rights created by ASFE went much beyond their textual,

---

<sup>18</sup> This term is a euphemism widely used in south Asia. It implies harassment, taunting and also molestation of girls or women. This is one of the reasons of adolescent girls dropping out of schools.

<sup>19</sup> This argument reminded the researcher of the famous Unnikrishnan case of 1993. The Supreme Court of India had said that Constitution considers right to life (Article 21) as a fundamental right. But a dignified life is impossible without education. So the State ought to think seriously about making basic education a fundamental right.

theoretical manifestation. It was as if students from control schools were 'informed' about rights while those from intervention schools 'knew' their rights and were ready to protect those.

### **3.9 Issues of Gender Equality:**

The Aflateen curriculum speaks explicitly about gender discrimination, disparity in sex ratio, violence against women and girls etc. under the social enterprises section. To some extent, the curriculum has taken care of local context to make itself relevant for the contemporary social environment. ASFE programme has endeavored to build a sense of gender equality among boys and girls through activities and discussions.

The researcher intended to explore gender equality aspect of the programme by giving the students two hypothetical situations for analysis. One of the situations contained a story of twins in a family. The parents, with limited finances, plan to marry the daughter after her 12th grade and want continue the son's education in college for higher studies. The other situation described a 10th grade girl who is expert in sports and posed question about possible career options for her.

In the context of the first situation, there was division of opinion among respondent students. Respondents from about 5 schools (all in rural area) felt that the girl should get married and then continue her studies. Respondents from the remaining 7 intervention schools opined that the girl must be given same chance of higher education as that of her brother. Most of these students were dealing with the situation perceiving it as a matter of rights and they did not even want to bring in gender issue. *"A boy or a girl, they must pursue higher studies. Girls are not inferior beings"*, insisted a group of respondents.

For the second situation suggested career options included becoming a sports person, sports teacher, police woman or IPS officer, etc. One of the boys suggested that such a strong girl can join films to work as a stunt-woman and there was another suggestion that she could chose to become a body-guard or for that matter, even a guard in a bank.

*Box 5 - So what? How does that matter?*

The researcher deliberately posed the second situation of a girl with good skills in sports in a provocative manner. He insisted that before suggesting any career option for her, the students should think twice as she was a girl coming from a rural family. In one of the intervention schools, respondent girls looked visibly disturbed with the researcher's insistence. One of the respondents came up forcefully, *"Have you not seen girls in sports? Have you not heard of SaniaMirza (India's ace tennis player) or P.T.Usha (India's fastest athletes of the 1980s, the golden girl of India)? Weren't they girls too? How does it matter whether someone is a boy or a girl? We live in a free country and everyone can choose career of her choice and liking, girls to have equal right of such choice. If right to participation is our right, aren't we (girls) supposed to participate in career choices?"* It was suggested that not biological sex but ability and fondness of a particular thing should be the criterion for anybody's career-choice.

Respondents from control schools expressed a slightly different view about the situations. While some of them felt that the sister from the twins has the right to education, other students (predominantly the male students) felt that she should first get married and then if her in-laws and husband permit her, she could pursue higher studies. In case of the career-choice situation, respondents in one of the four control schools gave similar choices as those given by students from intervention schools. The remaining three control schools opined that the sport-champion girl should choose a career in consultation with her parents and teachers and try to 'avoid' becoming a sports woman.

It appears that students in both type of schools showed awareness about gender equality. But the meaning associated with gender equality appeared different for them. While students from intervention schools were much more vocal about it and considered boys and girls equal for any opportunity or right, students from control school seemed hesitant in asserting equality of genders.

### **3.10 Diversity, socio-cultural conflicts and symbiotic living:**

India is one of the most plural and diverse societies in the world. In fact, diversity can be called as the very defining feature of Indian society. Differences in class, religion, caste, gender, language, etc. are prominent constituents of the socio-cultural plurality. Teaching students to handle diversity, and respect differences would be an essential part of formal education in a democratic society. SFE also attempts to inculcate among students sensitivity towards diversity and respect for the 'other' or 'different'.

It is worth mentioning that historically speaking, Indian schools, curricula and textbooks have always shied away from discussing discriminatory practices in society. There is hardly any scope and opportunity for students to discuss the 'underbelly' of the diverse society in 'sacrosanct' atmosphere of schools though in many cases it may be a lived experience of millions of school-goers.<sup>20</sup> After 2005, textbooks of all states in India started accepting openness exhibited by NCERT, though degree of acceptance is varied. For instance, in the perspective of the present research, textbooks of Telangana State are much closer to the NCERT textbooks as compared to textbooks of Maharashtra state.

In this context, the researcher explored whether students understand the notions of diversity and differences, and the discriminations or discriminatory situations arising out of them. The aim was to understand whether and how students were being sensitive towards rights of the socio-culturally or economically marginalized. In addition to that, there was also a concern of finding out difference, if any, among students who received a systematic additional input like ASFE and those who did not.

Students from both groups, intervention group and control group, were given two situations. One was a real life story from the western state of Rajasthan where a *dalit* (lower caste, formerly untouchable) boy was beaten up by fellow students and teachers for touching plates meant for upper caste students. The other situation belonged to a NCERT textbook in which a house-maid

---

<sup>20</sup> In a paradigmatic shift after 2005, National Council for Educational Research and Training (NCERT), the apex national authority taking curricular decision, tried to be open and transparent about social problems. Through the National Curriculum Framework, 2005 (NCF) and post-2005 textbooks, NCERT openly discussed issues like poverty, class, caste, gender, religious and linguistic minority, etc. in an unprecedented manner.

faces arrest and judicial trial due to false allegation of theft by the landlord family. It turns out that the landlord's son has stolen the money and then the maid-servant is acquitted.

Students from schools of both the groups, intervention and control, seemed disturbed when newspaper report about beating of the *dalit* boy was read out to them. A question was put to the students -What would you tell the boy and his fellow students or teachers if they met you? There was clear unanimity in the kind of responses given by students from intervention schools. They felt that beating a school goer for any reason is not acceptable. In four of the intervention schools, respondents quoted the Right to Education Act, 2009 (RTEA) and said that action should be taken against teacher as corporal punishment is banned under RTEA. There were suggestions like registering a complaint with higher authorities from Department of Education, filing a case with police and getting the involved teachers punished.

It was interesting that none of the respondents from intervention schools suggested punishment for students in the news who were involved in beating the *dalit* boy even though punishment for teachers was highly agreed upon. When asked explicitly about why the respondent were not suggesting any action against the culprit students in the news, one of the respondents said, "*They are also young students like us or like that dalit boy. They are just practicing what they saw in their homes and school. Instead of punishing them, they should be taught that we all are equal and we need to live in harmony with each other. Moreover, children have right to protection, so it must also be protection from punishment. For teachers, they are adults. They knew that they were committing crime.*" These respondents also said that if they meet that *dalit* boy, they will tell him about child-rights and '*inspire*' and '*help*' him to fight for his rights. "*Didi* (field worker from a partnerNGO) *tells us that we must fight for our rights. We may not get all our rights easily*", expressed one of the respondents.

Respondent from two of the four control schools felt that if the concerned school had a practice of separate stacks of plates meant for *dalits* and non-*dalits*, the boy shouldn't have touched those plates although they felt sorry for him. Respondents from the remaining two schools maintained that beating the boy was a fault of the teachers and of other students, but did not talk of punishing either of teachers of students. One of the respondent groups from control schools said

that they would talk to the culprits and ask them how would they feel if they were from lower-caste while the other felt that the boy shouldn't have beaten up because he *'touched those plates by mistake. They could have simply told him not to repeat the mistake.'*

In case of the maid-servant story, the question posed was about an opposite situation. What would the police do if the maid-servant had lost her money and had went to the police indicating the landlord's son may be the prime suspect? Most of the respondents from both, the intervention and the control groups, felt that police may not listen to the servant as she is poor. *"Experience tells us that poor people are not considered trust-worthy"*, said a respondent from a control school. One of the minor responses from an intervention school was that the lady should go to police commissioner or media if local police does not file her complaint.

It appears that students from both groups were aware of diversity and discrimination in society. By and large, they all felt that practices of discrimination on the basis of caste or class were bad and shocking. But students from interventions schools connected the situations to basic rights of every child or person. ASFE programme discusses about rights as well as differences in society. The intervention students could connect these aspects and analyse the situation in the framework of rights. They also extended application of the rights they had learnt under ASFE programme and thought of right to protection against discrimination. On the other hand, students from control schools could not connect these aspects though the regular school-curriculum talks of both, discrimination and rights, separately. Rather than asserting on right to protection from discrimination, they seemed to have left it to the mercy of those who practiced discrimination.

## **Chapter 4 - Voices from the field - Adults**

### **4.1 Teachers:**

If students are the central focus of the ASFE programme teachers are active carriers. ASFE programme envisions teachers as partner agents who would provide necessary scaffolding to students as they acquire skills necessary for citizenship education. The programme, by deliberate design, rests on teachers' active participation. Teachers are not mere recipients of training and supposed to transact whatever is 'given', but are expected to actively engage with and reflect on the content and process, choose suitable options in their local contexts and derive the best out of students in their own situations. It is expected that teachers' level of participation and enthusiasm would be reflected in what students do.

While studying impact of ASFE programme, the researcher interviewed teachers to know their impressions and experiences about students, their understanding of students' journey of acquiring SFE skills and competencies, as well as the process through which they were taken to achieve the goals of the programme.

MelJol trained teachers from the target schools using cascade-mode<sup>21</sup>. The team of teachers was not selected with any criteria, one or two teachers from each school were assigned to the ASFE programme by departmental authorities. Most of the respondent teachers, from all sites, said that their assumption about what they would get in training completely changed within first half day of the programme. Given their past-experience of trainings organised by education department<sup>22</sup>, they were reluctant and skeptical about '*yet another*' training but as a '*pleasant surprise*', their guess turned out to be wrong. "*In my career as a teacher for last 14 years, for the first time I felt that teachers also have some value in training. The MelJol trainings made us participate not by chance, their design was based on our participation,*" remarks a teachers.

While there was a lot of appreciation for the quality of training received, 7 of the 12 respondent teachers could not conduct all activities prescribed and suggested under ASFE programme in

---

<sup>21</sup> Teachers received indirect training. MelJol team trained members of partner NGOs and they, in turn, trained teachers.

<sup>22</sup> Every year, education department organises training for teachers. Under a national level scheme called Sarva Shiksha Abhiyan (SSA), teachers were given training of 18 to 22 days per year. Both content and methods of delivery of these trainings was a concern of many teacher-educators, educationists across the country.

their schools. They maintained school level banks and established Aflateen Clubs. A few of them also conducted meetings of Aflateen Clubs, but earmarking specific time for conducting ASFE activities could not become possible for them due to various reasons, disproportionately high curricular load being one major reason. Thus, many times they needed on-site support from the field workers of partner organisations. Some of the teachers, 7 out of 12, said that they used many components of ASFE in their regular teaching but not conduct separate classes. *"Since the intersection of our Social Science textbooks and ASFE is quite large, we use these activities when we teach those particular topics like rights and responsibilities, saving resources, etc."*, said a respondent. Some of the teachers also said that the methods of delivery they learnt in trainings under ASFE was very useful for them in their regular classes. Group work, students exploring together, and peer learning were some of the methods incorporated by teachers in their regular classes which they learnt in ASFE training.

Three teachers who were interviewed were keenly interested in the entrepreneurship programme. They made ideas and material available to their students. With their one initiative, they arranged visits to places like bakery, cottage industry, etc. Their support and encouragement showed a clear difference between the entrepreneurship activities attempted by students of these schools and those of other schools.

Teachers also acknowledged sensitization brought in by ASFE programme through its content and process. Three of the 12 respondents frankly agreed that they hardly had any concern about students' rights and dignity. *"I would shout at them, yell at them and at times punish them for not studying or making noise in class. During the ASFE training and after going through the manual, I started questioning my own behaviour. Believe me, when we started discussing rights and responsibilities of children, I felt that adults like me were hindrance in letting children have their rights. In that sense, ASFE was an eye-opener. I am sure, many of my colleagues also learnt similar lessons from it,"* confessed a teacher.

While discussing changes seen among students, teachers shared the following important aspects of change. Following were overall observations explicitly mentioned by many teachers.

- Students' level of participation in other activities of school has also gone up.

- The school-level bank is a very important activity under ASFE. This programme has changed many habits of students, particularly the habit of indiscriminate spending and getting attracted to every lucrative thing around them.
- Students have started planning their expenses. For example, while depositing money they sometimes inform about the purpose of saving. These purposes include buying guide-books in 10th standard, paying examination fee, school-trip, etc.
- Teachers from the district that has problem of tobacco addiction among students report that school-banks have turned out to be a boon in many cases. Students save money and empty pockets teach them self-control. A few students have given up the habit completely.
- Students show strong awareness about their rights and at times are ready to fight for them.
- Their habits of hygiene show a significant change after implementation of ASFE programme.
- Saving resources is another habit seen in many student-members of Aflateen Club. When they are in school, they do not waste water, electricity or food. Previously such wastage was rampant or rather they were not concerned about it and neither were the schools very serious about non-monitory savings.
- Instances of cooperation with each other have increased among students. ASFE has made them understand importance of cooperation with each other.
- Aflateen Club meetings have made students *bold*<sup>23</sup> and expressive. They are also understanding, through practice, the processes of democratic discussion.
- Under ASFE, students start thinking about their personality in terms of a self-sustaining future citizen.

Teachers, who were more enthusiastically participating in ASFE programme, also suggested that frequency of trainings (once a year) was not inadequate. It was also said that if entrepreneurship was one of the prime focus areas of ASFE, more inputs focusing on local-specific entrepreneurship were needed. There were also issues like inadequate availability of material (the Aflateen Students' Handbook) which hindered implementation of ASFE in schools.

---

<sup>23</sup> The term 'bold' is a colloquial term used widely in Indian languages. It implies to be courageous or assertive.

It seems that teachers' evaluation of the programme is quite encouraging but their participation diminished when the programme faced a break (in three of the four districts) and stopped in the fourth. Teachers were helpful in hosting ASFE activities but they did not become independent of the handholding or on-site support offered by MelJol through its partners.

#### **4.2 Field Workers<sup>24</sup>:**

ASFE programme was implemented by MelJol through the partners who had long experience, ranging from 10 to 25 years, of working in respective field-sites.<sup>25</sup> Out of 220 schools in which ASFE was implemented across five districts, 182 schools in four districts were covered through partners and MelJol directly implemented the programme in 38 schools of Thane district (which was not a part of field work done for this study).

Field workers from partner organizations formed a crucial part of the implementation structure as they formed the team of primary resource persons in the field. Training teachers from target schools, providing on-site support, visiting target schools, conducting ASFE classes, managing contact with MelJol and reporting about proceedings in schools were the main tasks undertaken by them.

Field workers received training from MelJol which, according to all respondents, was very useful and apt. They were quite impressed by the methodology employed and concepts comprising ASFE. They trained teachers and visited schools with a frequency of once, twice or even thrice a month, depending on the ratio of number of schools to number of field workers.

***Box 6: ASFE - A programme of self-reflective learning!***

One of the widely appreciated aspect of ASFE by field workers across districts was flexibility and possibility of local contextualization offered by ASFE. In fact, one of the respondents said, "When we started ASFE, de-addiction was not a part of the design. But our district faces a big problem of tobacco addiction among teenagers. So we tried to

<sup>24</sup> This group includes members of partner organizations who actually worked in schools as well as those who worked as local coordinators or in charge of the programme.

<sup>25</sup> For names and field sites of partner organizations, see Annexure IV.

incorporate components related to that in ASFE programme in schools. The component was so useful that MeJol took it to other sites also. But it wasn't about students only. Many of us, our team members, used to consume tobacco. We thought that unless we overcome the habit, how would be discuss with students about it? We are not 'teaching' them. It's a process of 'learning' for us too. Ultimately, all those members of our team quit the habit. The programme makes you reflect on your own habits."

Some of the important observations registered by field workers about ASFE in general and teachers and students in particular are as follows.

- ASFE is an important programme that would help students develop into informed citizens capable of thinking on their own.
- Since the implementation of this programme, students have become assertive and courageous.
- The programme has important components like Bank, budget and planning, entrepreneurship, etc. which are very useful in inculcating these important life-skills among students. Such components, if implemented with more rigour, would help the marginalised students be self-reliant and uplift their financial status.
- Teachers and schools have shown highest enthusiasm in starting banks. Some of their colleagues from other schools (non-implementation schools) have also learnt about this innovative idea and have started school-level banks on their own.
- Some of the teachers were very enthusiastic about entrepreneurship or school-level bank programme but it is difficult to take other aspects of ASFE like social inequality, rights of children through teachers. This is because some teachers hesitate to openly discuss caste based inequality or issues like girls' harassment. Moreover, curricular load hinders them from devoting enough time and engaging sufficiently with ASFE.
- There is a need of developing mechanism to connect this programme to regular school-curriculum so that teachers find it more useful and take it more seriously. By their pre-service professional education and training, teachers are used to following 'prescribed' curriculum. They have already witnessed the difference ASFE creates among many students in terms of their social and financial behaviour. So if ASFE becomes a part of

regular school curriculum, by design, teachers would devote more time on it in classroom.

- Since banks are directly visible outcomes of the programme, district level authorities were thinking of making it a part of district level educational programme.
- Implementation of the programme has freed students from the 'disturbing silence' they were used to. At the time of beginning of ASFE, many of them used to hesitate even while telling their name. Now they have reached a level of arguing with us.
- Level of participation and self-discipline has increased to a noticeable extent among students.
- In one of the residential schools, girl students complained about sexually suggestive toilet graffiti. After implementation of ASFE, there is improvement in such behaviour. Students were reported to behave more responsibly.
- At one of the sites, the field workers also attend some of the School Management Committee (SMC) meetings. They received feedback from parents that ASFE has helped their children a lot in inculcating habit of saving, not only money but other resources like water, electricity, etc.
- During ASFE sessions conducted by the field workers, students are getting a systematic training of being expressive about various social issues from gender to poverty or from school-level discrimination to exploitation of labour, etc.
- One of the unanimous observations across all the sites was that ASFE has helped students acquire lot of confidence and has enhanced their self-image. They are thinking of doing something different and worthwhile than their parents.
- There are instances of Aflateen Club members rescuing other children from child-labour and bringing them to schools as they understand both, protection from child labour and free education, as basic rights of children. One such incident was reported during field work while one was available from previous case-stories.

Issues like inadequate availability of material, smaller number of trainings were also raised by field workers. It was also suggested that if financial entrepreneurship has to succeed, there is a need of rigorous training focusing on entrepreneurship and providing financial assistance to students.

### 4.3 MelJol Team:

MelJol team, the architect of implementation of the entire programme, states that ASFE is a citizenship programme to educate students who are considered as '*citizens of today*'. The thrust of the programme is on making them informed and responsible citizens willing to change the world they live in to make it a better place. The programme tries to inform students in many ways. Respecting these students, young citizens, is a non-negotiable part of ASFE. The programme aims at bringing children at center-stage and looks at pedagogy and methodology from this perspective.

There were concerns about making programme material more age-appropriate and context specific. It was also expressed by the team that Aflatoun overshadows Aflateen in its implementation, Aflatoun gets more attention compared to Aflateen. The programme did not have any formal mapping with school curricula which may increase its acceptability among teachers. Sometimes teachers view such programmes as '*yet another*' intervention. Instead, if they are clearly made aware of relevance of ASFE in the context of what they teach in schools, tendency of considering it as an additional 'subject' demanding their energy, will reduce.

It was also said that trainings under ASFE emphasise more on methodology than on content that is entire content of Aflateen programme is not discussed with teachers during trainings they receive, but the methodology is transacted through a few choices from the content. This design runs the risk of some content getting ignored. The team also expressed concern over the inverse proportion of outreach and on-site support - '*with limited resources, larger outreach would mean decrease in on-site support*'.

While discussing the overall impact of the ASFE, the team mentioned the following points. A lot of these are based on inputs received from the field in terms of reports sent by partner organizations and case-stories. The points highlighted below are other than the case-stories shared with the researcher.

- Teachers use methods of ASFE in a sporadic manner or occasionally but have not been able to make it a regular practice. The instances reported are also anecdotal.

- There is substantial increase in students' level of confidence, their awareness about rights and responsibilities, and their initiative on saving resources, etc.
- There are instances of students seriously involved in entrepreneurship aspects of ASFЕ. Some teachers also use classes meant for work-experience for this purpose but such practices need to be streamlined and systematized in order to be more effective.
- Aspects of ASFЕ like power, governance, rights and responsibilities, etc. have a close connection with the social science curriculum in India. It will certainly have bearing on quality of education in these subjects. Moreover, increase in level of participation is a pre-requisite of quality of education which is achieved to some extent through ASFЕ.
- Teachers' tendency is more towards participating in programmes related to 'visible outcome' like bank and Aflateen Club. While this is necessary, MelJol would also think of ways of enhancing their active participation through different means including support-from-a-distance through electronic digital and media.

The team also expressed concern over relatively lesser contact with partner organizations and even lower contact with teachers. They are thinking of using modern technology to enhance this contact. They felt that teenager students need to be given '*more chance of participation*' and the programme needs to have more challenges that young people always look forward to. They also mentioned the need of increasing engagement in schools as well as connecting ASFЕ more organically to school curricula.

## **Chapter 5 - Key Findings, Concluding Remarks and Way Forward**

The present impact analysis incorporated qualitative method of analysis. Primary data was collected from schools where ASFE programme was implemented for two years and also from schools where such programme was not implemented (control group). The data was not sufficient to specifically infer or generalize, but some trends are clearly seen as outcomes of the implementation of the ASFE programme.

The following sections provide important findings emerging out of this comparative study. They also suggest some changes and ways if MelJol wants to enhance effectiveness of the programme of scale it up or implement it at new locations.

### **5.1 About Students:**

- Aflateen Clubs established in about 75% of the total schools created a forum for free and liberal interactions among students.
- These Clubs have also made opportunities of collective social interaction (in terms of arranging campaigns, awareness programmes, performing skits on issues of social importance) available for intervention schools. Moreover, such programmes were arranged by students who assert their agency. Compared to this, control schools, even when arranged such programmes of social outreach, students' participation was mandatory rather than voluntarily.
- The Clubs have provided avenues for students where they could collectively learn useful skills like reading legal documents, correspondence with government machinery, building consensus on issues of differences in a democratic manner.
- The ASFE programmes sensitises teachers towards esteem and dignity of students. It creates atmosphere conducive for increase in confidence level and expression of students. Compared to students of intervention schools, response of control school students was weaker and they lingered at low level of participation and confidence.
- Aflateen Banks have created opportunity of inculcating habit of saving money in formative age. Students not only save money but are learning to manage financial resources and strike a balance between needs and available resources. These banks also provide opportunity of differentiating between needs and temptations. Students from

control schools do not have formal training of handling of managing money though some of them have accounts in 'real' banks.

- By design of ASFE programme, students from intervention schools had the chance of understanding functioning of banks, bank-account, passbook, loan, etc. The control group students, though had accounts in banks, never visited bank for educational purposes.
- The Banks have created opportunities of cooperation among students and developed this habit. Students in these schools showed willingness to help their friends and classmates who needed money. On the other hand, students from intervention schools did not have such instances in their school-milieu. Moreover, they could not imagine helping each other as clearly as the students from intervention schools did.
- ASFE programme did not show appreciable difference in planning and budgeting skills of students. But students from intervention group showed higher tendencies of being inclusive in planning.
- Saving resources is a part of regular school curriculum. Students in both the intervention group and the control group were aware of saving and efficiently utilizing natural resources like water, fossil fuel, electricity (indirectly natural), etc. As far as information about such saving and conservation was concerned, both school curriculum and ASFE curriculum were comparable. But ASFE does not merely provide information. It helps students act in a socially responsible manner and this was clearly seen. Intervention schools moved a step forward compared to control schools. Their awareness about saving resources was translated into practice. They took a proactive role in saving resources and volunteered for the same.
- A few students from the intervention group thought of their future along lines of entrepreneurship programme under ASFE. While students from intervention schools tried small-scale school-level entrepreneurship programmes and did get exposure to the processes from buying raw-material to selling finished-product, most students from control group never had such opportunity. None the less, the entrepreneurship programme seems to have remained on the surface, it has not reached intervention schools in its fuller way. More rigorous training focusing on entrepreneurship and providing financial assistance to students may be useful in achieving higher level of success in entrepreneurship programme.

- It was difficult to make out if students habits of health and hygiene were influenced by ASFE. Students from both groups of schools showed similar behaviour towards health and hygiene.
- Students from intervention schools were clearly aware of and vocal about children's rights. Their attitude towards their rights was assertive. Students from control schools also knew child-rights but their knowledge was limited to their textbooks.
- There were instances of students from intervention schools struggling for rights of other children. Their awareness of rights took them to a level of struggling for the rights of others. This is something the teachers are recommended to address.
- Gender equality is one of the prime focus areas of ASFE. But it was interesting to note that the programmes, with its additional inputs, did not make appreciable conceptual difference among students from the two groups. The students from intervention group were more vocal about gender equality while their counterparts from control schools were relatively weak in asserting it.
- The sense of rights and equality was fairly high among intervention group students, particularly in the context of discrimination. They clearly denounced examples of inequalities based on caste and class. These students could establish a connection between basic human rights and caste/class based discrimination. On the other hand, students from control schools lacked adequate motivation to denounce discriminatory practices.

If one focuses on social behaviour of students, it is clear that the ASFE programme in the intervention schools has succeeded in bringing about important changes in students' behaviour.

The researcher found that the ASFE programme helped students to -

- Gain confidence.
- Enhance participation in curricular, co-curricular and extra-curricular activities of school.
- Show financially responsible behaviour in terms of saving and managing money.
- Be inclusive in financial planning in the context of planning for the class or school.
- Think of planning and allocating money for anticipated personal expenses.
- Be sensitive towards environment and consumption of resources.

- Consciously try to save resources like water, food, electricity, time in public and private domains.
- Follow practices of mutual cooperation, think and act sensitively on issues of social discrimination.
- Behave proactively for social inclusion.
- Be assertive towards their own right and sensitive towards rights of others.
- Respects identity and dignity of others.

Thus, the ASFE programme, as implemented by MelJol through its partners, has served its important aims to a large extent.

To conclude, one can say that the ASFE programme has developed among students some of the essential aspects of education in general and citizenship education and life skills in particular. These elements are missing in formal education in Indian schools. Some of such important aspects includes a sense of self-esteem, dignity, identity, awareness about rights, instinct of fighting for rights, possibility of being self-reliant, saving money and other resources, self-discipline and respect for others, equality of gender, caste and class, ability to think about local, social problems and willingness to solve those.

## **5.2 About Teachers:**

In the context of teachers, some of the important findings and points to take the programme forward, emerging out of this study, are as follows.

- While teachers are enthusiastic about ASFE, they need more time to implement the programme.
- The ASFE curriculum seems quite crowded considering the available time. Instead of touching upon many things, it is advisable to deal with few aspects every academic year but increase its depth.
- ASFE programme has successfully sensitized teachers about children and their rights.
- Teachers unanimously appreciated the content and process of training given by MelJol. The ideas of school-level bank, students' club (Aflateen Club), entrepreneurship

programme and concepts like rights of students, saving of resources other than money appealed them the most.

- ASFE methods and pedagogies are useful for teachers in their regular classes but there is a need of explicitly pointing out such academic locations.
- More opportunities should be made available for teachers to employ methods of ASFE in their day-to-day teaching and classroom interaction.
- To increase level of teachers' participation in implementation of ASFE, more frequent trainings and a closer monitoring and on-site support are required.
- Parents, teachers and officials of education department tend to give more importance to curricular constituents of schools than co-curricular constituents. Considering this, there is a need to make this programme a part of school time-table so that teachers can 'officially' conduct it at specific intervals.

### **5.3 About the Programme:**

Based on field observations and inputs given by field workers and MelJol team, it is possible to draw following trends and recommendations. Some of these recommendations would enhance effectiveness and resource to outcome type efficiency.

- Rigour and frequency of the programme needs to be revised.
- There is a need to revise educational material provided for implementing ASFE.
- The entrepreneurship programme needs to be made more focused and specific. This programme must sound 'real' than just a model to be tried out once in a while.
- MelJol need to think of official tie up with education department as well as partners who would do marketing of production coming out of school-level entrepreneurship.
- A closer monitoring of work of partners as well as teachers is needed.
- Partner organisation should be given more rigorous training that involves some academic challenges for the trainees. Hand-to-mouth training received by partner organisation may pass on the training in more mechanical manner.
- Digital or electronic contacts should be established between all partners and MelJol. Ideas like Whatsapp groups would be useful. Such groups would increase contact, enhance sharing of best practices and help in tackling difficulties in implementing ASFE.

- Establishing clear and explicit connections between ASFE and regular school curricula would be very useful. Such connections would convince teachers that the programme is not an 'extra' programme and thus, acceptability of ASFE will increase.

To put it in a nutshell, the ASFE programme implemented from July 2013 to April 2015 in four districts succeeded to a fairly good extent in enhancing beneficiary students' competencies in various dimensions and life skills that are part of SFE. Compared to students who did not receive such inputs, students from intervention group clearly showed increased levels of SFE. The increase in level of participation, confidence and readiness to engage in different discussions seen among the students from intervention schools has implication for quality of education because high level of student participation, students meaningfully engaging with classroom transactions, teachers respecting students and employing learner-centric, activity-based pedagogies are some of the constituents of quality education; and the ASFE programme has positive impact on all these aspects.

While the positive impact of ASFE programme is encouraging and pleasant, there is scope to improve so that the programme becomes more effective and valuable for the 'citizens of today'.

**Annexure I - List of Schools visited for the purpose of Impact Analysis**

No.	District	Name of School	Category
1.	Gadchiroli	Government Secondary and Higher Secondary Ashram School, Ramgad	T
2.		Government Secondary Ashram School, Ghati, Kurkheda	I
3.		YamunabaiAmle Secondary Ashram School, Palasgad, Kurkheda	I
4.		Krantivir Narayan Uike Aided Ashram School, Wadegaon, Kurkheda	I
5.		Mahadevgad Secondary Ashram School, Aratatondi, Kurkheda	C
6.	Hyderabad	Government Girls High School, Bolaram, Secunderabad	I
7.		Government Boys High School, Amberpet, Hyderabad	I
8.		Government Girls High School, Kings Way, Hyderabad	I
9.		Government Girls Highschool, Goshamahal, Hyderabad	C
10.	Buldhana	Z. P. Highschool, Patuda (B), Sangrampur	I
11.		ShriramWankhadeVidyalay, Warvat-Khandero,Sangrampur	I
12.		Maharashtra Vidyalay, Lanjud, Khamgaon	C
13.	Amaravati	Ashok VidyalayBhatkuliRenapur, Dhamangaon (Railway)	I
14.		Ashok Vidyalay, JalakaPatache, Dhamangaon (Railway)	I
15.		PrabhatVidyalayWadgaon (Rajdi), Dhamangaon (Railway)	I
16.		KanhojibabaVidyalay, Anjansingi, Dhamangaon (Railway)	I
17.		Ashok Vidyalay, Kurha, Tivasa Block	C

**Note:**

(1) School categories are Tryout (T), Intervention (I) and Control (C). The tools were tried out in School No.1 in the table above.

(2) Except for Government Girls High School, Bolaram, Secunderabad, all schools were co-ed.

(3) The researcher interacted with students of 8th and 9th grade from these schools.

(4) Teachers who were involved with implementing ASFE programme after receiving training were interviewed for this study.

**Annexure II - School Level Banks**

<b>No</b>	<b>Name of District</b>	<b>No. of intervention Schools under ASFE Programme</b>	<b>No. of Banks set up</b>	<b>No. of student members</b>	<b>Cumulative Amount saved in INR</b>
1	Amravati	44	44	8052	279903
2	Buldhana	39	38	7176	297177
3	Gadchiroli	39	35	9941	196336
4	Hyderabad	60	60	4258	128474
5	Thane	38	8	386	38232

**Annexure III - Partner Organizations**

<b>No</b>	<b>Name of District</b>	<b>Name of Partner Organization</b>	<b>No. of intervention Schools under ASFE</b>	<b>No. of persons involved in implementing ASFE (on field)</b>
1	Amravati	ApekshaHomeo Society	44	3
2	Buldhana	VikasSahyogPrathisthan	39	4
3	Gadchiroli	AmhiAmchyaAarogyasathi	39	3
4	Hyderabad	Divyadisha	60	3
5	Thane	MelJol	38	4

## **Annexure IV - Research Tools**

### **Tool 1 - FGD with Students from Intervention Schools**

#### **Part 1A - Personal Details:**

- (1) Number of Students:
- (2) School:
- (3) Grade(s):
- (4) Age(s):
- (5) Sex(s):
- (6) Duration of Participation in MelJol Aflateen Programme:
- (7) Details of participation (in terms of classroom work, field work, rallies, working with school-level bank, etc.)

#### **Part 1B - Social and Financial Education**

- (1) Are you aware of banks in your area? What do they do?
- (2) Have you observed/seen functioning of banks or any financial institutes? Explain. If yes, how and when did you get the opportunity?
- (3) Have you become member of any bank? Do you have an account in bank? What do you mean by an account?
- (4) Do you save money in bank? Where do you get money from? Do you need to compromise on something to save money? What do you feel about such compromises, if any? Is saving money worth the compromises?
- (5) Are you aware of Aflateen Club? What activities does this club undertake? Kindly enlist. Can you point out activities in your school that started only after formation of Aflateen Club?
- (6) Did you help your friends/family members with your saving? If yes, please narrate such instances. What did you feel after helping them?
- (7) What will happen to your savings in the school-level bank after you pass out from the school? Would you like to open a saving account in a bank outside school? In what way that bank may help you?
- (8) When you would earn in future, would you like to save money (yes or no)? Explain why would you like to save or not save money?
- (9) People save money in banks. Are there other commodities or objects that can be saved? Please enlist. Do you save anything at the level of school, your home or community? Explain how? You may give some examples.

(10) It is said that education is a right of every child in India. Which other rights, inside and outside schools, do you think, all children must have? Kindly enlist. Are you aware of anyone deprived of these rights?

(11) There is a lot of discussion about *hagandarimuktgav* or *swachhBahratabhiyan*. Are you aware of it? Do you think it is necessary for our society to have such programmes of cleanliness and hygiene? Should such programmes focus on hygiene at social level or personal level or at both? Are you taught about personal hygiene? Can you suggest some advantages of personal and social hygiene? Are there any disadvantages or limitations? Is personal hygiene very expensive in terms of resources needed? Can you use local, low-cost resources to maintain personal hygiene? Kindly describe.

(12) Situational analysis - A farmer couple in a village has a daughter and a son (twins) who are in class XII. After completion of class 12, both of them want go for higher studies. The parents have Rs. 50,000/- with them that have been saved over 10 years. They want to use part of this money for marriage of their daughter and the rest for education of the son. The daughter wants to use this money for her further studies. What would you advise to the parents? To the girl? Explain your answer.

(13) Budget and planning - Suppose you want organize an educational trip to a nearby coal mine. You are required to develop budget plan of this visit comprising of 30 students and 2 teachers. Plan the budget and find out per person expenses. If you feel that every student may not be able to contribute that money, what will you do so that the field visit takes place and none of the students is left out? {Hint questions, if required. - (A) which different factors will you take into account? (B) What will be the cost of each of the items? (C) If you have limited budget than your requirement, how will you prioritize the requirements of such a trip?}

(14) In case of the trip above, suppose you are required to raise money on your own. In that case what are the possible ways in which you can earn (alone or with help of your friends) the required money? Enlist different ways and detail any one way of raising money? Have you been involved in any activity of earning money through Aflaten Club or otherwise? If yes, please specify.

(15) Situational Analysis - In October 2015, a student from lower caste was beaten up in a school in Rajasthan as he touched lunch-plates meant for upper caste students. What is your response to this news? {Hint questions, if needed, - What do you think are the reasons of such instances? How can such instances be avoided? Can schools play any role in avoiding such incidences? Do you think the *MelJol* programme will be useful in such situations? How?}

(16) Situational Analysis - Ruksana is a girl in 10th grade. She is expert in sports. She plays kabbaddi, football and is one of the top athletes at district level. What career can she chose? {More details of this question, like gender roles and professions, would be asked depending on response.}

(17) Situational Analysis - Vansha, a 13 year old boy had to leave his school due to his father's death. He now collects tendu-patta and helps his family earn a living. How do you look at this situation? Does Vansha have a right to schooling? If his mother is not able to pay school fee, should he be allowed to attend school? Do you know any boys and girls in your surrounding who left their schooling before 10th or 12th grade? What may be the reasons? How can you help them?

(18) Situational Analysis - A situation about a house maid suspected to stealing money while she has earned and saved it. (From NCERT Political Science Textbook) leading to students' views on equality.

(19) About teacher's role - How did your teacher(s) help you in setting up Aflateen Bank, Aflateen Club and other activities? Do your teachers encourage you in participating in activities of the club? Explain how do they do it? Do you feel that you are forced to participate? Do you find any difference between teaching styles (in regular classes) of teachers who conducted your MelJol sessions and teachers who were not associated with the programme? If yes, please enlist those differences.

(20) I thank you for your responses and spending time with me, especially during this 'examination season'. Do you have any questions for me?

### *Tool 2 -FGD with Students from Control Schools*

#### **Part 2A - Personal Details:**

- (1) Number of Students:
- (2) School:
- (3) Grade(s):
- (4) Age(s):
- (5) Sex(s):
- (6) Details of co-curricular activities in school:
- (7) Details of participation of students in those activities:

#### **Part 2B - Social and Financial Education**

- (1) Are you aware of banks in your area? What do they do?
- (2) Have you observed/seen functioning of banks or any financial institutes? Explain. If yes, how and when did you get the opportunity?
- (3) Have you become member of any bank? Do you have an account in bank? What do you mean by an account?
- (4) Do you save money in bank? Where do you get money from? Do you need to compromise on something to save money? What do you feel about such compromises, if any? Is saving money worth the compromises?

(5) Did you help your friends/family members with your saving? If yes, please narrate such instances. What did you feel after helping them?

(6) When you would earn in future, would you like to save money (yes or no)? Explain why would you like to save or not save money?

(7) People save money in banks. Are there other commodities or objects that can be saved? Please enlist. Do you save anything at the level of school, your home or community? Explain how? You may give some examples.

(8) It is said that education is a right of every child in India. Which other rights, inside and outside schools, do you think, all children must have? Kindly enlist. Are you aware of anyone deprived of these rights?

(9) There is a lot of discussion about *hagandarimuktgav* or *swachhBahratabhiyan*. Are you aware of it? Do you think it is necessary for our society to have such programmes of cleanliness and hygiene? Should such programmes focus on hygiene at social level or personal level or at both? Are you taught about personal hygiene? Can you suggest some advantages of personal and social hygiene? Are there any disadvantages or limitations? Is personal hygiene very expensive in terms of resources needed? Can you use local, low-cost resources to maintain personal hygiene? Kindly describe.

(10) Situational analysis - A farmer couple in a village has a daughter and a son (twins) who are in class XII. After completion of class 12, both of them want go for higher studies. The parents have Rs. 50,000/- with them that have been saved over 10 years. They want to use part of this money for marriage of their daughter and the rest for education of the son. The daughter wants to use this money for her further studies. What would you advise to the parents? To the girl? Explain your answer.

(11) Budget and planning - Suppose you want organise an educational trip to a nearby coal mine. You are required to develop budget plan of this visit comprising of 30 students and 2 teachers. Plan the budget and find our per person expenses. If you feel that every student may not be able to contribute that money, what will you do so that the field visit takes place and none of the students is left out? {Hint questions, if required. - (A) which different factors will you take into account? (B) What will be the cost of each of the items? (C) If you have limited budget than your requirement, how will you prioritise the requirements of such a trip?}

(12) In case of the trip above, suppose you are required to raise money on your own. In that case what are the possible ways in which you can earn (alone or with help of your friends) the required money? Enlist different ways and detail any one way of raising money? Have you been involved in any activity of earning money through Aflateen Club or otherwise? If yes, please specify.

(13) Situational Analysis - In October 2015, a student from lower caste was beaten up in a school in Rajasthan as he touched lunch-plates meant for upper caste students. What is your response to this news? {Hint questions, if needed, - What do you think are the reasons of such instances? How can such instances be avoided? Can schools play any role in avoiding such incidences? Do you think the MelJol programme will be useful in such situations? How?}

(14) Situational Analysis - Ruksana is a girl in 10th grade. She is expert in sports. She plays kabaddi, football and is one of the top athletes at district level. What career can she chose? {More details of this question, like gender roles and professions, would be asked depending on response.}

(15) Situational Analysis - Vansha, a 13 year old boy had to leave his school due to his father's death. He now collects tendu-patta and helps his family earn a living. How do you look at this situation? Does Vansha have a right to schooling? If his mother is not able to pay school fee, should he be allowed to attend school? Do you know any boys and girls in your surrounding who left their schooling before 10th or 12th grade? What may be the reasons? How can you help them?

(16) Situational Analysis - A situation about a house maid suspected to stealing money while she has earned and saved it. (From NCERT Political Science Textbook) leading to students' views on equality.

(17) I thank you for your responses and spending time with me, especially during this 'examination season'. Do you have any questions for me?

### *Tool 3 - Interview Schedule for Teacher/Facilitator*

#### **Part 3A - Personal Details:**

- (1) Name:
- (2) School:
- (3) Grade(s) Taught:
- (4) Age:
- (5) Sex:
- (6) Experience and Background:
- (7) Duration of Participation in ASFE:

#### **Part 3B - About Training and Implementation of ASFE:**

- (1) In what capacities have you worked under ASFE? Please give details. { Details of participation in terms of training received, classroom work, field work, rallies, working with school-level bank, etc. }
- (2) Why were you associated with ASFE? Specify reasons. { While conversing, the attempt will be to figure out if the teacher is forced into it or was the association with ASFE by choice. }

(3) Compared to other trainings (e.g. various curricular trainings by state departments, etc.) how do you rate training received under ASFE? Was it useful in implementing the programme? What were the most striking strengths of the ASFE? What were the weaknesses? Can you specify?

(4) Did ASFE complement your regular curricular teaching? If yes, in what ways? Which components of ASFE were intersecting with curricular aspects and which did not?

(5) In terms of classroom transaction, were the sessions under ASFE different than your regular classes? If yes, in what manner? If no, enlist similarities.

(6) Did the training received under ASFE help you in your regular classroom interaction with students? If yes, in what ways?

(7) Did you start Aflateen Club and/or school-level banks? If yes, please provide stepwise procedural details. Were there any systemic hurdles (in terms of rules ban on collection of money from students, etc.)? How did you sort these?

(8) For programmes involving community (e.g. some awareness rallies), what efforts did you do to enhance parental/community participation? How did you approach the community? Did SMC play any role in such programmes?

(9) What are the most crucial aspects of ASFE that are needed for students in this age group? Kindly enlist those.

(10) Given a chance, what would you like to change in ASFE (at the level of design or curriculum or implementation or all)?

(11) What were some of the important problems you faced while implementing ASFE? How did you try to sort out? Did you get any help from your trainers? Specify.

(12) Did you discuss about ASFE with your colleagues who were not a part of it? If yes, please specify occasions.

### **Part 3C - About Students' Responses and Changes in them:**

(1) How did the students respond to school-level bank? Did their tendencies to save increase gradually? Was there any noticeable difference in tendencies of girls vis-a-vis boys? What did they do to save money? How did they utilize money saved by them? Any gender difference in spending?

(2) How do students participate in Aflateen Club activities? Are there instances of their enthusiastic participation? Please share. What may be the reasons of the enthusiasm? Are there any instances of poor participation? If yes, please share instances and reasons. Do students suggest and plan any programme under Aflateen Club? Please specify.

(3) Do you find any difference between children's priorities while spending money? If yes, how did you come to know about it or how did you realize this? Have you maintained any record? Please provide.

(4) After implementation of ASFE, is there any visible change in the ways students resolve petty tussles or fights among them? If yes, specify. {Anecdotes}. Also tell us about gender differences.

(5) Can you recall instances where students have shown clearly concern about society or their surroundings? What may be the reasons? Do you think ASFE may have played any role in this? If yes, how did you identify role of ASFE?

(6) Are there any instances when students were feeling disinterested in some of the ASFE sessions or activities? If yes, specify. What were the reasons for this disinterest?

(7) Are there any noticeable differences in students' attitudes after implementation of ASFE along the following parameters? Level of interaction inside and outside classroom, readiness to participate in various activities of Aflateen Club or of school, habits regarding health and hygiene, ease of working with students of opposite sex, sensibility about harm caused to environment, prioritizing expenses, planning expenses in hypothetical or real situations, saving food, electricity, water, etc, in school, cooperating with fellow students, etc. How did you gather information regarding each of these?

(8) What do you think is overall impact of ASFE on students undergoing it? Do you think that the same impact can be achieved through regular school curriculum? Give reason of your answer.

(9) Can you enlist attitudinal changes that are seen in students under ASFE but may not be seen /seen at lower level in other students in the same grades/age groups?

#### *Tool 4 - Interview Schedule for Staff Members of Partner Organisation*

##### **Part 4A - Personal Details:**

- (1) Name:
- (2) Age:
- (3) Sex:
- (4) Experience and Background:
- (5) Prior Experience of working in Education / Teenagers:
- (6) Duration of Participation in Meljol Aflateen Programme (ASFE):
- (7) Capacity in which the person worked with ASFE:

##### **Part 4B - About Training and Implementation of ASFE:**

- (1) In what capacities have you worked under ASFE? Please give details. {Details of participation in terms of trainer, school programme observer, etc.}

(2) Why were you associated with ASFE? Specify reasons. Also specify the process through which you got involved with ASFE.

(3) Describe the trainings (process of it) that you conducted or facilitation in any other capacity you were involved in.

(4) Did you discuss with the teachers about nature of ASFE? Did you compare ASFE with their school curriculum? If yes, did you find any similarities?

(5) What according to you are the main objectives of ASFE? Please enlist.

(6) Did you attend any sessions conducted by teachers in their classrooms? If yes, what are your main observations in terms of strengths and weaknesses of their delivery/transaction? Do you think that there is some loss of content in transaction? If yes, please specify. If no, how do you conclude that? Please give indicators.

(7) How frequently did you visit target schools? Did you converse with / have you been conversing with students participating in ASFE? If yes, what are some of the key points they share with you? What kind of changes do you find in their social behaviour? How did you understand/record that these are 'changes'? Please specify. {Alternatively, can you recall instances where students have shown clearly concern about society or their surroundings? What may be the reasons? Do you think ASFE may have played any role in this? If yes, how did you identify role of ASFE?}

(8) Did the schools under your reach start any banks? If yes, give numbers (of banks, participants, amounts deposited, etc.). Do you think that such efforts at the level of school can inculcate habits of saving among teenagers? Why do you think so? Were there any systemic hurdles (in terms of rules ban on collection of money from students, etc.) reported by teachers or experienced by you? How did you sort these?

(9) It is said that teachers undergo too many trainings and hence are reluctant to attend any trainings? What was your experience regarding this? What was the level of participation and interaction of teachers during trainings? Excellent/Good/Moderate/Poor. How did you conclude this? Please describe.

(10) For programmes involving community (e.g. some awareness rallies), what efforts did you do to enhance parental/community participation? Were SMCs also involved? Please enlist instances. Impact

(11) What are the most crucial aspects of ASFE that are needed for students in this age group? Kindly enlist those.

(12) What is your feedback about the training and support you received from MelJol? Please describe with respect to quality of training material, competence of resource persons, frequency and duration of trainings, usefulness of training for taking ASFE to teachers and schools, support received from MelJol especially during times of confusion/struggle, etc.

(13) Were there any programmes offered by your organization that became part of ASFE? If yes, please explain those. Why those programmes were involved in ASFE? How did these programme(s) connect to (or fall in line with) the existing framework of ASFE?

(14) In the context of ASFE, have you experienced any noticeable changes in students' social behaviour and financial attitudes? (Please think of various dimensions of social behaviour and financial attitudes.) If yes, please specify some of the important ones. How did you know that these are changes due to ASFE? Kindly describe.

(15) Are you aware of any cases / case studies done by teachers or partners about attitudinal changes of students? If yes, please specify.

(16) Are there any entrepreneurship programmes undertaken by target schools? If you are aware of any, please specify by giving details. Do you think that ASFE is sufficiently strong to develop sense of entrepreneurship among students of varying cultural background? Please explain your answer.

(17) Compared to the set target, how successful was ASFE in terms of school-level banks, setting up Aflateen Clubs, etc.? Describe the details.

(18) While implementing ASFE, have you noticed any mentionable changes in teachers' classroom practices and attitudes towards students? If yes, please specify some of the important ones. How did you know that these are changes due to ASFE? Kindly describe.

(19) Did you face any hindering difficulties from teachers, school administrators, community members or officials of education department? Kindly enlist. In such cases, how did you sort these out? Did you get any support from MelJol? Specify.

(20) What according to you are 3-4 key strengths of ASFE for improvement of teenagers? Is there any aspect that may assist in enhancing learning achievements? Please describe.

(21) Given a chance, what would you like to change in ASFE (at the level of design of training or design of curriculum or implementation or support provided by MelJol or all)?

### *Tool 5 - Interview Schedule for Staff Members of MelJol*

#### **Part 5A - Personal Details:**

- (1) Name:
- (2) Age:
- (3) Sex:
- (4) Experience and Background:
- (5) Prior Experience of working in Education / Teenagers:
- (6) Duration of Participation in MelJol Aflateen Programme (ASFE):
- (7) Capacity in which the person worked with ASFE:

**Part 5B - About Implementation and impact of ASFE:**

- (1) In what capacities have you worked in MelJol for ASFE? Please give details.
- (2) What according to you are the main objectives of ASFE? Please enlist.
- (3) Explain, by citing specific examples, how effective is the curriculum that is designed to realize the objectives above.
- (4) Did you do any mapping of ASFE curriculum with that of existing school curriculum? Do you find any intersections? If yes, specify.
- (5) Do you think financial education is an important aspect in the lives of students who barely have access to financial resources? If yes, please explain why do you think so.
- (6) Describe the trainings (process of it) that you conducted or facilitated. How were the schools and teachers selected, criterion for selecting specific districts, criterion for selecting specific partners, etc.?
- (7) Did you visit any schools / attend any sessions of ASFE conducted by teachers in their classrooms? If yes, what are your main observations in terms of strengths and weaknesses of their delivery/ transaction? Do you think that there is some loss of content in transaction? If yes, please specify. If no, how do you conclude that? Please give indicators.
- (8) In the context of Q7, do you think the cascade mode of training that is MelJol to partner and partner to teacher/facilitator may be a reason of loss of content? If yes, please specify with some instances.
- (9) Considering answer to Q8 is in negative, how effective were your partners in delivering the expected input to schools? How did you judge their efficiency? How frequently did you get news or reports from the field schools?
- (10) Have you observed / been reported with changes in social behaviour of students that were due to ASFE? How did you understand/record that these are 'changes'? Please specify. Have any of the target group students participated in any important programmes of Aflateen outside their schools? Please specify examples.
- (11) Are you aware of any cases / case studies done by teachers or partners about attitudinal changes of students? If yes, please specify.
- (12) Are there any entrepreneurship programmes undertaken by target schools? If you are aware of any, please specify by giving details. Do you think that ASFE is sufficiently strong to develop sense of entrepreneurship among students of varying cultural background? Please explain your answer.
- (13) Compared to the set target, how successful was ASFE in terms of school-level banks, setting up Aflateen Clubs, etc.? Describe the details.

(14) It is said that teachers undergo too many trainings and hence are reluctant to attend any trainings? What was your experience regarding this? What was the level of participation and interaction of teachers during trainings? Excellent/Good/Moderate/Poor. How did you conclude this? Please describe.

(15) What kind of post-training support did your partners require during implementation of ASFE? How was the support provided? Please describe the mechanism.

(16) While implementing ASFE, have you noticed any mentionable changes in teachers' classroom practices and attitudes towards students? If yes, please specify some of the important ones. How did you know that these are changes due to ASFE? Kindly describe.

(17) Did you face any hindering difficulties from teachers, school administrators, community members, partners or officials of education department? Kindly enlist. In such cases, how did you sort these out?

(18) What according to you are 3-4 key strengths of ASFE for improvement of teenagers? Is there any aspect that may assist in enhancing learning achievements? Please describe.

(19) With the present experience of about 200 schools, what would you like to change in ASFE (at the level of design of training or design of curriculum or implementation or support provided by MeJoi or all)? OR What would you like to do differently.

(20) Any other specific information describing a positive impact of ASFE?