

HCL Foundation (HCLF)

Impact evaluation of Aflatoun- Social and Financial Education Programme supported by HCL Grant

DRAFT REPORT

Thinkthrough Consulting Pvt. Ltd.

23 June, 2022

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A. About the Program and Study

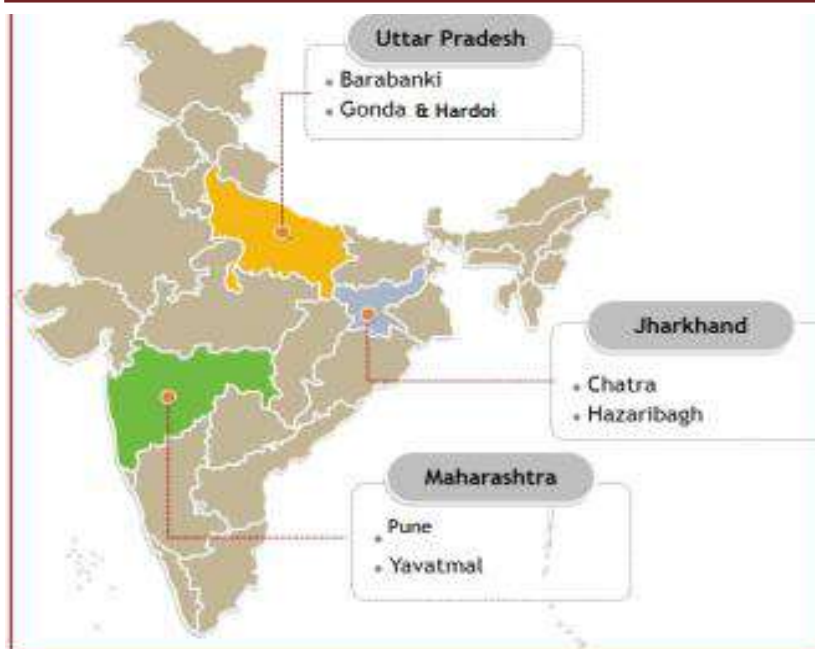
About Aflatoun- Social and Financial Education Programme

- MeJol has worked on social and financial literacy modules and children's rights and responsibilities.
- In 2001, MeJol piloted Aflatoun Mumbai. Since then, the programme has impacted about 4 lakh children in 11 states, with MeJol partnering with NGOs in other states and coordinating with education departments, UNICEF and Reserve Bank of India
- Aflatoun has now been replicated in over 90 countries around the world.

In 2017, MeJol became a recipient of the HCL Grant and set out on a new phase of it's Aflatoun programme

Aflatoun Programme coverage under the HCL Grant-
3 states | 7 districts | 720 government schools

| | |
|-----------------------|--|
| Objectives | To promote social and financial literacy amongst students from marginalised communities. |
| Geographical outreach | Maharashtra (2), Uttar Pradesh (3) and Jharkhand (2 districts) & 120 government schools per district. |
| Key beneficiaries | <ul style="list-style-type: none"> • Children (6-14 years): 72,000 (direct) • Teachers: 720 (direct) • Parents: 72,000 (indirect) |
| Programme vision | Socially and economically empowered children and young people who act as agents of change in their own lives for a more equitable world. |
| Programme mission | To develop children's citizenship[skills by focusing on their rights and responsibilities and provide them with opportunities to contribute positively to the environment using social and financial education tools. |



| | | | |
|--------------------|--|--|--|
| Programme partners | | | |
|--------------------|--|--|--|

About the Impact Evaluation Study



Independent third-party evaluation



Objectives

- **Understand** the project context and document key processes, milestones and achievements
- **Evaluate** the impact of the project on all the stakeholder groups (students, parents, teachers, community)
- **Assess** project management arrangements, outcomes and their impact on social and financial literacy
- **Document** lessons learned, provide recommendations on strengthening project management processes, efficacy and sustainability



Approach & methodology

- **OECD DAC Criteria** - Relevance, Efficiency, Effectiveness, Impact, and Sustainability
- **Mixed-method study** (quantitative and qualitative)
- **Delve, Diagnose and Deliver** phased approach
 - Delve - secondary review, approach, methodology and sample finalisation, tool development
 - Diagnose - Primary data collection
 - Deliver - Data analysis, findings PPT and report writing

Quality assurance

- Skilled data collection teams
- Rigorous training of data collection teams
- Concurrent supervision and monitoring
- Intensive data validation



Geographical Scope

- **Jharkhand:** Hazaribagh and Chhatra
- **Maharashtra:** Pune and Yavatmal
- **Uttar Pradesh:** Barabanki and Gonda



Study Universe, Sample and Methods of Data Collection

The study covered all three states and all seven program districts. In all 76 locations were covered across the seven program districts.

Universe

72000
children

Sample

520
Children

Girls 329

Boys 191

Quali and
Quanti
combined

Sampling Considerations & Methods of Data Collection

Survey

385 children (At 95% confidence level and 5% margin of error)

IDIs

73

FGDs

28

720 Teacher
and Head
Teachers

42
Teachers
21
Head Teachers

Female 14

Male 28

Female 8

Male 13

Only teachers and head teachers trained under the Aflatoun program were covered

Parents

59 Parents

Female 32

Male 27

PRI

20 PRI

Female 5

Male 15

Parents, PRI and CSO members were selected purposively depending on their availability

CSO

3 CSO

Female 1

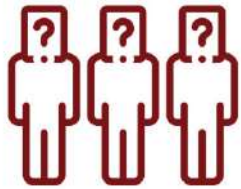
Male 2

Limitations



- Owing to COVID-19, there was a time lag of 2 years between the study and program closure. This resulted in low program recall. Even though most respondents remembered the Aflatoun program, they were candid in sharing that they could not remember a lot of information about program activities.

The study team thus reminded the respondents about various activities through crisp prompts.



- Due to the time lag, there were problems in finding respondents as many children had transitioned from elementary students to secondary level.

The study team made rigorous efforts to locate the respondents by covering more no. of locations.

- Many teachers and head teachers who were instrumental in roll-out of Aflatoun Program in the schools had been transferred.

Despite these challenges the study team sourced phone numbers of teachers trained under Aflatoun program and interviewed them telephonically and virtually.



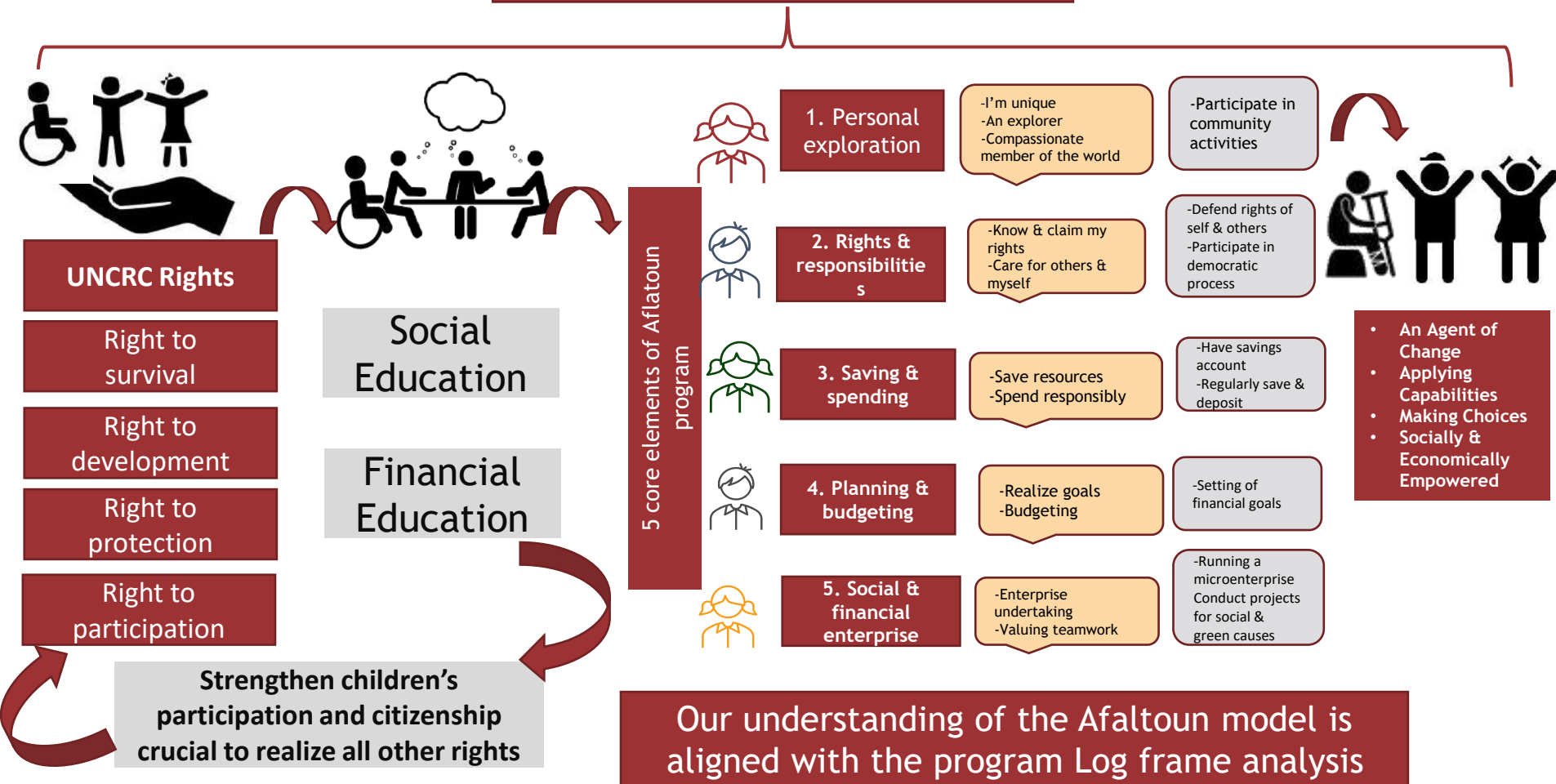
- The knowledge levels of children cannot be solely attributed to Aflatoun program as they were part of other activities

To offset this problem, direct questions on the impact of Aflatoun program on respondents' life, pre and post program scenario were asked.





- Inclusion of children with disabilities in the study was difficult because of mobility restrictions during COVID-19 despite study team's best efforts.

Aflatoun Model

Rights-based Approach

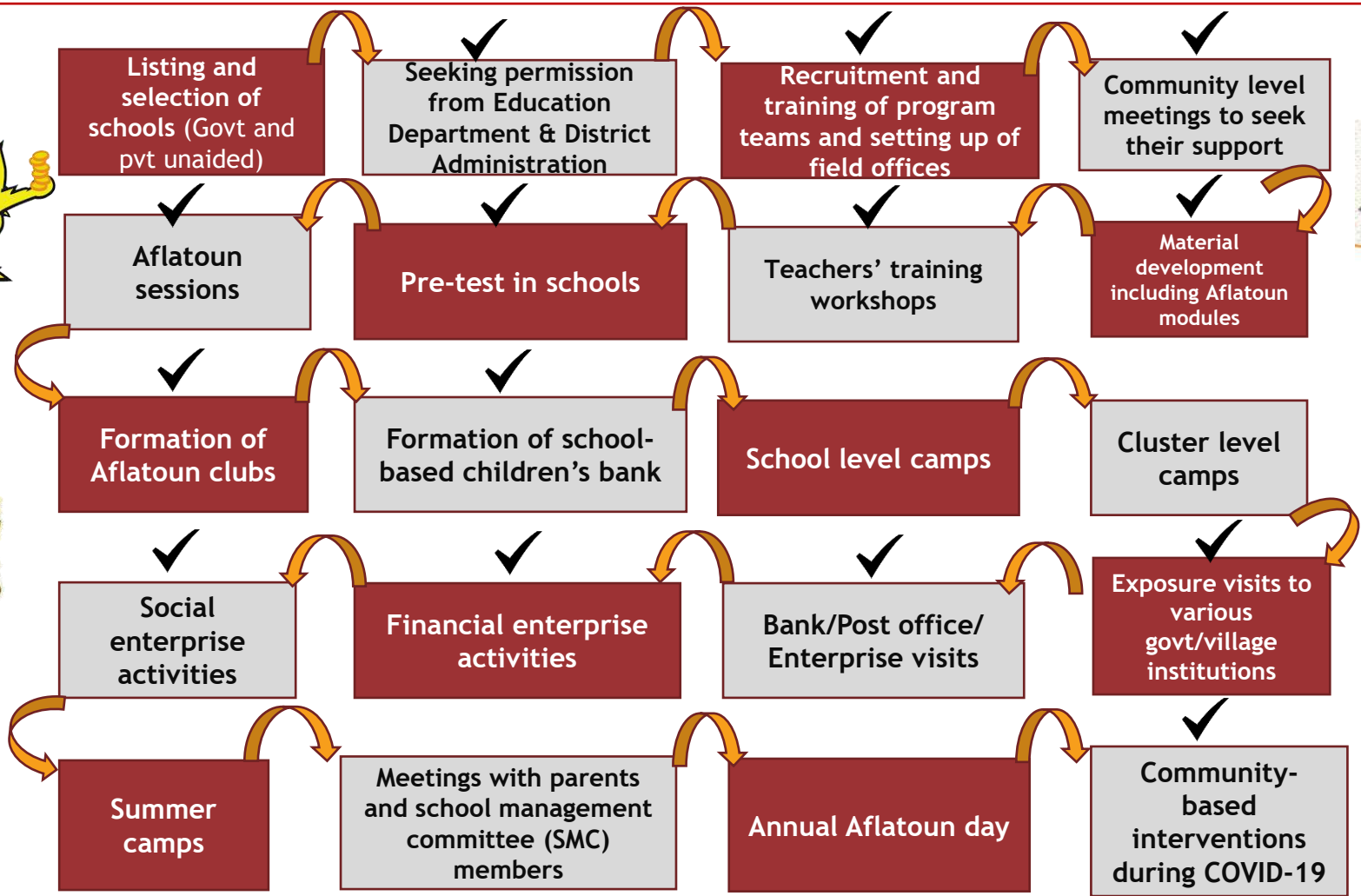


Aflatoun Log Frame Analysis

| |  Project description (Objective hierarchy) |  Performance Indicators |  Monitoring mechanisms / Means of verification |  Assumptions (external factors) |
|---------------------------------|--|--|---|---|
| Overall objective / Goal | <ol style="list-style-type: none"> To develop citizenship skills of children To increase awareness about self and environment around To facilitate life skills learning among school children in the age group of 6 to 14 To facilitate the understanding of various resources and effective use and conservation of resources | <ol style="list-style-type: none"> Number of children who are able to identify Child Rights violations instances Number of children's Aflatoun clubs formed Number of Children's Aflatoun Banks formed and are operational Number of Social and Financial Enterprises undertaken No. of children practice saving as a habit | <ol style="list-style-type: none"> Aflatoun Club register and minutes book Children's Individual passbook Session monitoring tool (Tik-Tik Aflatoun) Monthly progress report, MIS, Case studies | Permission from Education Department and active role of school administration |
| Project purpose | <ol style="list-style-type: none"> Children are able to understand and take control of their life situations Increased engagement of children in the classroom and school activities | <ol style="list-style-type: none"> Increased attendance in the school and interaction between the teachers and pupils Regular meetings of Aflatoun Clubs Participation in social and financial enterprises | School Muster, Aflatoun Club Register, Activity Report | Motivated band of teachers |
| Results | <ol style="list-style-type: none"> Aflatoun clubs emerged as Child-friendly spaces for exploration The local education authorities approve the program and participate actively Children have operational formal bank accounts | <ol style="list-style-type: none"> No. of operational Aflatoun clubs and their membership No. of events attended by local authorities Bank account transactions | Aflatoun club register Minute Book Event reports Bank passbooks | Bank and education authorities will extend their support |
| Activities | <ol style="list-style-type: none"> Teachers' training workshop Aflatoun club election and formation of Aflatoun sessions Social and financial enterprises Bank/enterprise visits | <ol style="list-style-type: none"> Training manual Aflatoun books Passbooks Bank registers | <ol style="list-style-type: none"> Material contextualization and printing training and material cost Audited Statements | Donor agency will provide financial support |



Aflatoun Program Activities



Strong evidence found on ticked activities during the study.

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B. Profile of Respondents

Profile of Respondents covered in survey as opposed to Aflatoun's Total Coverage - Age and Gender

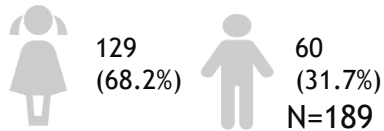
SURVEY COVERAGE

REPORTED BY MELJOL

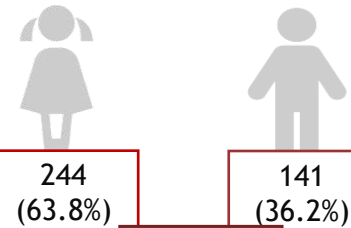
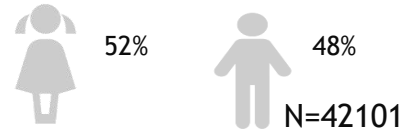
Gender Wise Distribution



Uttar Pradesh
Total respondents 189 (49.1%)



Uttar Pradesh
Percentage distribution



Jharkhand
Total respondents 94 (24.5%)

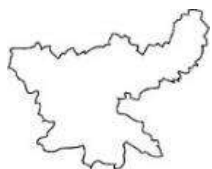


Jharkhand
Percentage distribution

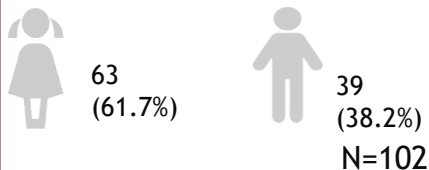


Age and Gender Wise Distribution

5-10 years - 125 (32%)



Maharashtra
Total respondents 102 (N) (26.4%)



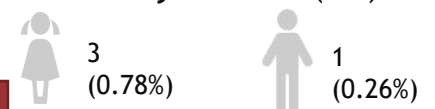
Maharashtra
Percentage distribution



11-15 years - 218 (57%)



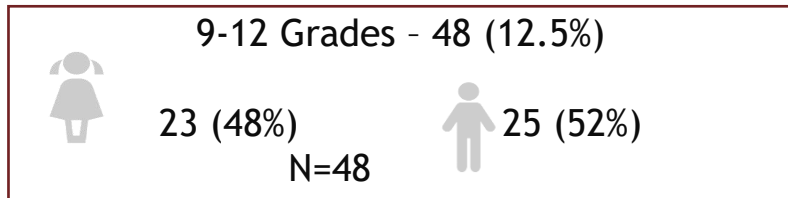
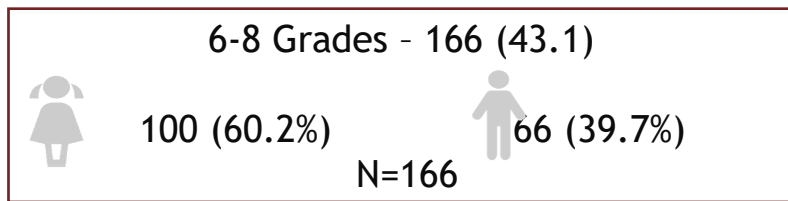
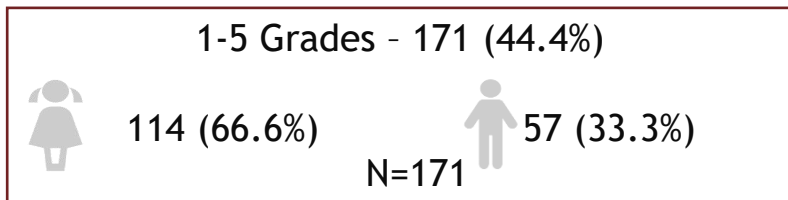
16-18 years - 4 (1%)



N = 385

Profile of Respondents (Covered in survey) - Grade and Program Enrollment

Grade and Gender Wise Distribution



N = 385

Year of Enrolment in Program

| Year | Number | Total | Girls | Boys |
|--------------------|-------------|-------|------------|------------|
| 2017 | 85 (22%) | 85 | 57 (23.3%) | 28 (19.8%) |
| 2018 | 99 (25.7%) | 184 | 66 (27%) | 33 (23.4%) |
| 2019 | 122 (31.7%) | 302 | 76 (31.9%) | 46 (32.6%) |
| 2020 | 72 (18.7%) | 371 | 41 (16.8%) | 31 (21.9%) |
| Not able to recall | 7 (1.28%) | 7 | 4 (1.6%) | 3 (2.13%) |

Key Highlights

In all three states the number of girls was higher than boys.

Majority of respondents (57%) were in the age group of 11-15 years.

The proportion of respondents in Grades 1-5 and 6-8 was approximately equal at 44% for each.

In the sample, there was more representation of children who were associated with the program in and upto 2019 as they were accessible and had a better program recall..



C. Impact



Positive Changes Reported due to Direct Association with Aflatoun Program

Positive Changes - Key Highlights



Children were asked if they felt more confident after participating in Aflatoun activities. 76.62% (296) of students reported that their confidence increased after being part of the program. All these children were regularly attending schools.



77% (128, N=167) of students who were not saving before the Aflatoun program began saving.

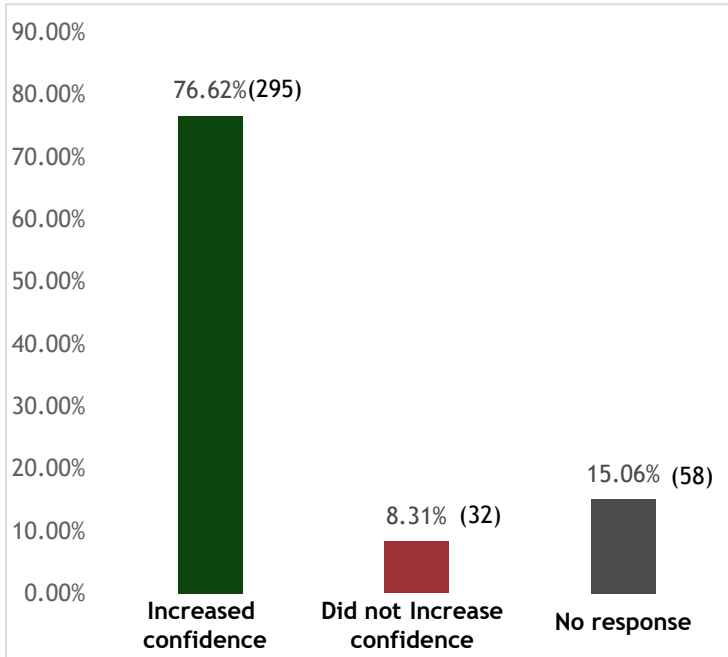


15 students who were not attending schools before started going to school after being associated with Aflatoun program.

These findings were in tandem with those of IDIs and FGDs conducted with children. Almost all children reported that program improved their understanding on savings and most of them had piggy banks. Some of them had saved money and helped other children in the community in procuring school material. They explained that due to Aflatoun sessions they looked forward to school and they also received more peer to peer support.

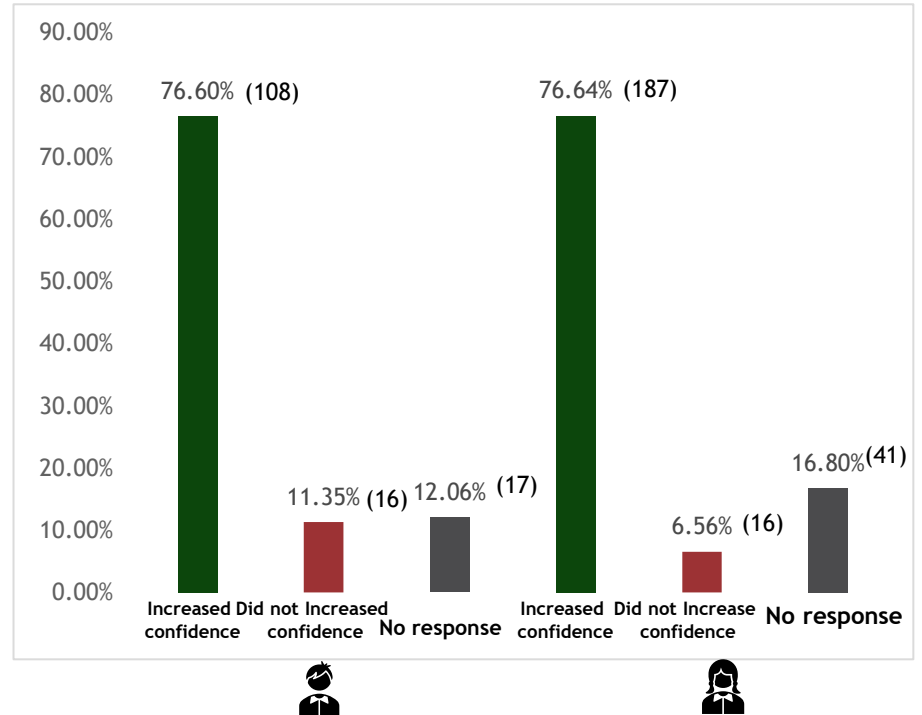
Increase in confidence due to program - Gender wise

Overall



76.62% of students reported that their confidence increased after being part of the program

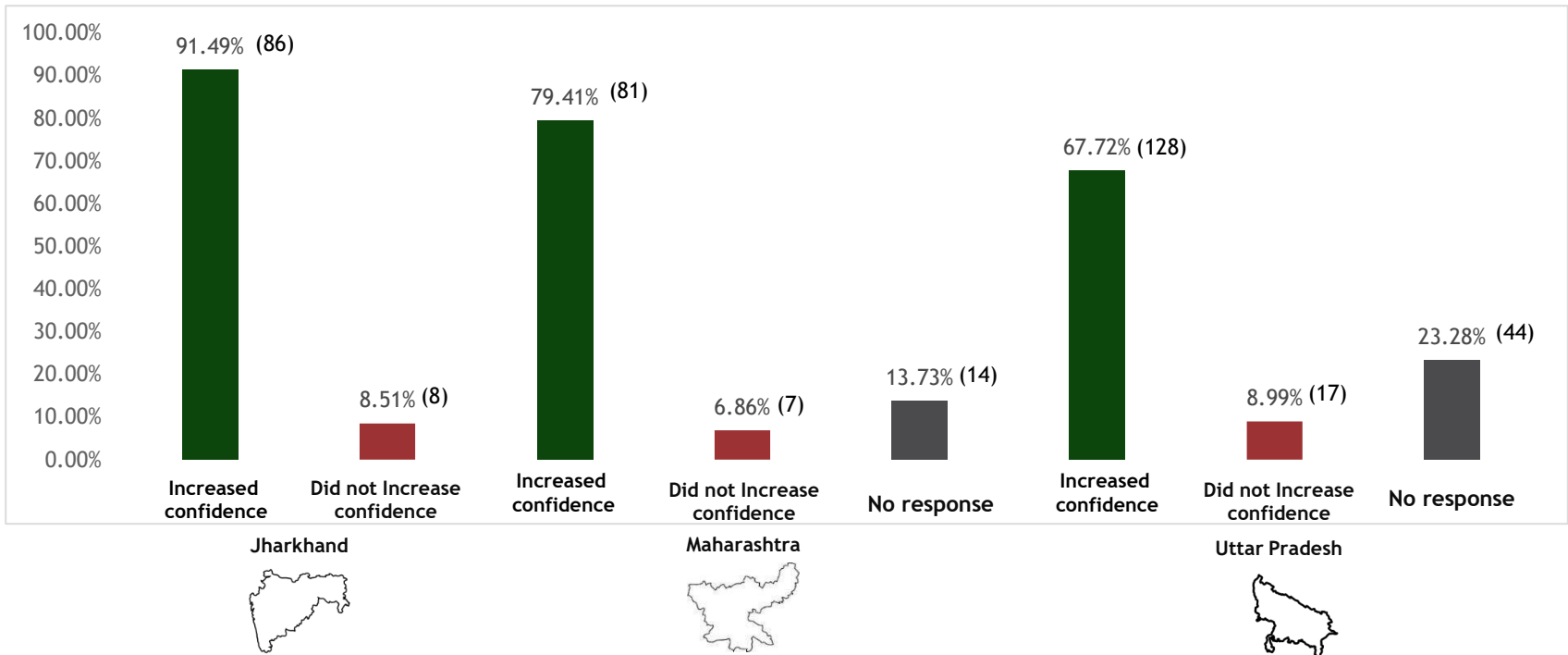
Gender wise



76% of girls and boys reported that the program brought about an increase in confidence in them

From quantitative survey

Increase in confidence due to program- State Wise

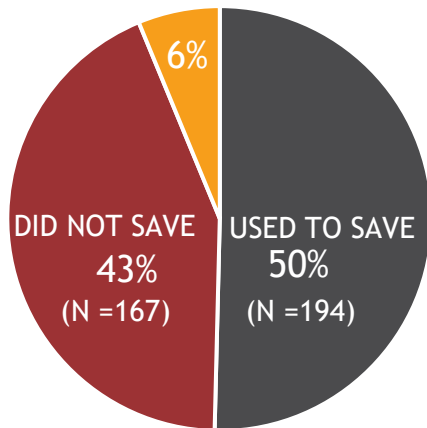


UP had least percentage of students who reported increase in their confidence after joining the program

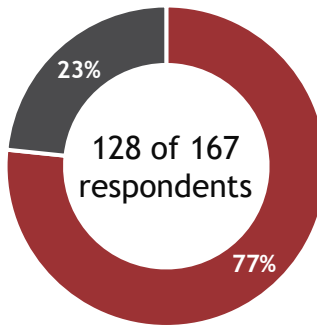
From quantitative survey

Saving habits inculcated due to the program

By the end of the intervention a total of 84% (N = 322) of the respondents were found to have incorporated saving habits into their everyday lives



Students who saved money before program



Students those who were not saving before, but started saving after enrolment into program

74.2% of those who started saving reported that they used to save money at least once a week

How often these students used to deposit money in Aflatoun Banks

From quantitative survey

Saving habits inculcated due to the program- Gender wise

Before program



Used to save - 49% (N = 71)
Did not save - 45% (N = 65)



75% (N =49) of students who did not save money before program started to save money in Aflatoun banks



Used to save - 50% (N = 123)
Did not save - 42% (N = 103)



77% (N =79) of girls who did not save money before program started to save money in Aflatoun banks

From quantitative survey

Saving habits inculcated due to the program - State wise

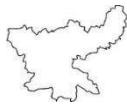
Before program



Used to save - 60% (N = 56)
Did not save - 40% (N = 38)



92% (N =35) of students who did not save money before program started to save money in Aflatoun banks



Used to save - 59% (N = 60)
Did not save - 35% (N = 36)



75% (N =27) of students who did not save money before program started to save money in Aflatoun banks



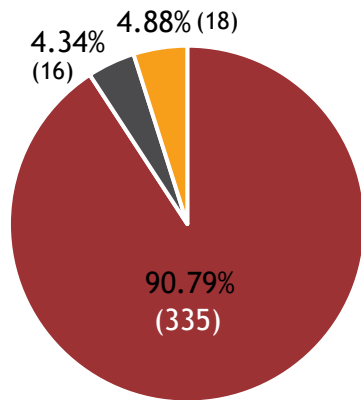
Used to save - 41% (N = 78)
Did not save - 47% (N = 93)



66% (N =61) of girls who did not save money before program started to save money in Aflatoun banks

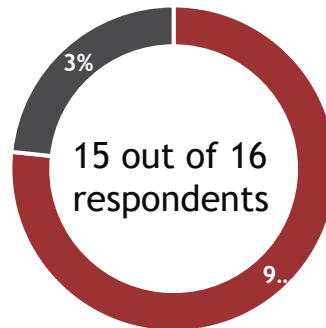
From quantitative survey

Improvement in school attendance due to the program



■ Yes ■ No ■ No response

Students who attended school regularly before being part of the program



■ Yes ■ No

Students those who were not regularly attending classes but started attending classes

97% of respondents who did not attend classes regularly started attending regularly due to the program

From quantitative survey



Improvement in Children's Understanding of Aflatoun's Core Themes

Understanding of Aflatoun's Core Themes - Key Highlights



Boys displayed a marginally higher understanding of Aflatoun core themes. State wise assessment shows that students in Jharkhand had the highest understanding whereas those in Uttar Pradesh had least



The quantitative survey was used as the tool for assessing overall impact of the program and to help identify gender wise and state wise performance. A total of 12 questions spanning various sections such as financial literacy, social literacy, gender inclusion, health and nutrition and contribution towards society was taken into account for this analysis

Weights assigned to respective categories

| Category | Weight |
|--|--------|
| Financial Education | |
| Currency identification | 1 |
| Judicious spending | 0.8 |
| Saving knowledge | 0.8 |
| Budgeting | 0.8 |
| Financial planning | 0.8 |
| Social Education | |
| Child rights | 0.8 |
| Understanding of rights and responsibilities | 1 |
| Voicing rights | 1 |
| Gender Inclusion | 0.5 |
| Health and nutrition | 0.5 |
| Contributions towards society | 1 |



Maximum obtainable score : 19.1

Least obtainable score: 0

Mean overall score: 12.3



Boys: Obtained an average score of 12.38

Girls: Obtained an average score of 12.19



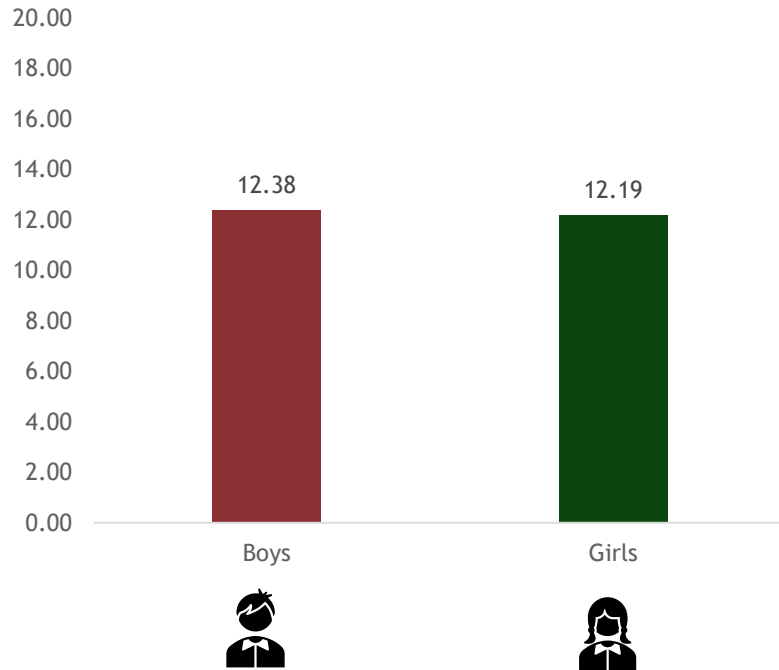
Jharkhand: Obtained average score of 16.45

Maharashtra: Obtained average score of 13.11

Uttar Pradesh: Average score of 9.72

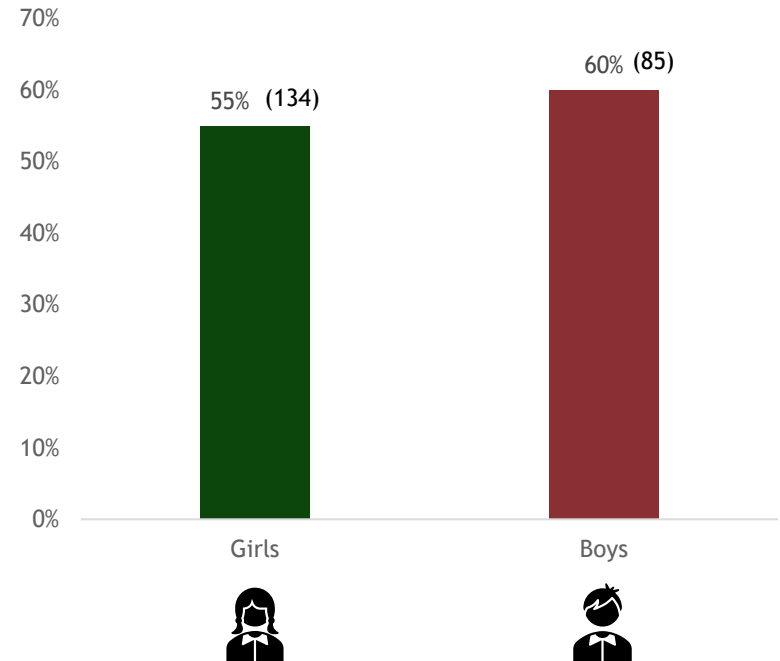
Understanding of Aflatoun's Core Themes - Gender wise

Gender wise average scores



Boys were found to perform marginally better than girls

Students who scored greater than or equal to mean score

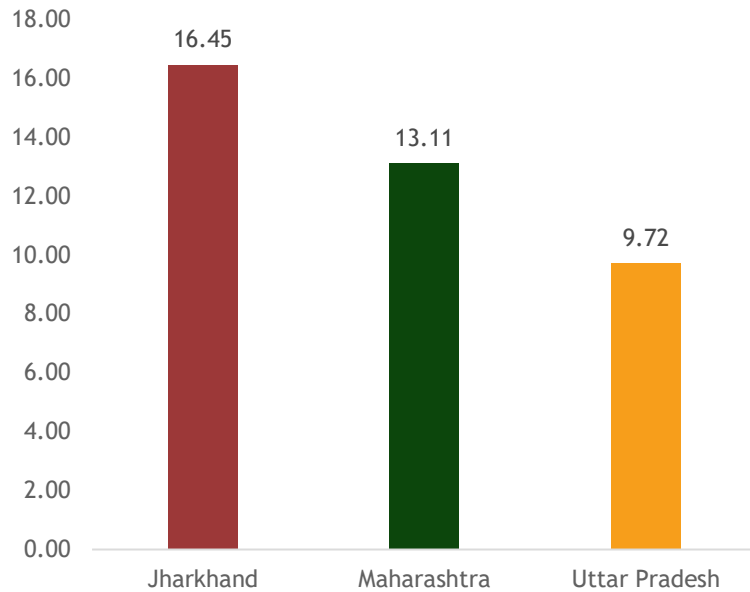


Marginally higher percentage of boys scored greater than mean score

From quantitative survey

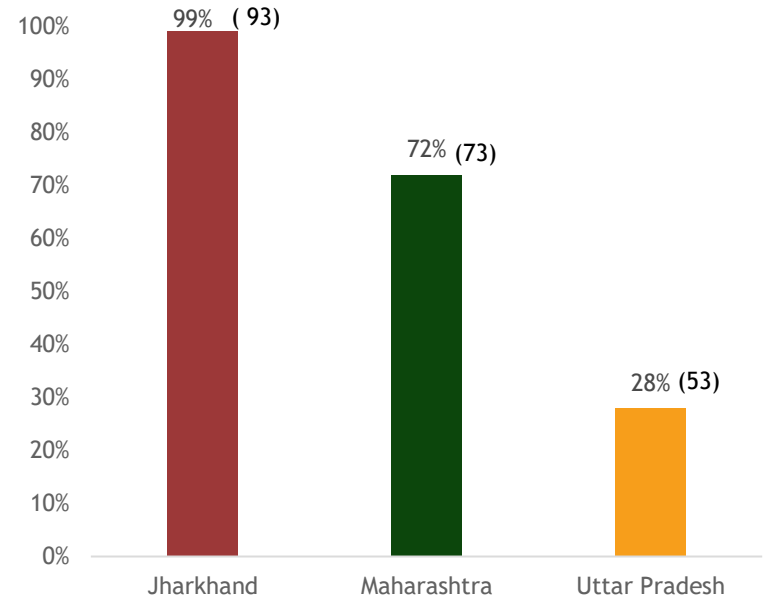
Understanding of Aflatoun's Core Themes - Gender wise

State wise average scores



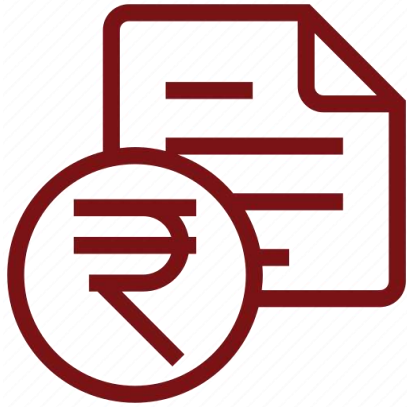
Jharkhand was found to score the highest whereas Uttar Pradesh scored the lowest

Students who scored greater than or equal to mean score



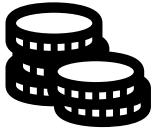
Large proportion of students in Jharkhand scored higher than the mean score

From quantitative survey

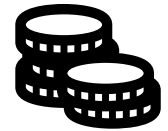


Improved Financial Education

Judicious Spending - Key Highlights



40% children were able to answer all questions on judicious spending. IDs with children revealed that they understood the concept of needs and wants and most of them (95 i.e., approximately 70%, N=135) understood that school stationery was a need while a toy was a want.



Queries used to assess understanding of judicial spending:

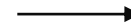
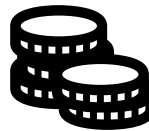
Identify the following expenditures as necessary and unnecessary-

- 1) School supplies like book, pencil, eraser -
 - Necessary
 - Unnecessary
- 2) Junk food like chips and chocolate -
 - Necessary
 - Unnecessary
- 3) Groceries for home-
 - Necessary
 - Unnecessary
- 4) Playing betting games-
 - Necessary
 - Unnecessary

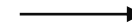
Categorisation of understanding:

Good understanding: Identification of all 4 queries correctly
Average understanding: Identification of 1 to 3 queries correctly
Poor understanding: Identification of none of the queries correctly

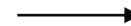
Overall



Good understanding : 40%
 Average understanding: 43%
 Poor understanding: 17%



Good understanding : 36%
 Average understanding: 45%
 Poor understanding: 19%



Good understanding : 47%
 Average understanding: 39%
 Poor understanding: 19%

Judicious Spending - Gender & State wise findings

UNDERSTANDING OF JUDICIAL SPENDING

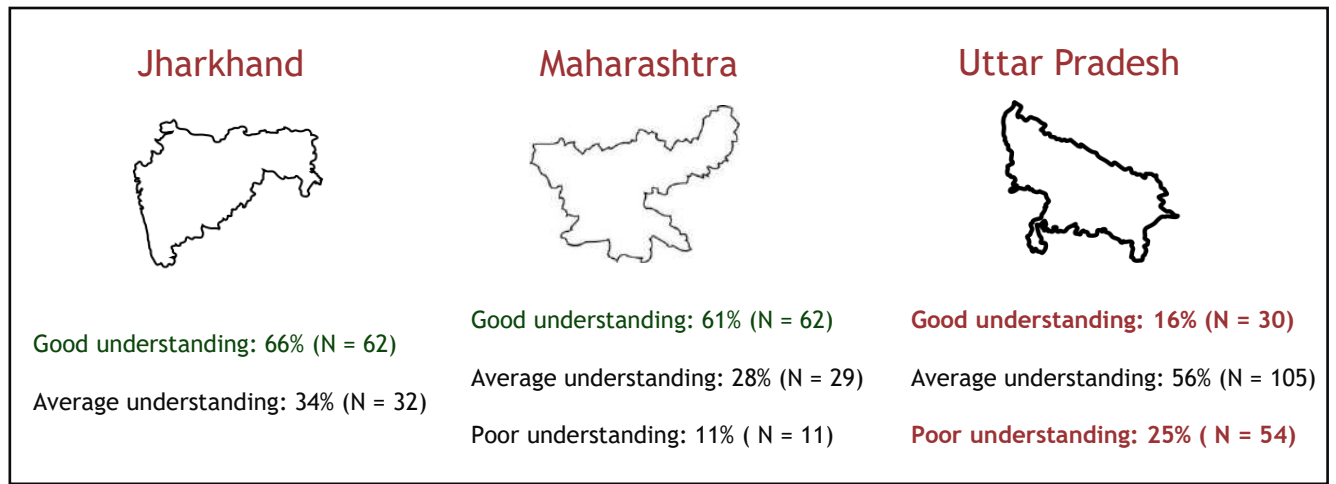
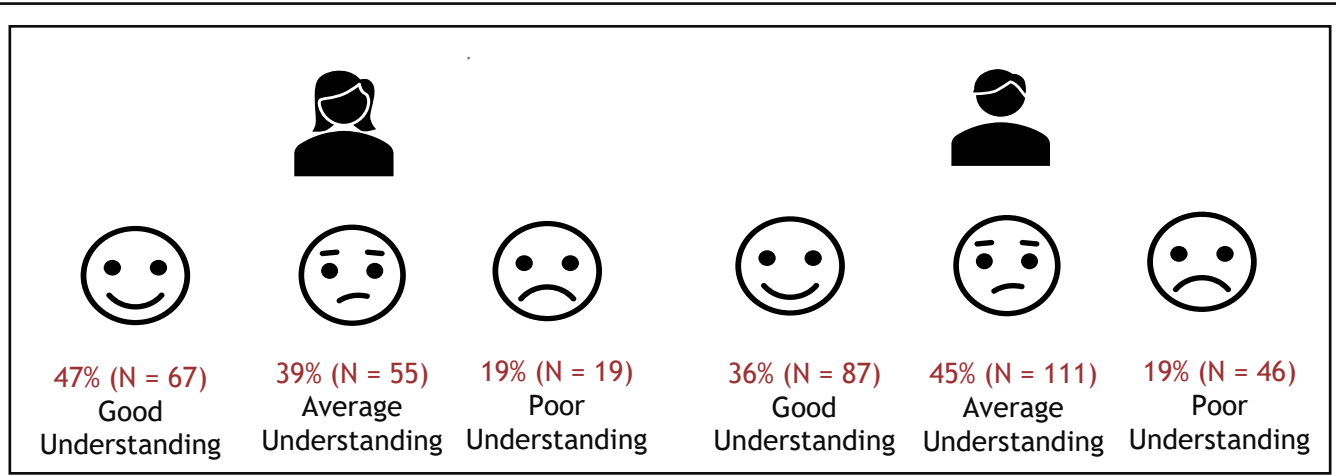


POOR UNDERSTANDING: 17% (N = 65)

AVERAGE UNDERSTANDING: 43% (N = 166)

GOOD UNDERSTANDING: 40% (N = 154)

43% and 40% of students had an average and good understanding of judicial spending respectively

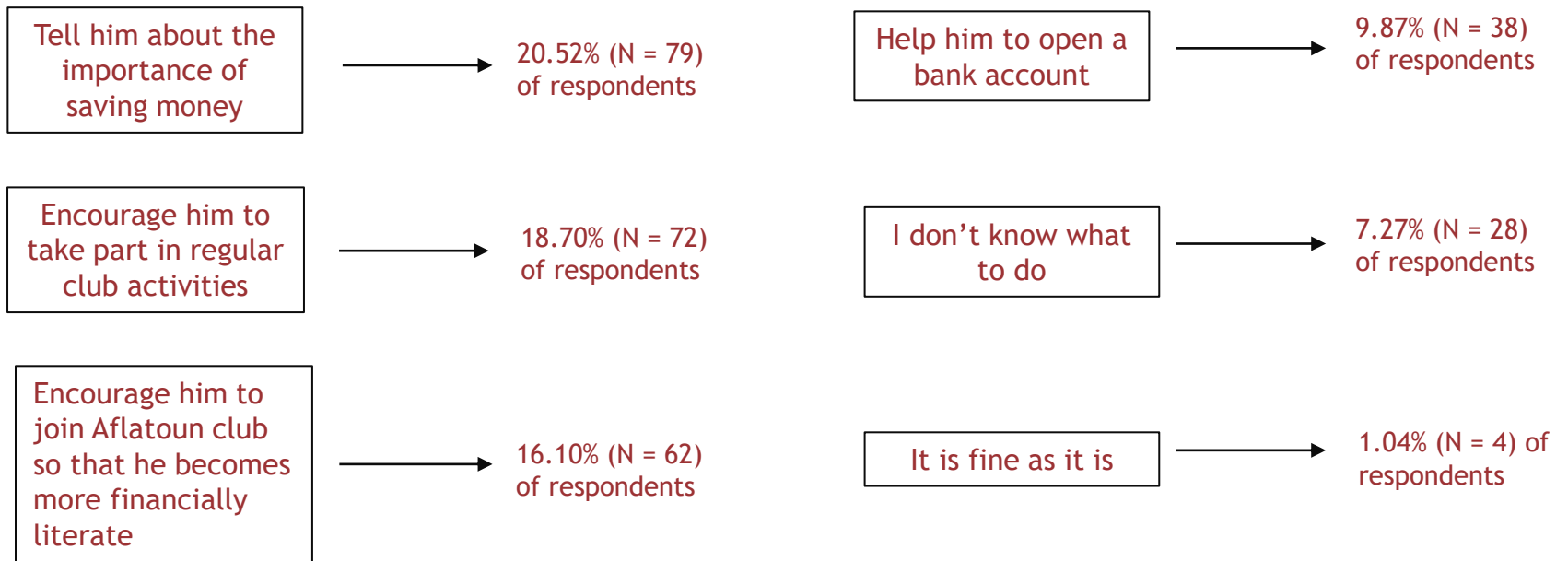


From quantitative survey

Judicious spending - Key Highlights

Students were given caselets to respond to a situation.

A student in your class is bragging about his new clothes and bags. It is known that he spent all his money on these things instead of saving it. His habit troubled his parents because his allowance was to be used on the school's essential supplies. What would you say to him?



About 55% respondents chose solution-oriented actions to address the situation such as encouraging to join Aflatoun club, telling about savings. There were no major distinction between gender and state-wise responses.

From quantitative survey

Savings Knowledge - Key Highlights



42.6% respondents were able to correctly identify which was not a mantra of saving. In both IDIs and FGDs children also recalled that saving for a rainy day is important to manage emergency situations.



Query used to assess understanding of saving knowledge:

Identify which of the following is not a mantra of saving -

- Savings should be done in safe place
- Savings should be done regularly
- It is better to start saving early
- Savings are useless



42% of boys answered correctly

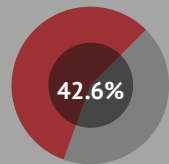


43% girls identified correctly

Savings knowledge - Gender & State wise findings

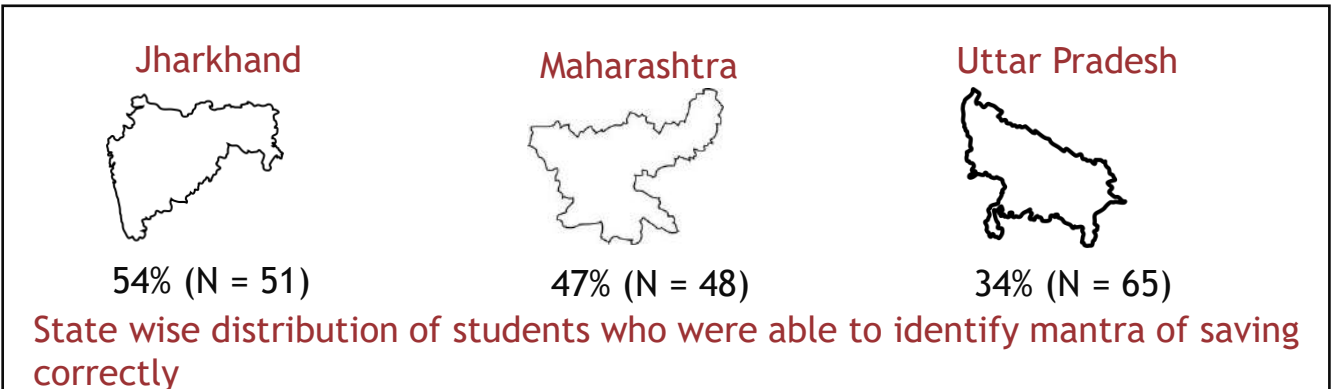
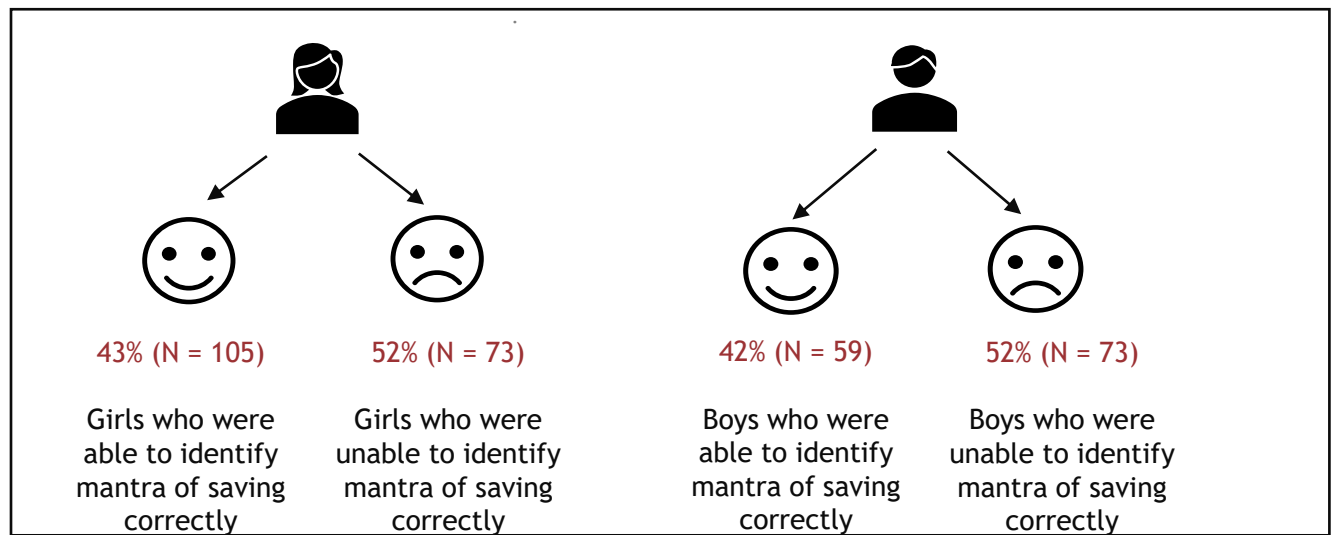


IDENTIFY MANTRA OF SAVING



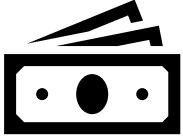
N = 164

42.6% of the overall respondents were able to correctly identify mantras of saving

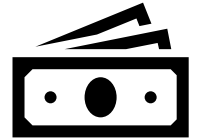


From quantitative survey

Budgeting - Key Highlights



29.35% of the overall respondents were able to correctly answer query regarding budgeting. Even in IDIs with children very few were able to recall budgeting aspects (27 i.e., 20%, N=135)



Query used to assess knowledge of budgeting among students:

Which of the following is related to budget-

- Saving
- Expenditure
- Planning
- All of the above



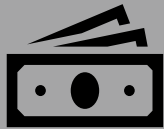
30% of boys were able to identify query regarding budgeting correctly



28% of girls were able to identify query regarding budgeting correctly

Budgeting - Gender & State wise

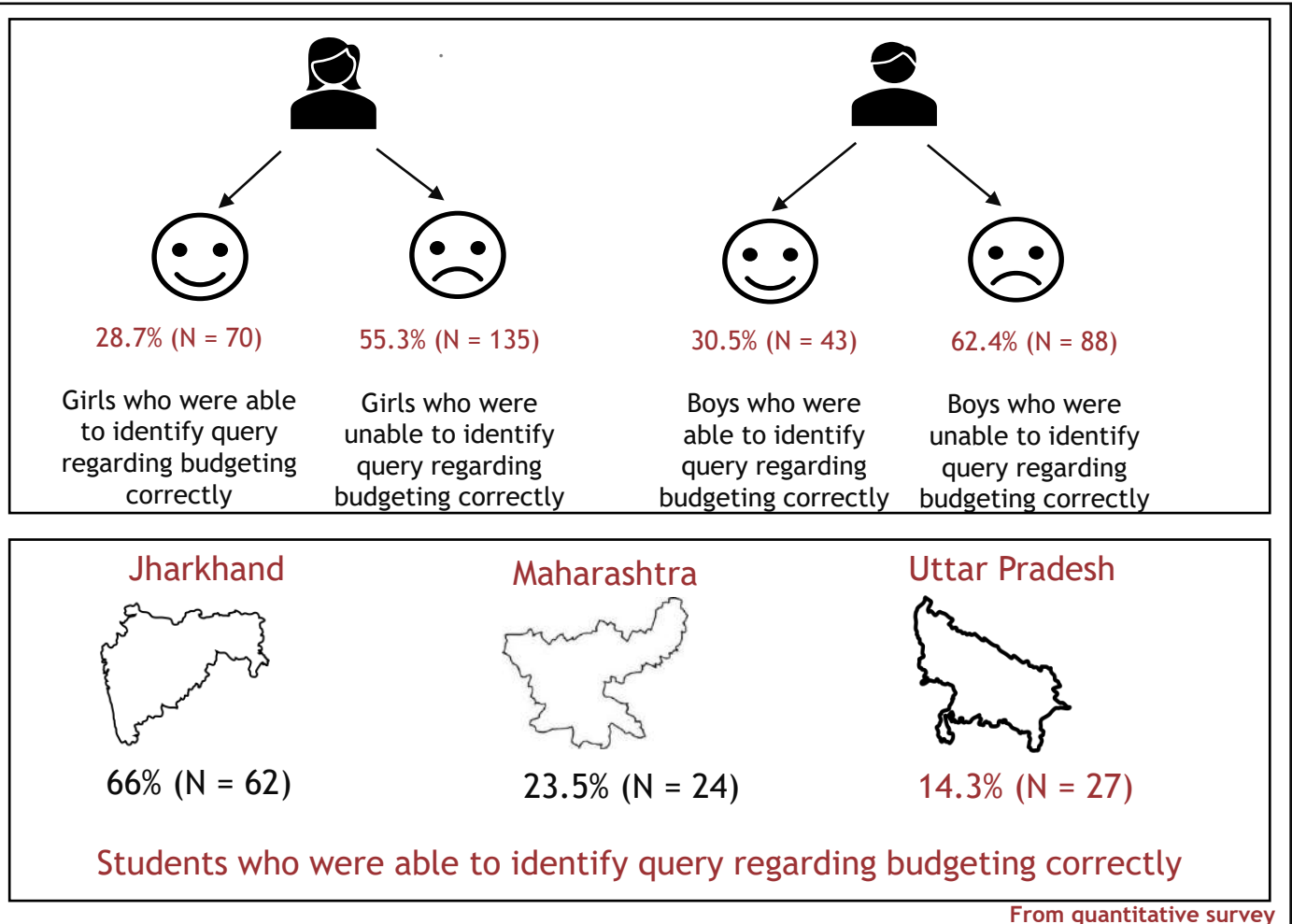
WHICH IS RELATED TO
BUDGETING



29.35%

N = 113

29.35% of the overall respondents were able to correctly answer query regarding budgeting



Aflatoun Banks - Operational Status in Schools

A total of 73 schools were visited during the survey



Out of the 73 visited 57 had Aflatoun banks in them

46 i.e. 63% of those with Aflatoun banks reported that banks were active currently



During IDI's teachers (43 i.e. 63%) had also confirmed that banks continued to operate in their schools post intervention as the initiative was liked by many and found useful to inculcate management financial management skills.

From quantitative survey

Aflatoun bank and Its Use - Key Highlights

Majority of students were found to have savings accounts in Aflatoun banks and has passbooks which held record of transactions

Students with savings account in Aflatoun banks



76.4%
N = 249

76.4% of the survey respondents reported to have savings accounts in the Aflatoun banks



Students with savings account and have passbooks



78.2%
N = 230

78.2% of students with Aflatoun savings accounts had been provided with passbooks

Queries used to assess understanding and use of Aflatoun banks:

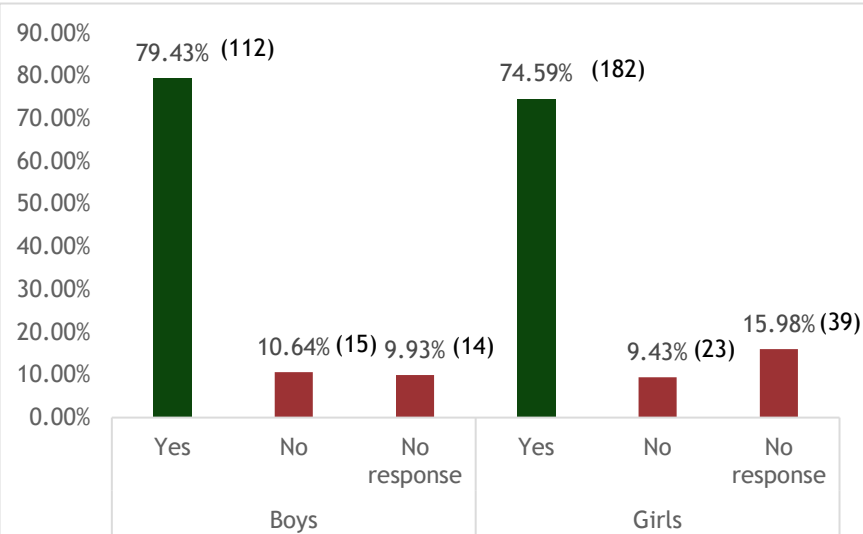
- 1) Did you have savings account in Aflatoun banks:
 - Yes
 - No
- 2) Do you have passbooks provided by Aflatoun banks?
 - Yes
 - No
- 3) Do you know what the maximum and minimum amount for depositing in Aflatoun banks is?
 - Yes
 - No

During IDI's also it was found that most of the students had passbooks and entry of transaction details had also been observed In the passbooks by the study teams.

From quantitative survey

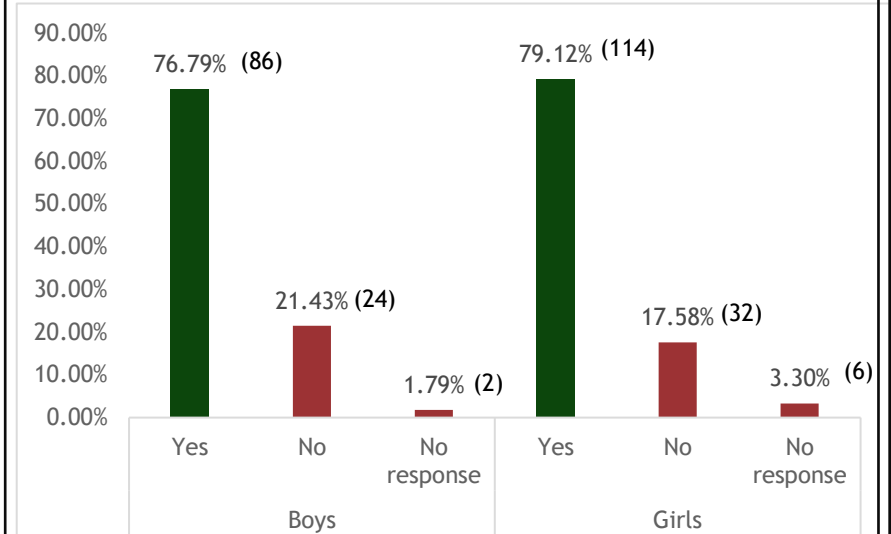
Aflatoun Banks and Its Use - Gender wise

Students with savings account in Aflatoun banks



A SIMILAR PERCENTAGE OF BOYS AND GIRLS WERE FOUND TO HAVE SAVINGS ACCOUNT IN AFLATOUN BANKS

Students with savings account and have passbooks

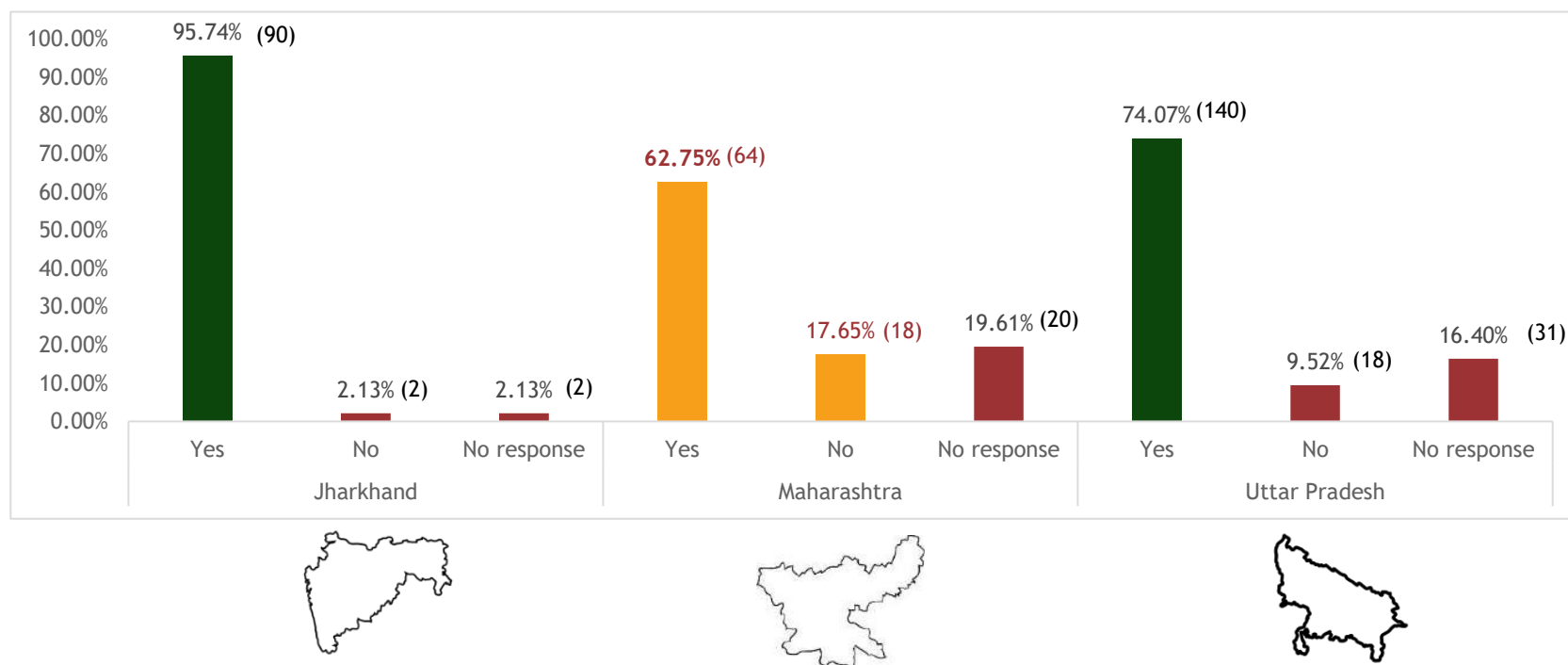


A SIMILAR PERCENTAGE OF BOYS AND GIRLS WITH SAVINGS ACCOUNTS WERE SEEN TO HAVE PASSBOOKS

From quantitative survey

Aflatoun Bank and Its Use - State wise

Students with savings account in Aflatoun banks



Percentage of students having savings account in Aflatoun banks was found to be least in Maharashtra

From quantitative survey

Other Banking Services - Key Highlights



Queries used to assess access to other banking services:

1) Do you have any bank or post office account other than Aflatoun bank account -?

- Yes
- No

2) Have you made any transactions from this account?

- Yes
- No

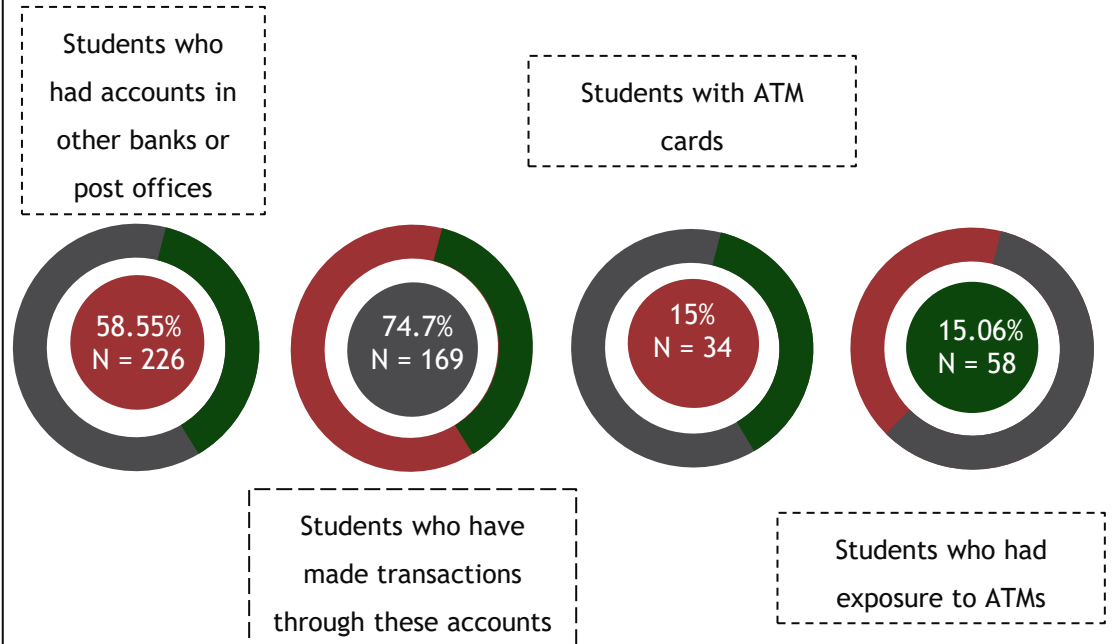
3) Have you seen or used an ATM machine?

- Yes
- No

4) Do you have an ATM card?

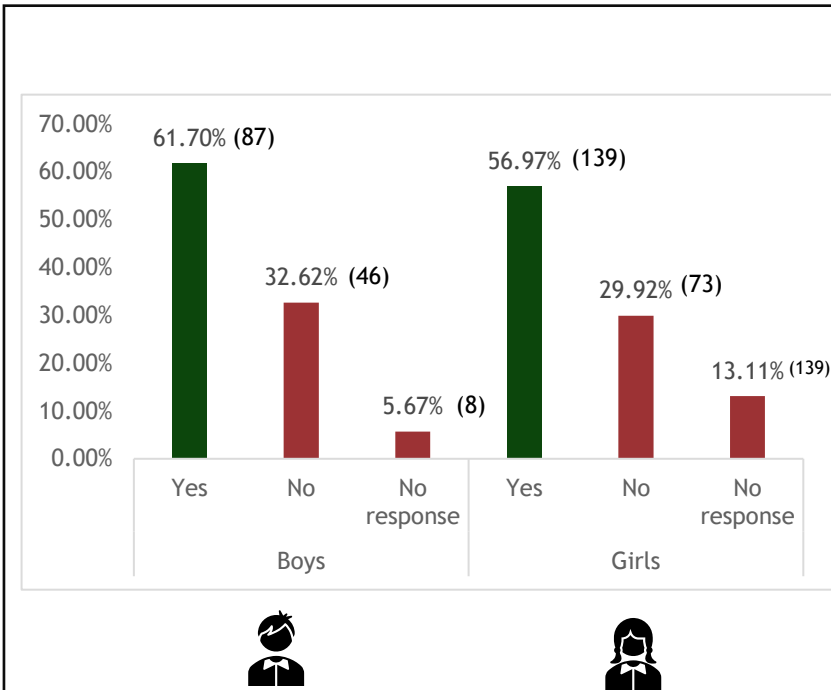
- Yes
- No

- 58.55% of the respondents reported that they had bank accounts apart from that of Aflatoun banks. But only 15% of them reported having ATM cards.
- A total of 15.6% of survey respondents also reported that they had seen or use an ATM machine previously



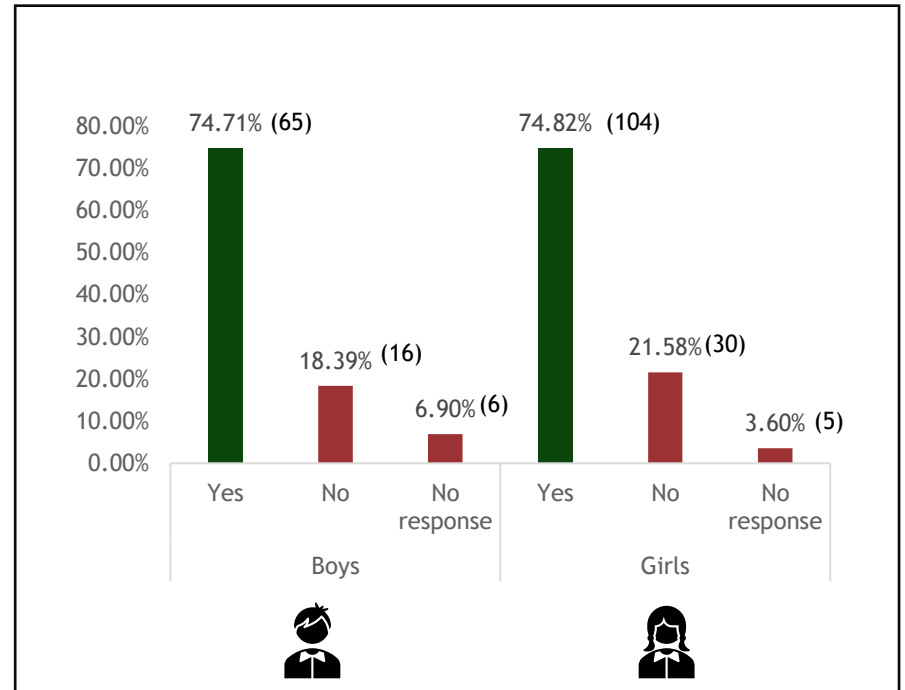
Other Banking services - Gender wise

Students who had accounts in post office or other banks



Percentage of boys and girls with bank accounts other than that of Aflatoun bank were seen to be equal

Students who have made transactions through these accounts

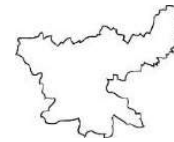
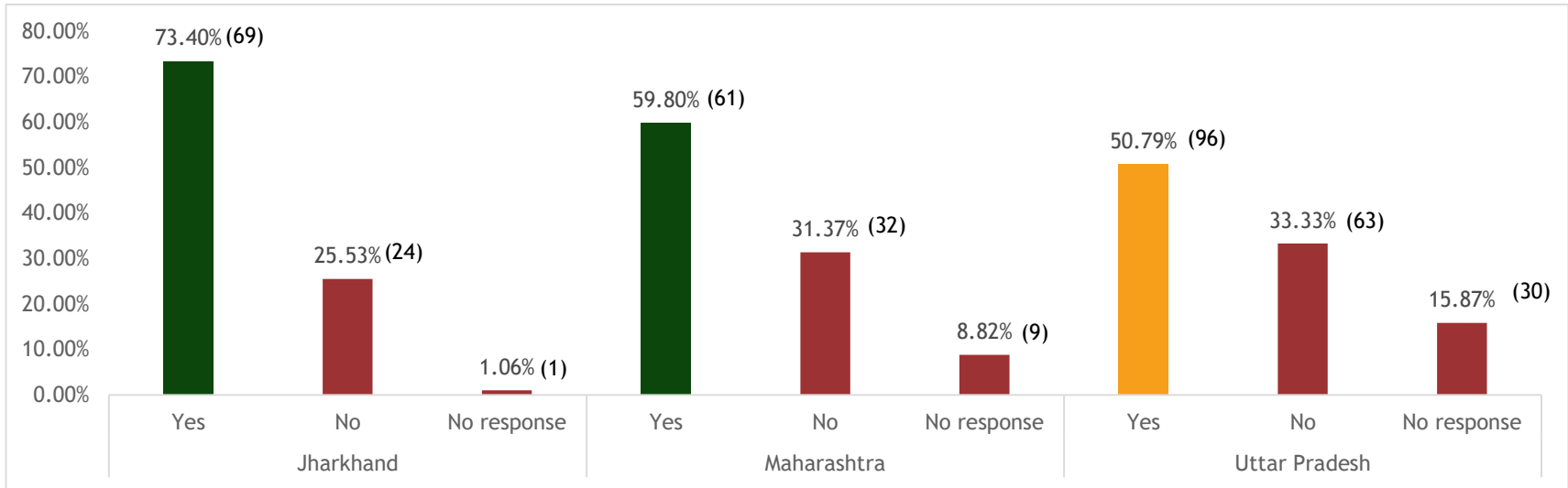


An equal percentage of boys and girls were found to have made transitions through other accounts

From quantitative survey

Other Banking services - State Wise

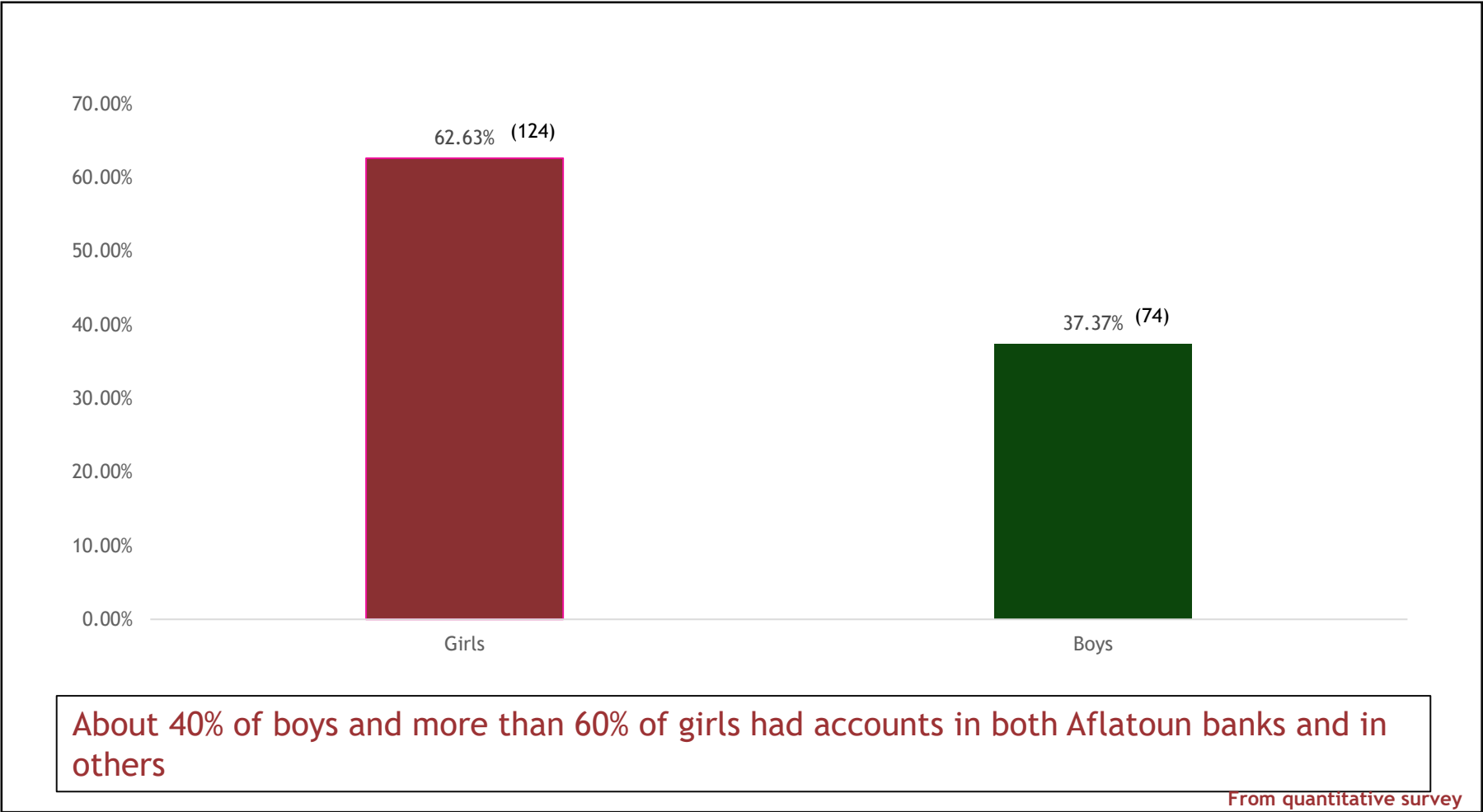
Students with bank accounts other than that of Aflatoun



UP was found to have the least percentage of students with bank accounts other than that of Aflatoun bank

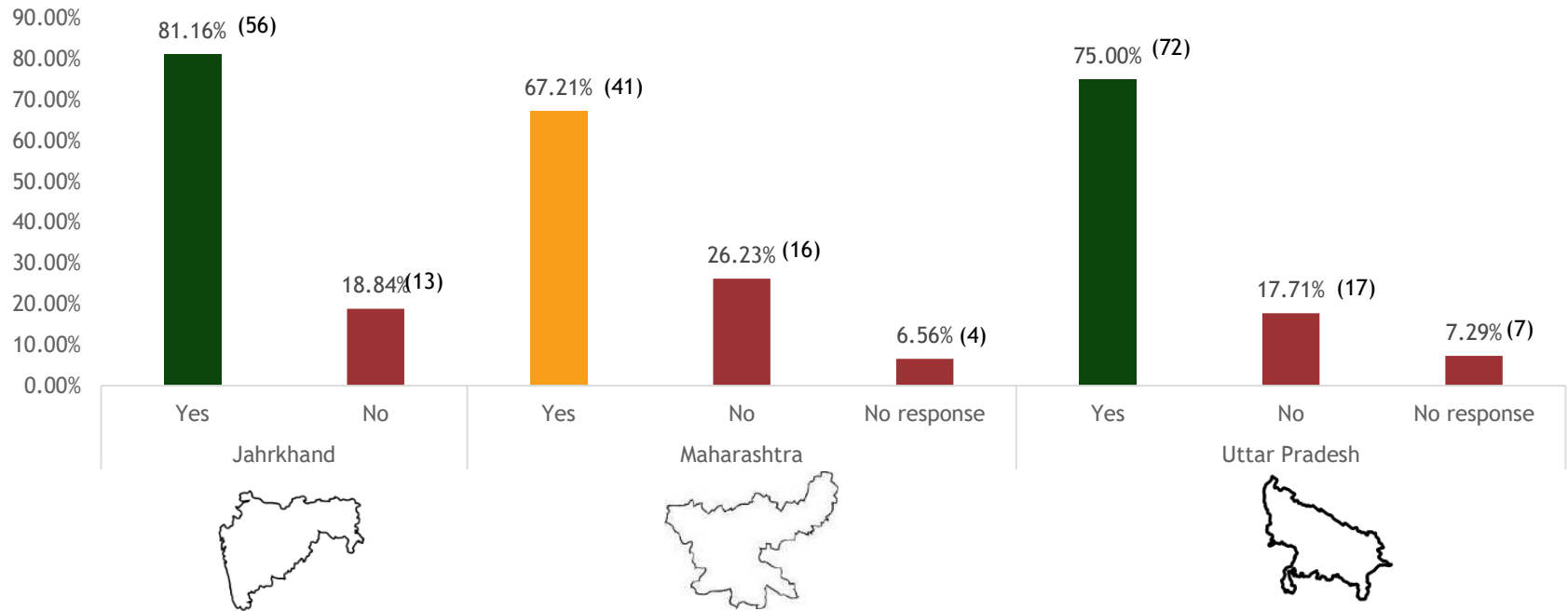
From quantitative survey

Students who had both Aflatoun and other bank accounts



Other Banking services - State Wise

Students who have made transactions through these accounts

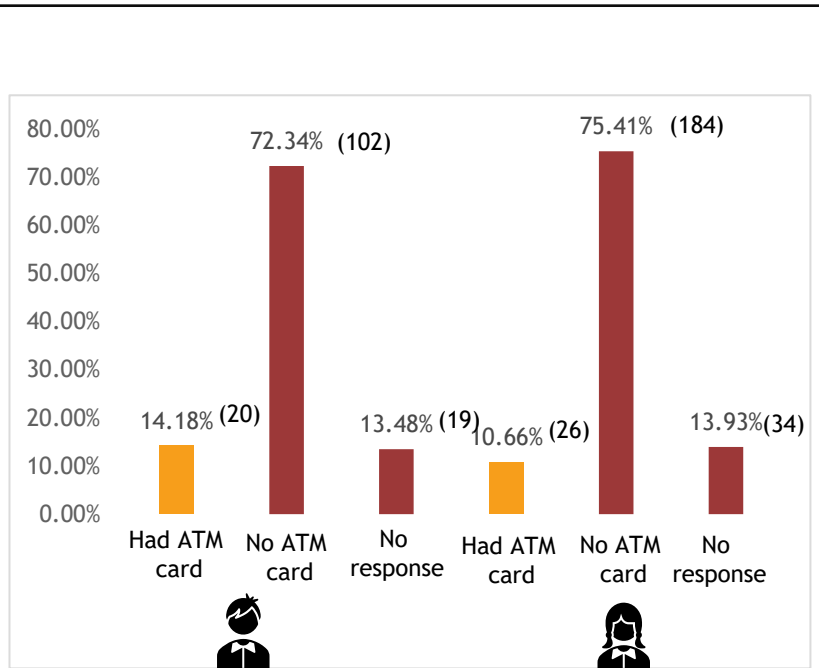


Maharashtra was found to have the least percentage of students with bank accounts other than that of Aflatoun bank

From quantitative survey

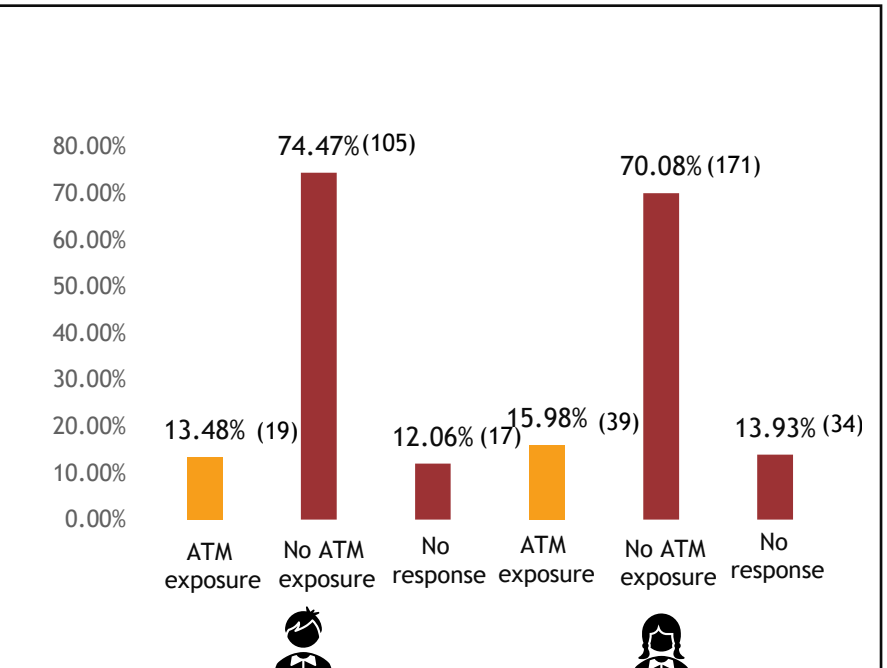
Other Banking services - Gender wise

Students who had ATM cards



Only very few students (Both boys and girls) were found to have ATM cards

Students who were exposed to ATMs

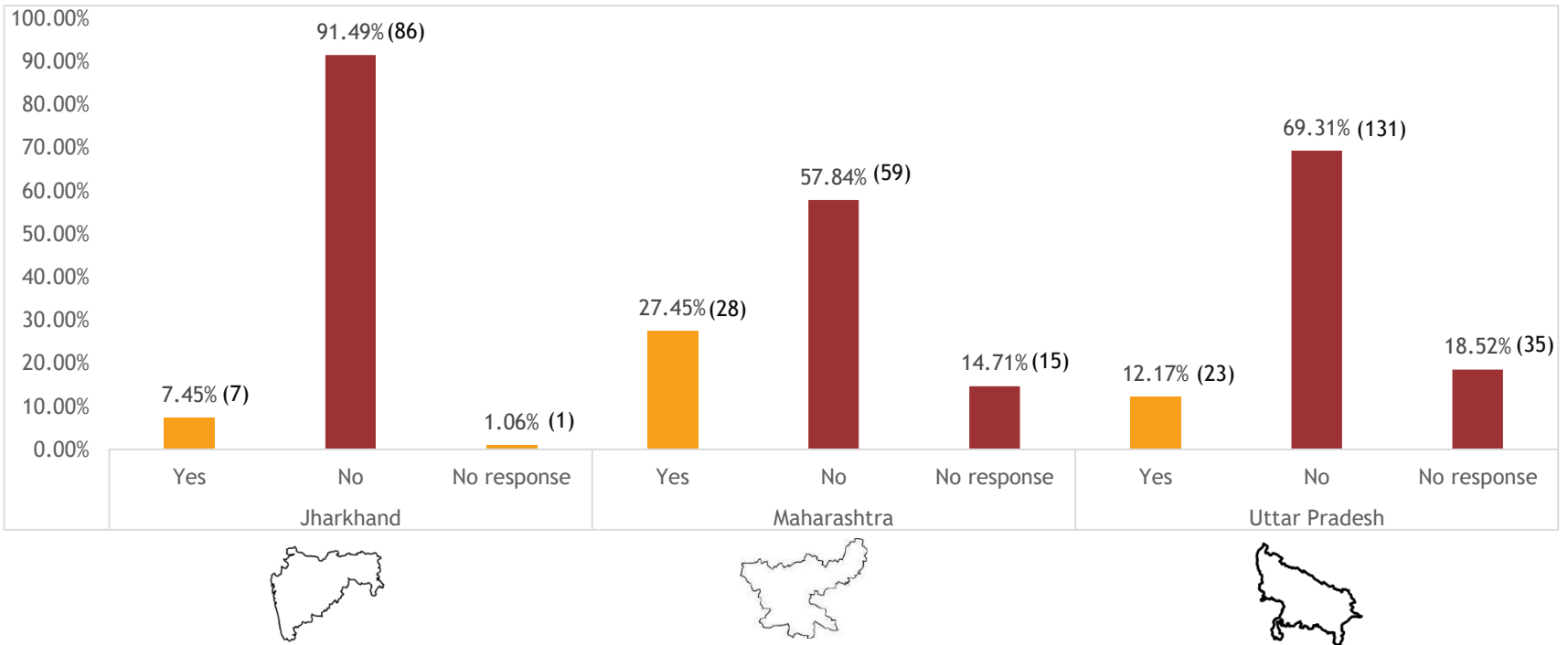


Only very few students (Both boys and girls) were found to have used ATMs

From quantitative survey

Other Banking services - State Wise

Students who were exposed to ATMs

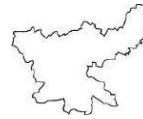
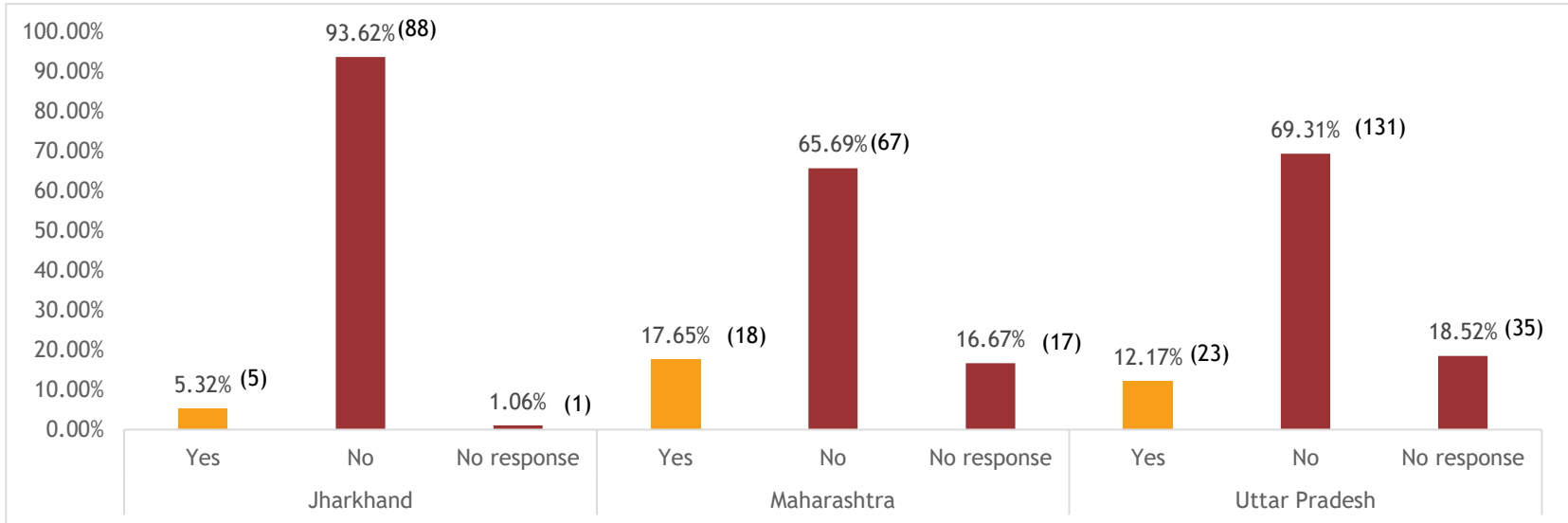


Very few students across all survey locations had exposure to ATMs

From quantitative survey

Other Banking services - State Wise

Students who had ATM cards



Very few students across all survey locations had ATM cards

From quantitative survey

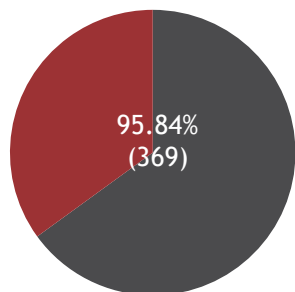


Improved Child Participation in Collectives

Knowledge and Participation in Aflatoun Club - Key Highlights

96.84% (N=369) students reported that they were part of Aflatoun clubs

Although 70% of respondents reported that they had voted in elections, only 26.6% reported that office bearers were elected democratically.

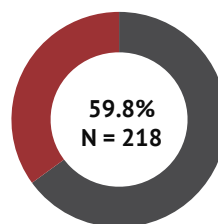


More than 95% of the survey respondents were members of Aflatoun clubs

Almost 70% [259 (N=369)] boys and girls who were part of Aflatoun clubs reported to have voted in elections for choosing the office bearers of the club

Being curious and wanting to know more was reported as the reason by 46.88% (N = 173) of the respondents to be the reason for joining the clubs.

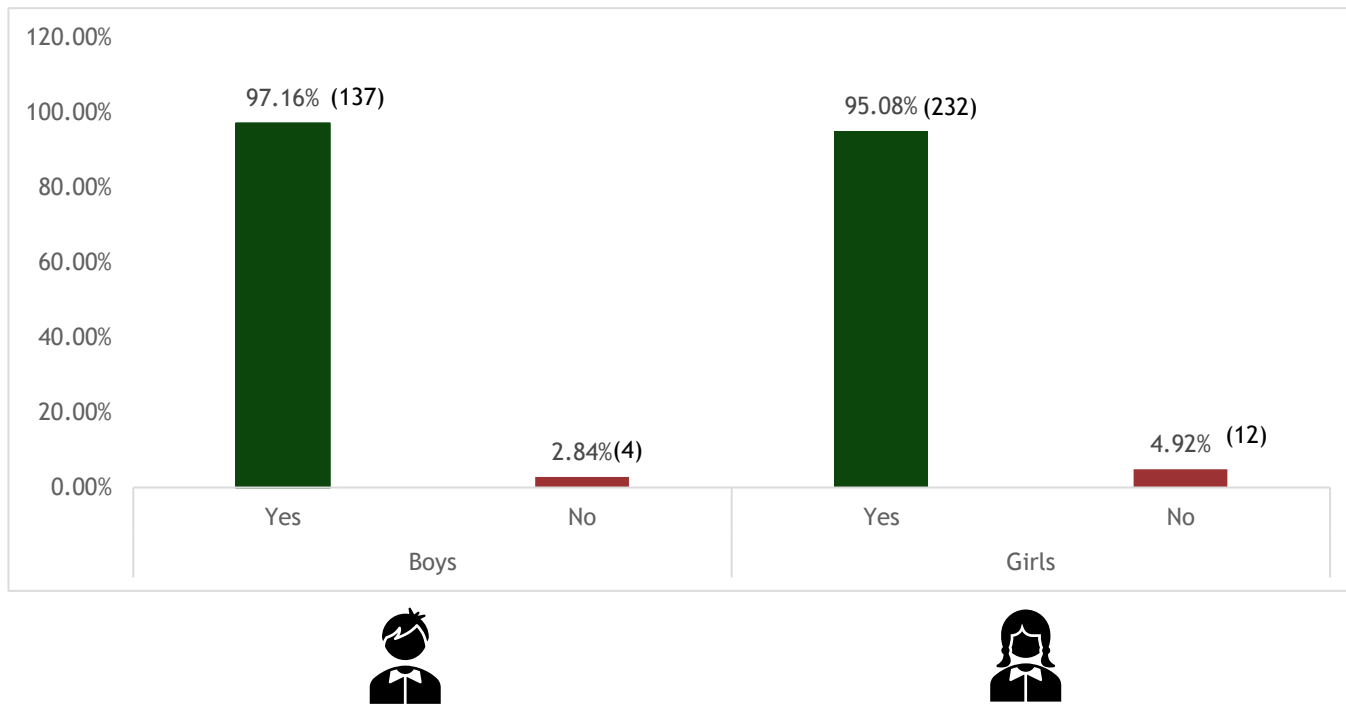
During IDIs and FGDs children (105 i.e. 80%) were not able to recall the detailed process of Aflatoun club formation or frequency of meetings and agenda of discussion.



How often clubs used to meet:

59.8% (N = 218) respondents reported that the clubs used to meet once a week.

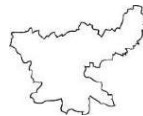
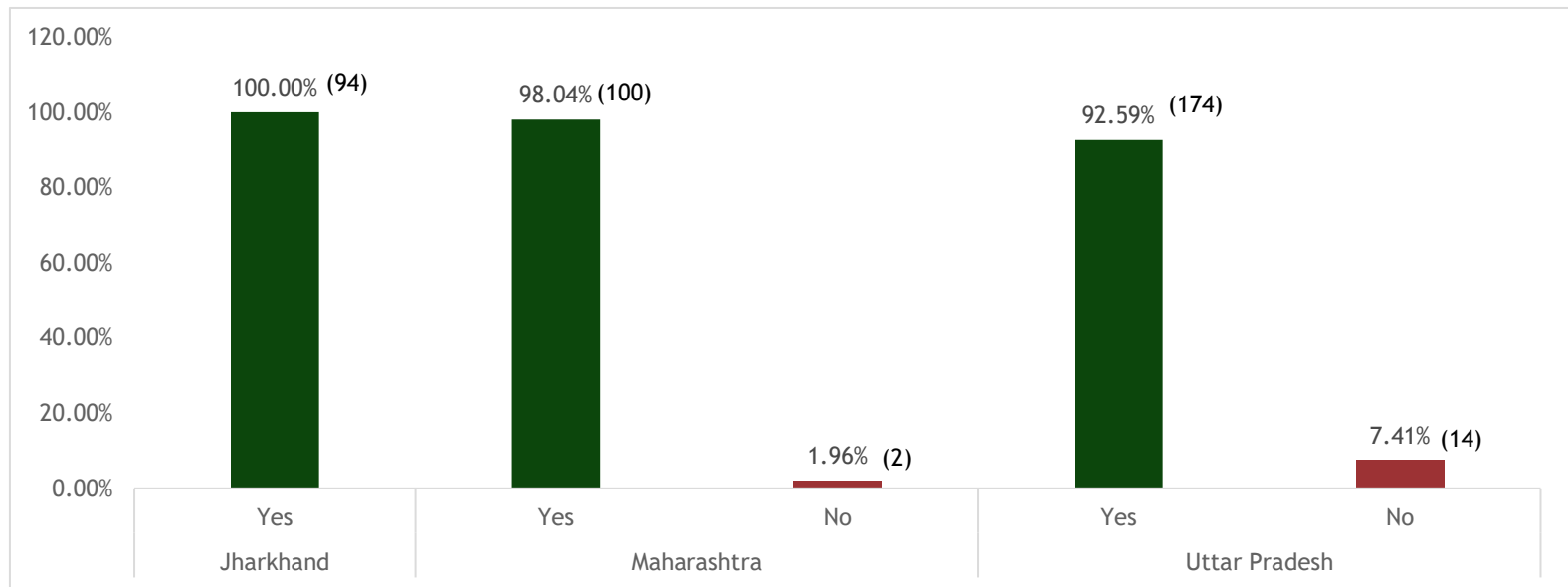
Students part of Aflatoun clubs - Gender wise



Majority of the respondents (girls and boys) were part of Aflatoun club

From quantitative survey

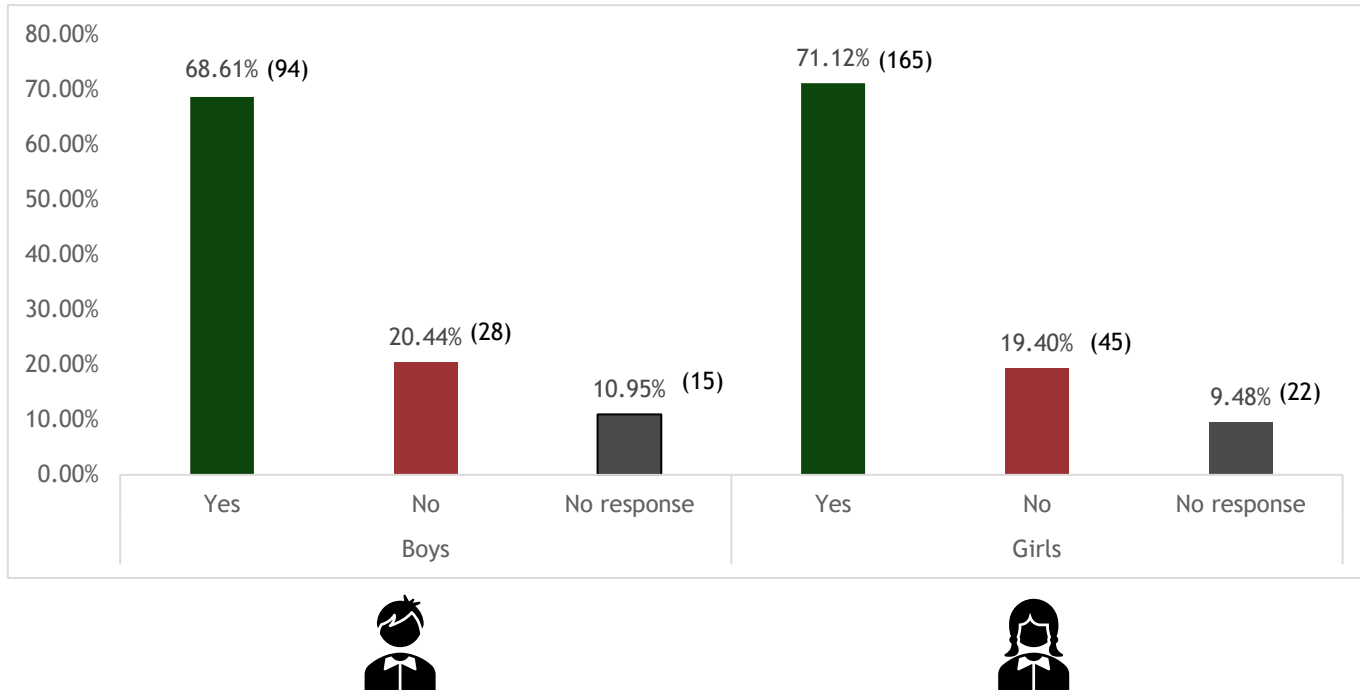
Students part of Aflatoun club- State Wise



Majority of the respondents were part of Aflatoun club

From quantitative survey

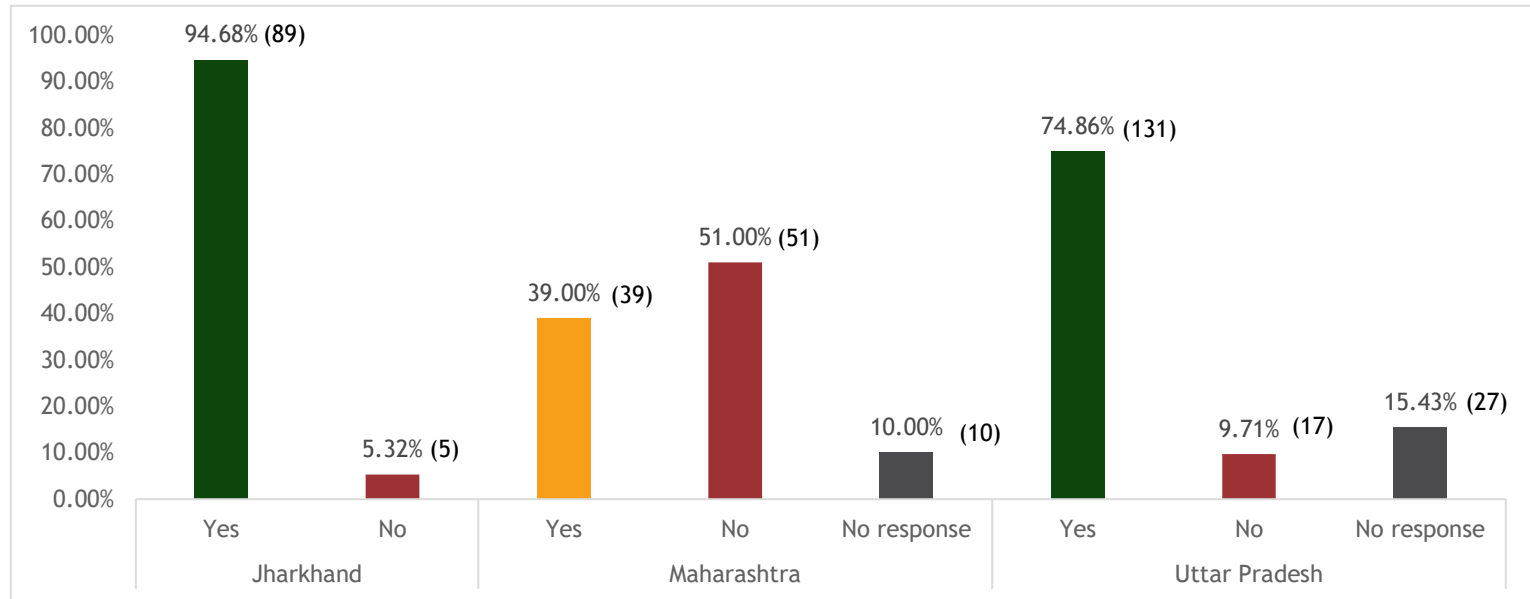
Students who voted in club elections - Gender wise



Almost 70% of both boys and girls who were part of Aflatoun club reported to have voted in elections for choosing the office bearers of the club

From quantitative survey

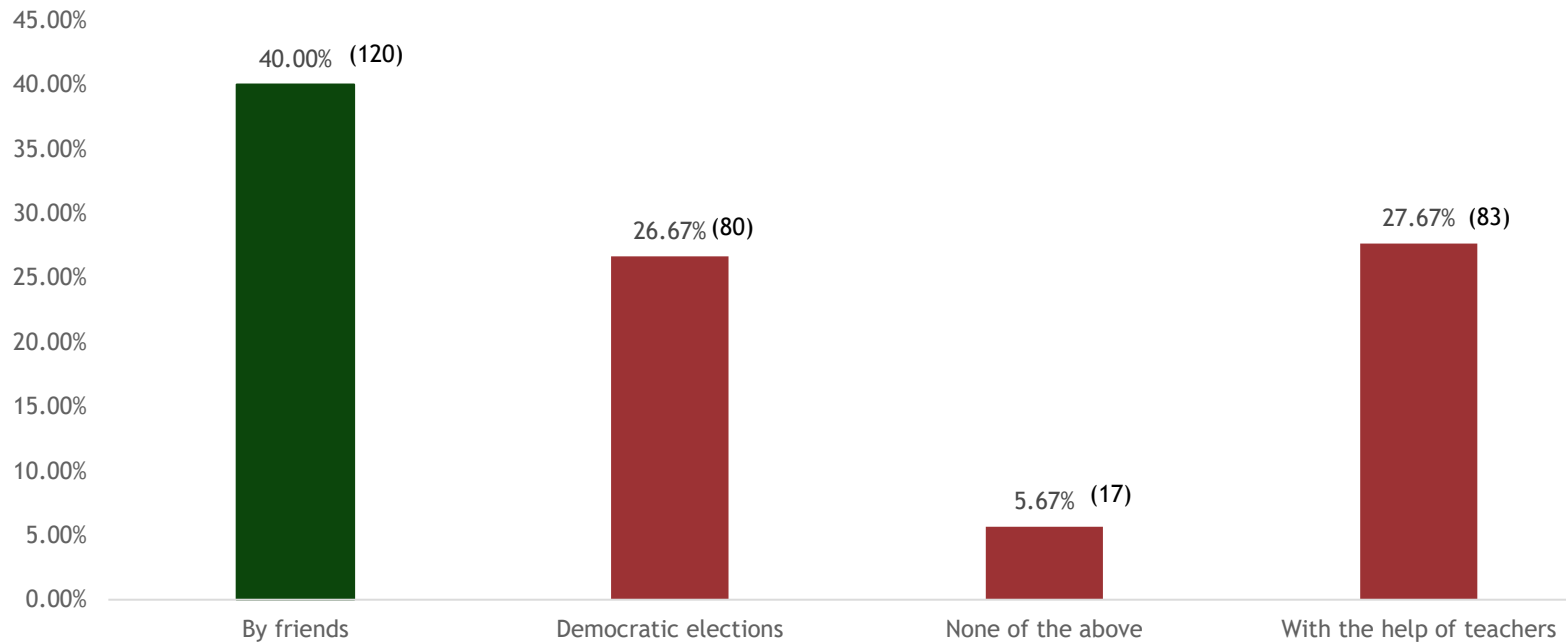
Students who voted in club elections - State Wise



Maharashtra has the lowest percentage of students who were part of Aflatoun club and had voted in elections for choosing office bearers

From quantitative survey

How office bearers were chosen



40% reported that office bearers were chosen by friends and 27% reported that they were chosen with the help of teachers. Only 26.7% reported that democratic elections took place. The same was observed across all states

From quantitative survey



Enhanced Knowledge and Discussion on Child Rights

Understanding and Discussion on Rights - Key Highlights

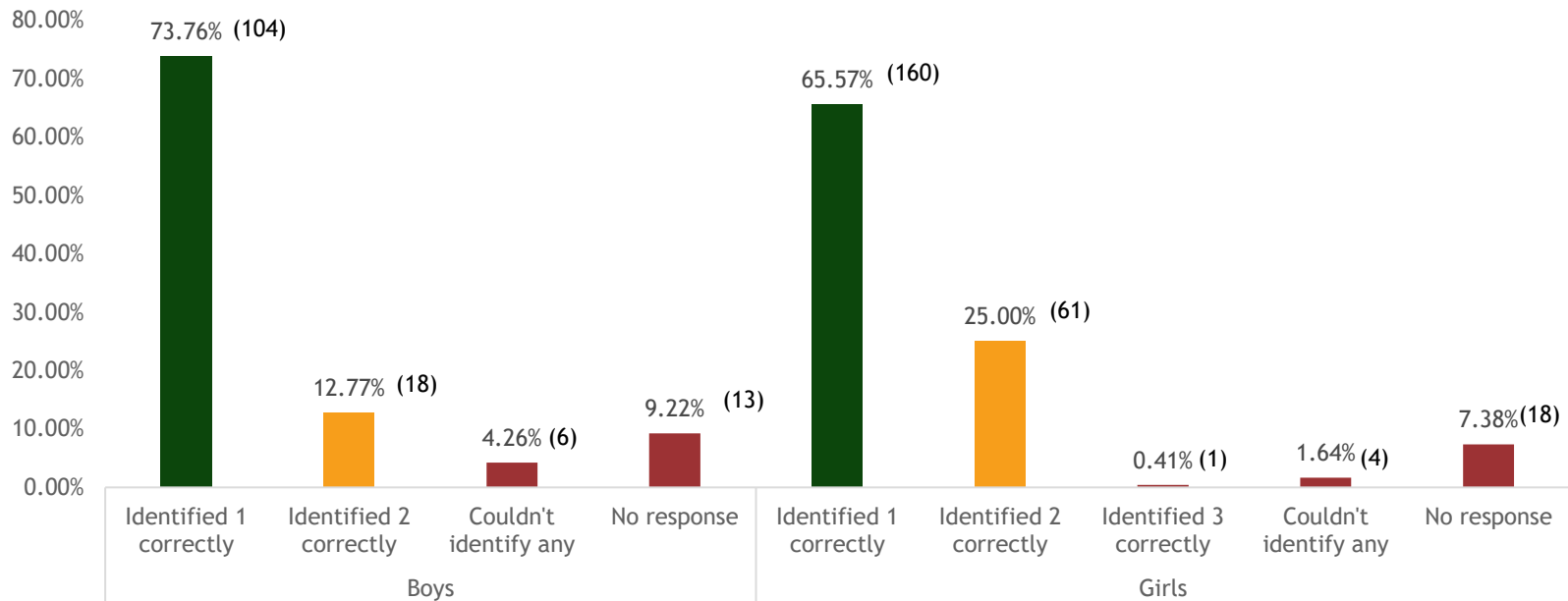
Children were asked to identify the four child rights of survival, development, protection and participation. About 69% (264) children were able to identify at least one right correctly and about 21% (79) children were able to identify two rights.

More than 40% (162) of the respondents had spoken to community members regarding their rights.

More than 71% (277) students felt confident to address concerns within the community due to the program.

A majority respondents (115, i.e., 85%, N=135) in IDIs and FGDs recalled that they had learnt about child rights in Aflatoun programs and felt confident to discuss child rights with their family and community members.

Understanding on rights (4 rights) - Gender wise



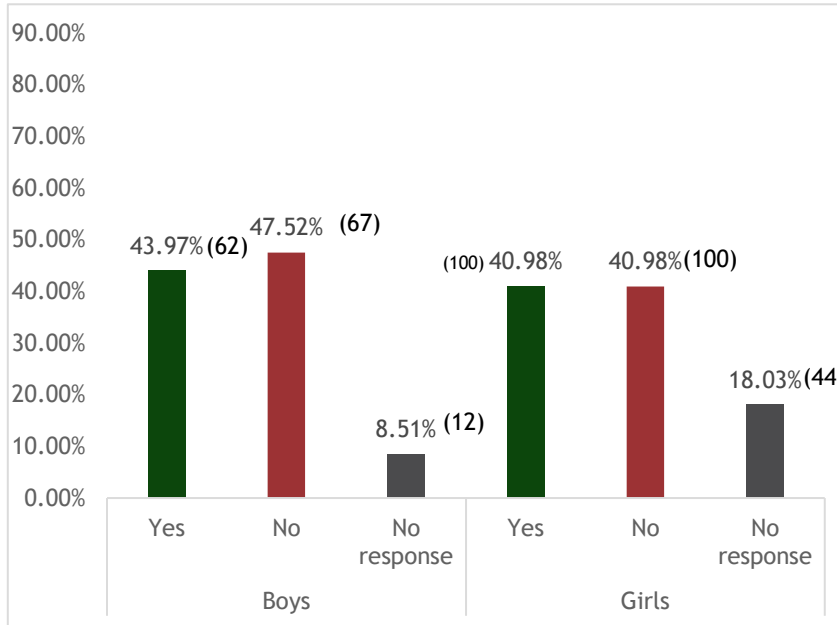
73.7% of boys were able to identify at least one right correctly.

65.7% of girls were able to identify at least one right correctly.

From quantitative survey

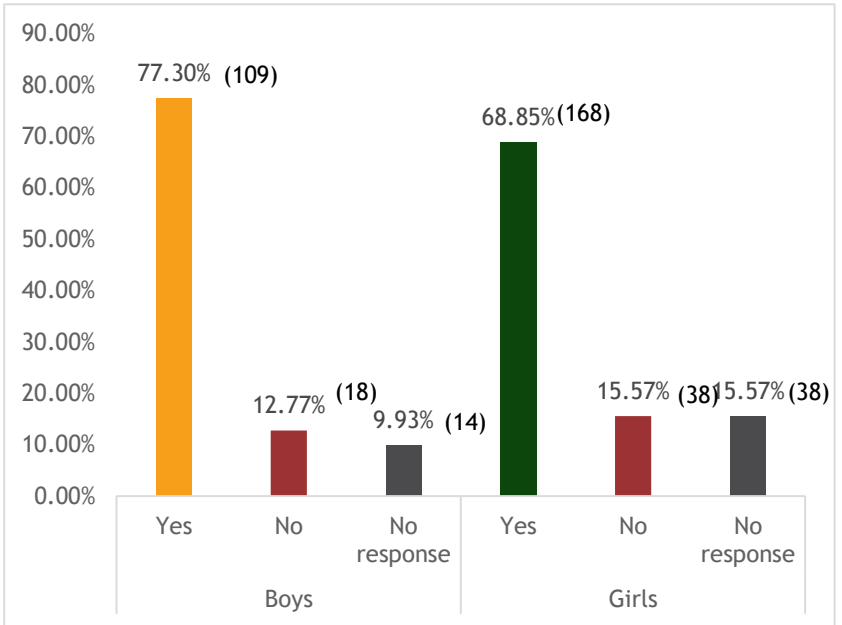
Discussion and Confidence to Voice Rights - Gender wise

Spoken to community members regarding rights:



Around 40% of the boys and girls had spoken to community members regarding their rights

Felt confident to address concerns:



Higher percentage of boys reported to have felt confident in addressing their concerns than girls

From quantitative survey



Strengthened Understanding of Social Responsibilities and Social Action

Understanding on Social Responsibilities - Key Highlights

Queries used to assess understanding of rights and responsibilities:

Classify the following into appropriate and inappropriate:

- 1) Someone ate your toffee without your permission -
 - Appropriate
 - Inappropriate
- 2) A boy threw biscuit rapper out in the open -
 - Appropriate
 - Inappropriate
- 3) A 11 year old boy was send to work during school hours-
 - Appropriate
 - Inappropriate
- 4) Water was leaking from a tap in school
 - Appropriate
 - Inappropriate

57.17% respondents were able to correctly identify all 4 questions



55.32% boys were able to answer all 4 correctly



58.20% girls were able to correctly answer all 4 questions

71.17% students had taken steps to improve sanitation and hygiene in their communities. This was also confirmed during FGDs and IDIs where in most children (81, i.e., 60%, N=135) had said that they participated in rallies to keep their school and surroundings clean.

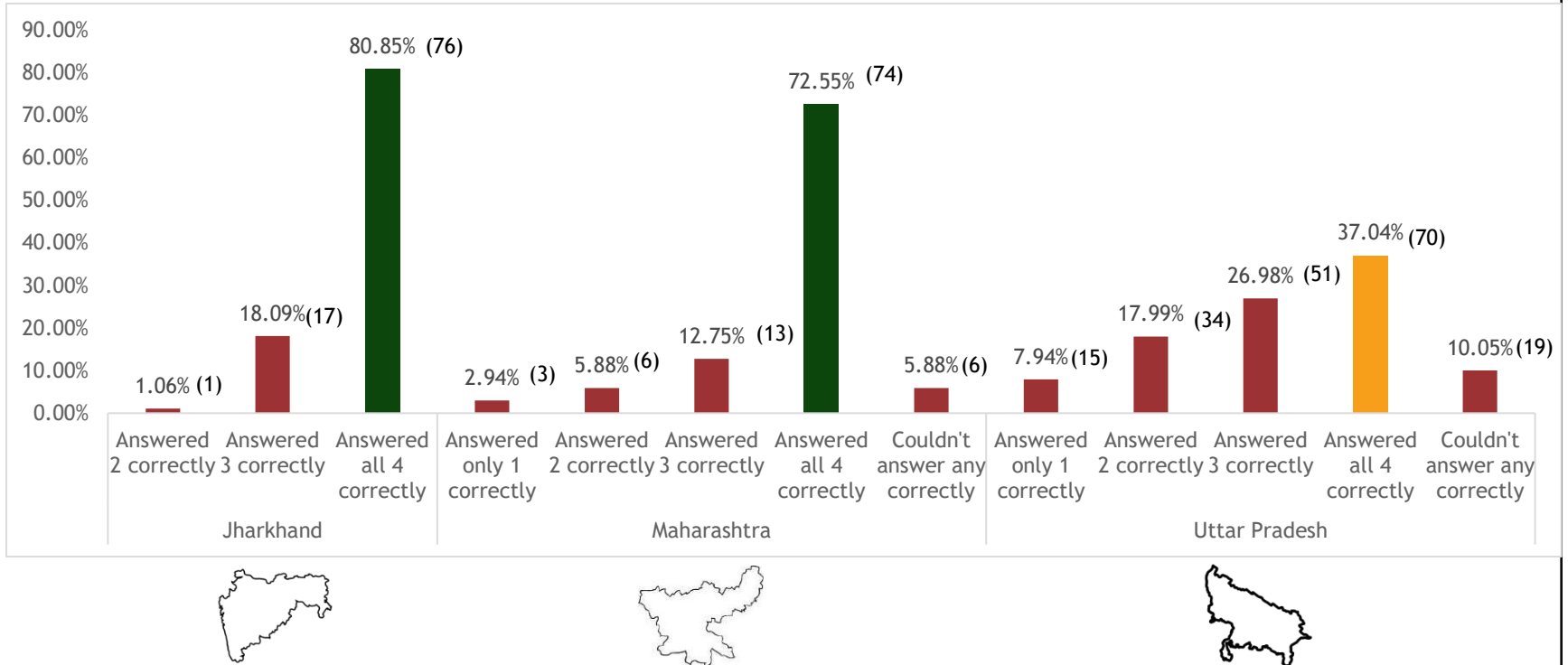


73.5% boys took steps to improve sanitation and hygiene in their communities



70.8% girls took steps to improve sanitation and hygiene in their communities

Understanding of rights and responsibilities- State Wise

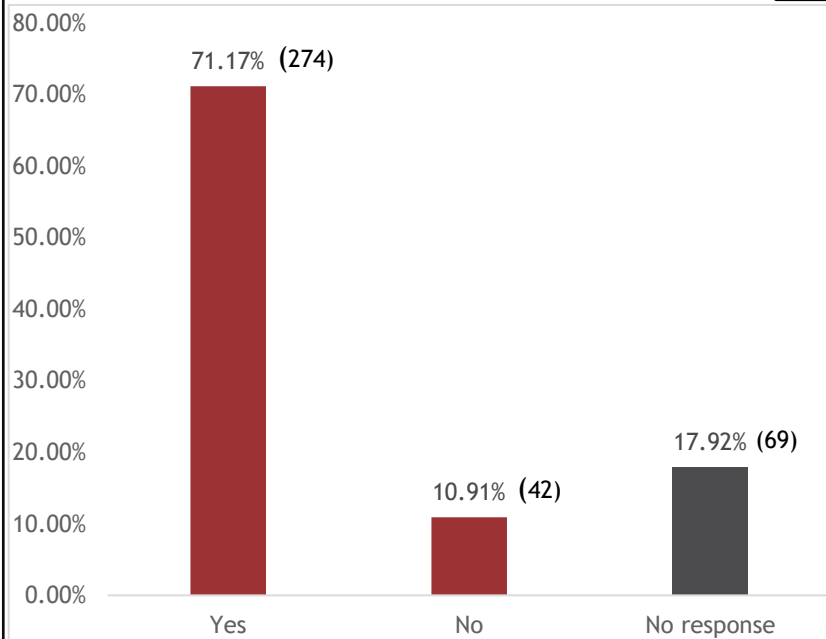


UP had the least percentage of students who could correctly identify their rights and responsibilities

From quantitative survey

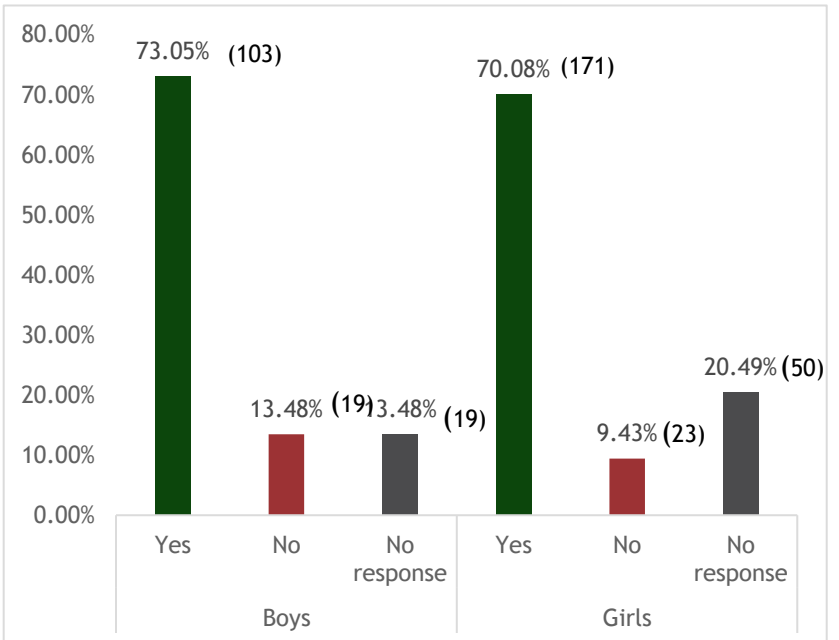
Social action - Students who took steps to improve sanitation and hygiene

Overall -



71.17% students had taken steps to improve sanitation and hygiene in their communities

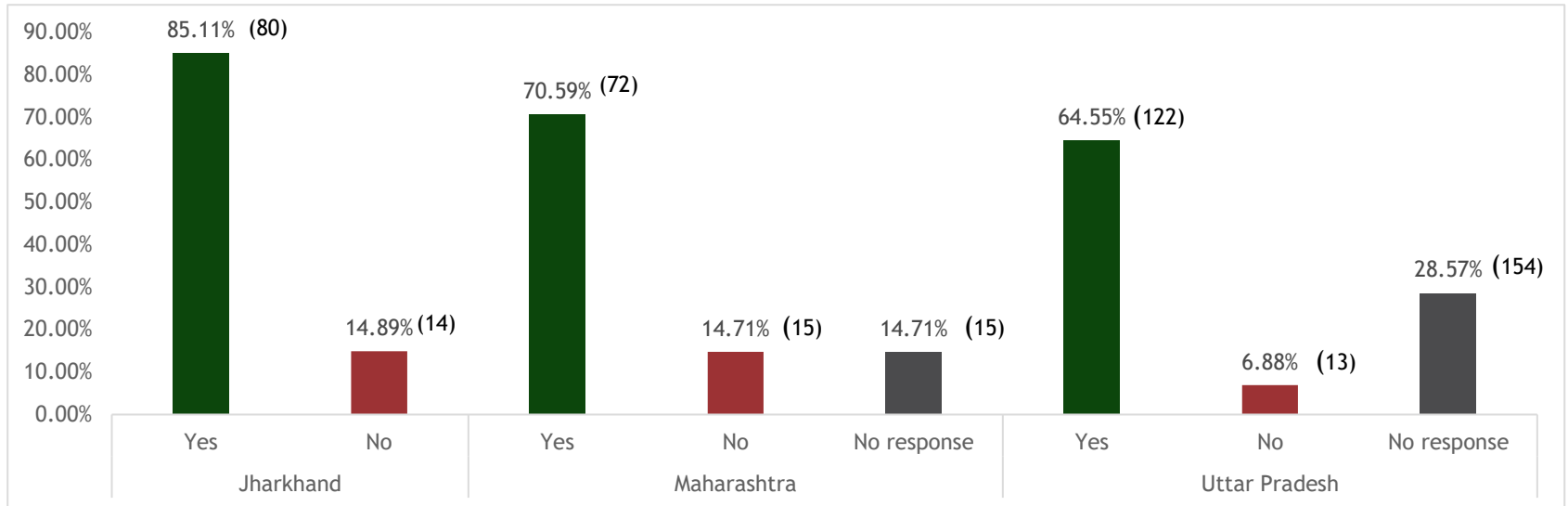
Gender wise -



Both boys and girls had equally taken steps to improve sanitation and hygiene in their communities

From quantitative survey

Social action - Students who took steps to improve sanitation and hygiene- State Wise



Percentage of students who took steps to improve sanitation and hygiene in communities are lesser in UP as opposed to the other two sample locations

From quantitative survey



Understanding of Other Aspects Gender and Health and Nutrition

Gender Sensitisation - Key Highlights



48% of students had good understanding of gender inclusion



Queries used to assess understanding of gender inclusion:

1) In school all students (Girls and boys) should have equal opportunity in which of the following -

- Playing
- Studying
- Both the above
- None of the above

2) Which of the following is correct -

- Boys are more helpful than girls
- Girls are more helpful than boys
- It has nothing to do with gender
- Both girls and boys are not helpful

Categorisation of understanding:

Good understanding: Identification of both correctly

Average understanding: Identification of 1 of the 2 correctly

Poor understanding: Identification of none of the queries correctly

Overall



53.9% boys had good understanding



44.6% girls had good understanding

From quantitative survey

Gender inclusion

Gender wise



Good understanding - 59% (N = 83)
Average understanding - 35% (N = 49)
Poor understanding - 6% (N=8)

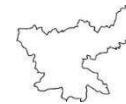


Good understanding - 44.6% (N = 108)
Average understanding - 45% (N = 109)
Poor understanding - 10.4% (N=25)

State wise



Good understanding- 50.6% (N = 47)
Average understanding- 31.4% (N = 21)
Poor understanding - 18% (N =17)



Good understanding- 38% (N = 36)
Average understanding- 30.6% (N = 28)
Poor understanding - 31% (N =29)



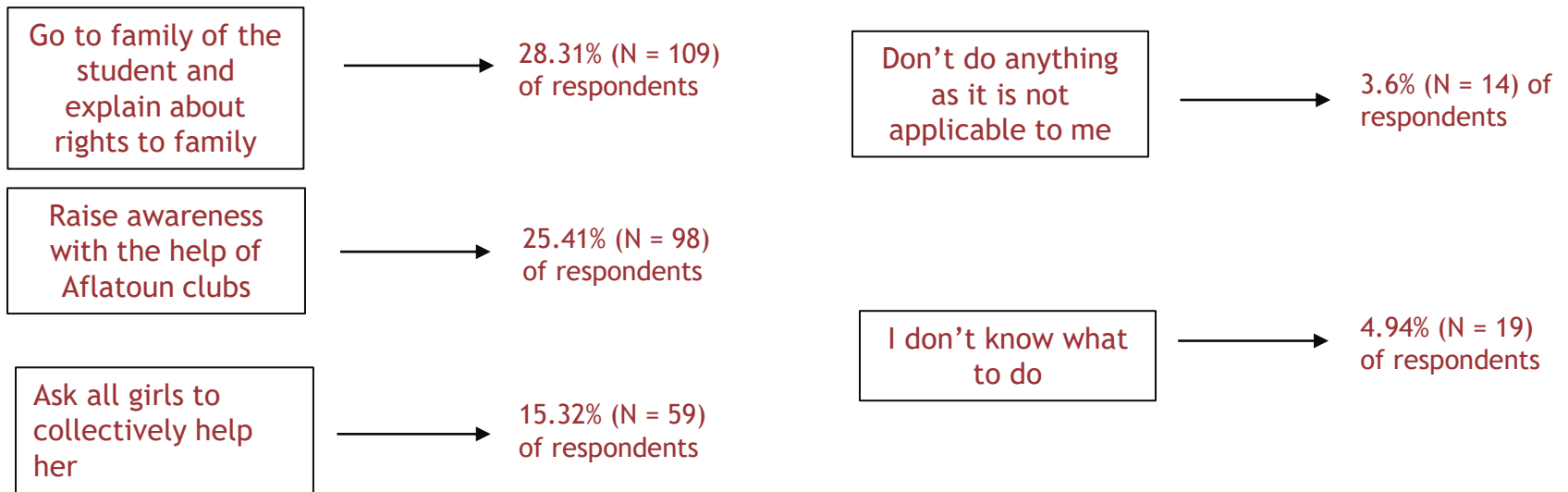
Good understanding- 50.6% (N = 47)
Average understanding- 31.4% (N = 21)
Poor understanding - 18% (N =17)

From quantitative survey

Gender Inclusion- Caselet

Students were given caselets to respond to a situation.

Your classmate is teased because of her gender. She is deprived of proper education by her family and teachers. Your classmates don't even approve of her. What would you do in such a situation?



About 68% chose actionable strategies to solve out the problem such as helping collectively, talking to classmates or family and raise awareness with the help of Aflatoun club.

From quantitative survey

Health and Nutrition- Key Highlights



41% of students had good understanding of health and nutrition



Queries used to assess understanding of gender inclusion:

1) Milk, Soya bean and egg are rich sources of -

- Protein
- Vitamin C
- Iron
- Fibre

2) Deficiency of vitamin A cause -

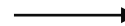
- Anaemia
- Night blindness
- Scurvy
- Obesity

Categorisation of understanding:

Good understanding: Identification of both correctly

Average understanding: Identification of 1 of the 2 correctly

Poor understanding: Identification of none of the queries correctly

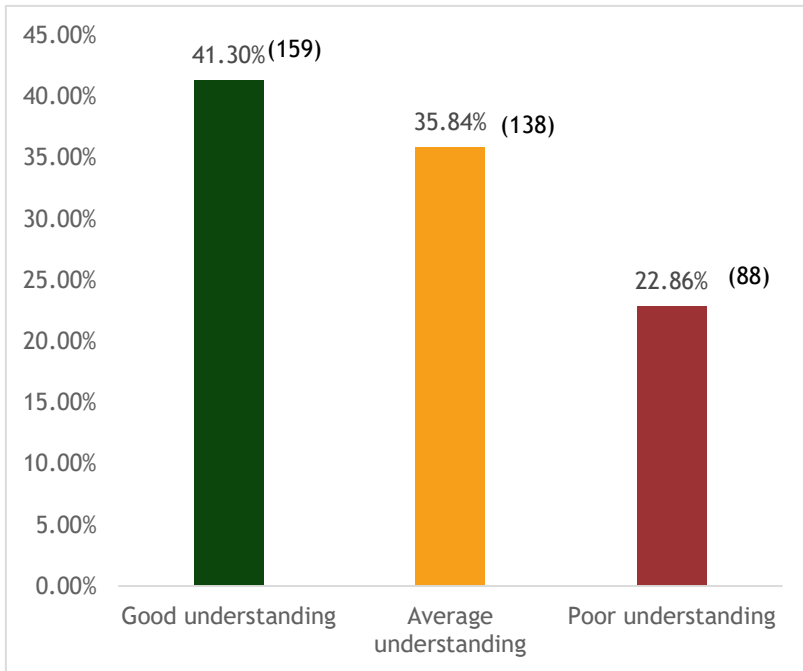


44% boys had good understanding



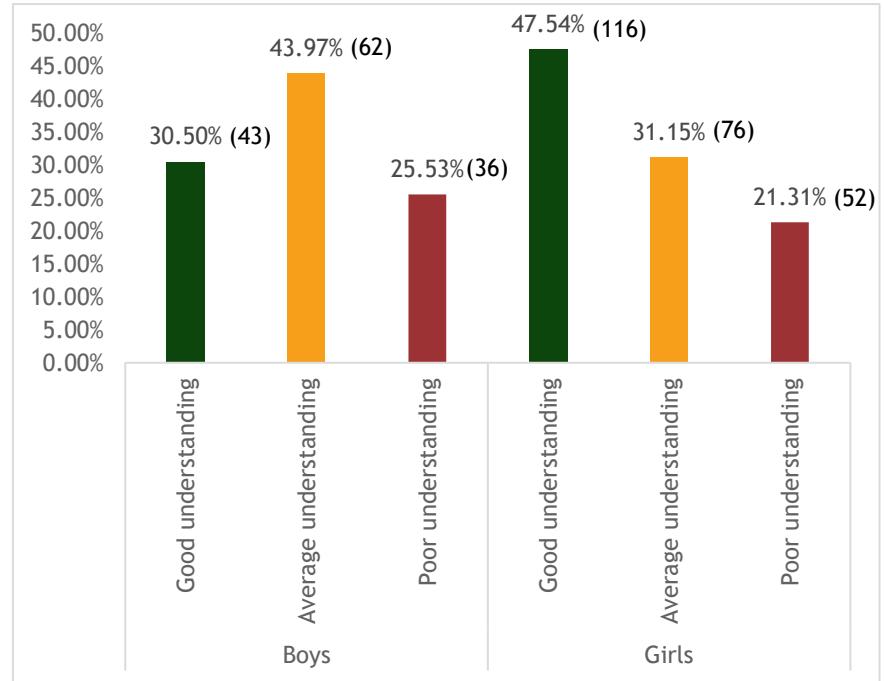
47% girls had good understanding

Understanding of health and nutrition



Majority of the students had a good and average understanding of health and nutrition

Gender wise

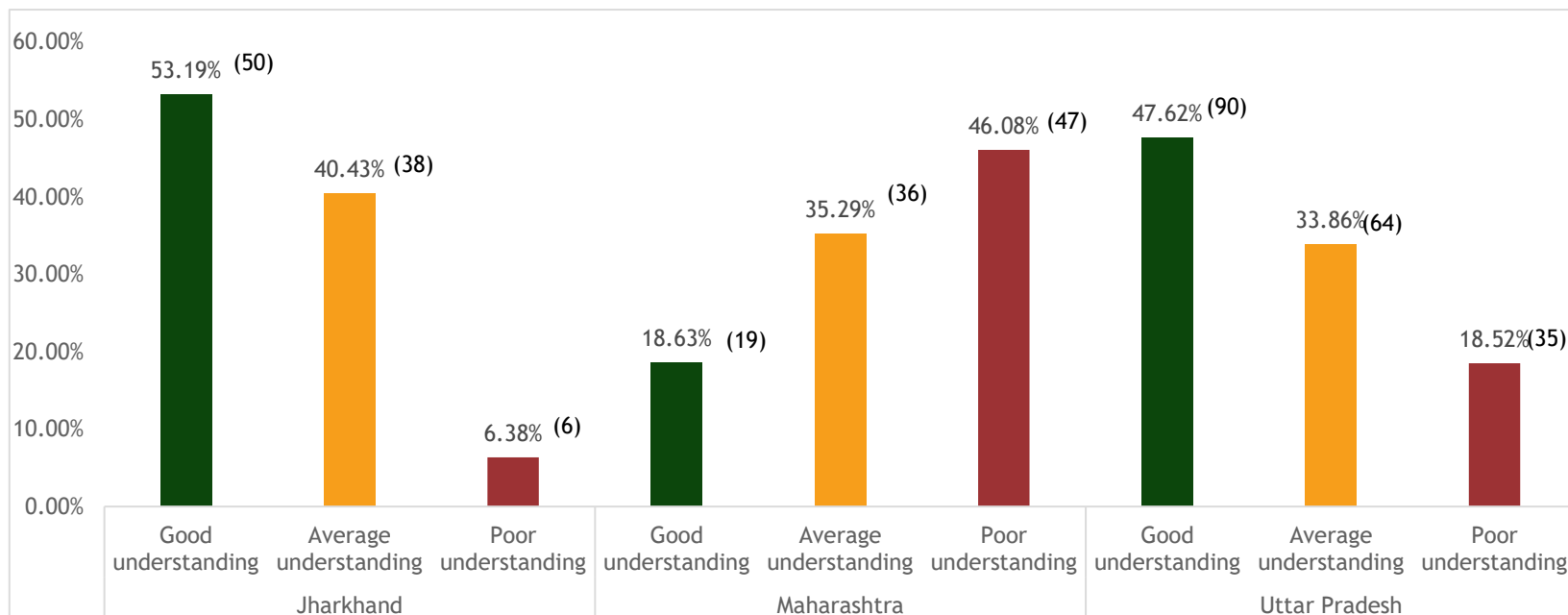


Girls had a better understanding of health and nutrition



From quantitative survey

Understanding of health and nutrition: State wise

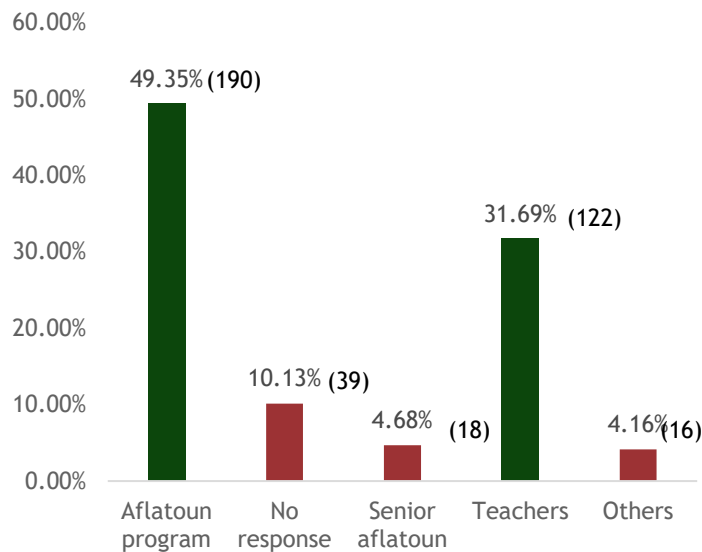


Students in Maharashtra was found to have a lesser understanding of health and nutrition as compared to other locations

Role of Aflatoun in Promoting Social Issues

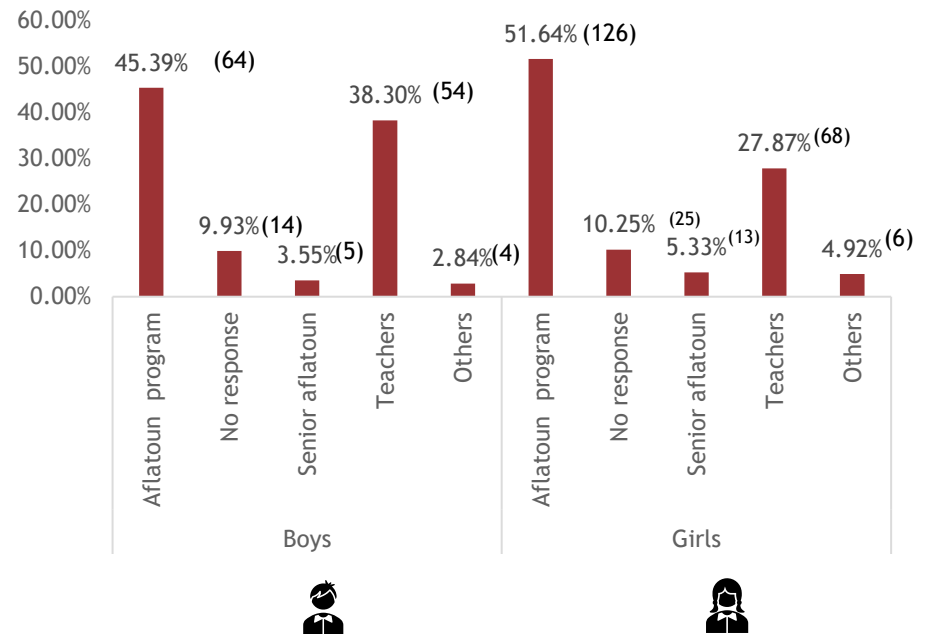
Who taught students about social issues

Overall



About 50% of respondents attributed promotion of social issues to Aflatoun.

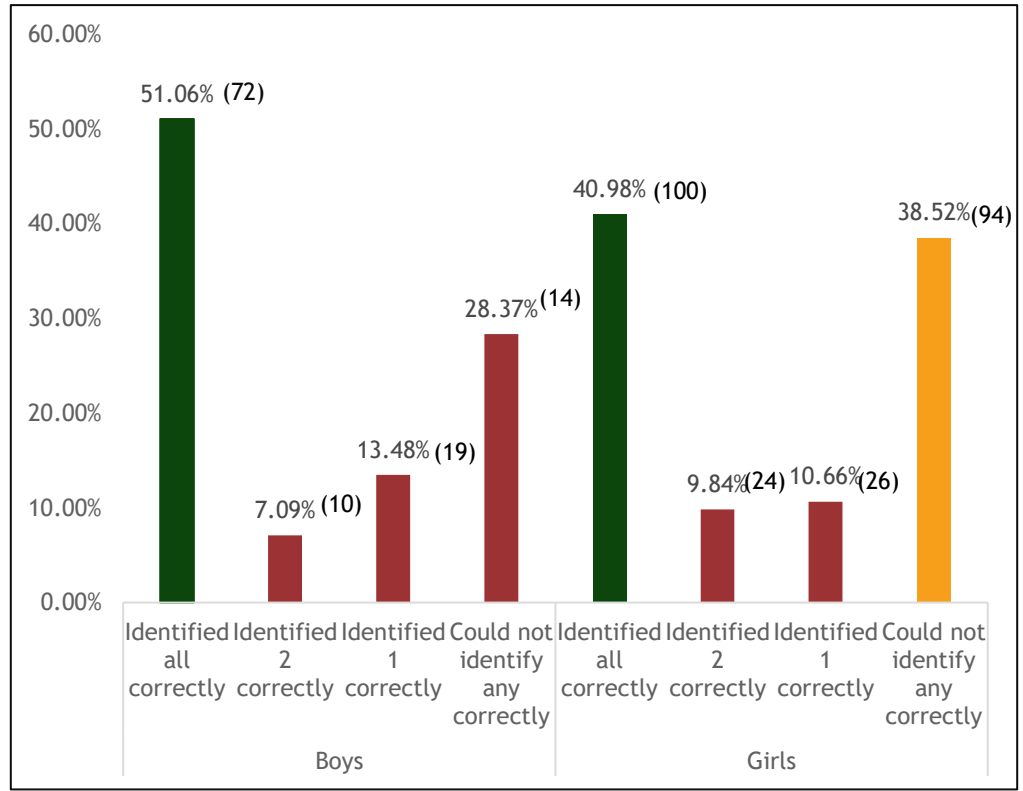
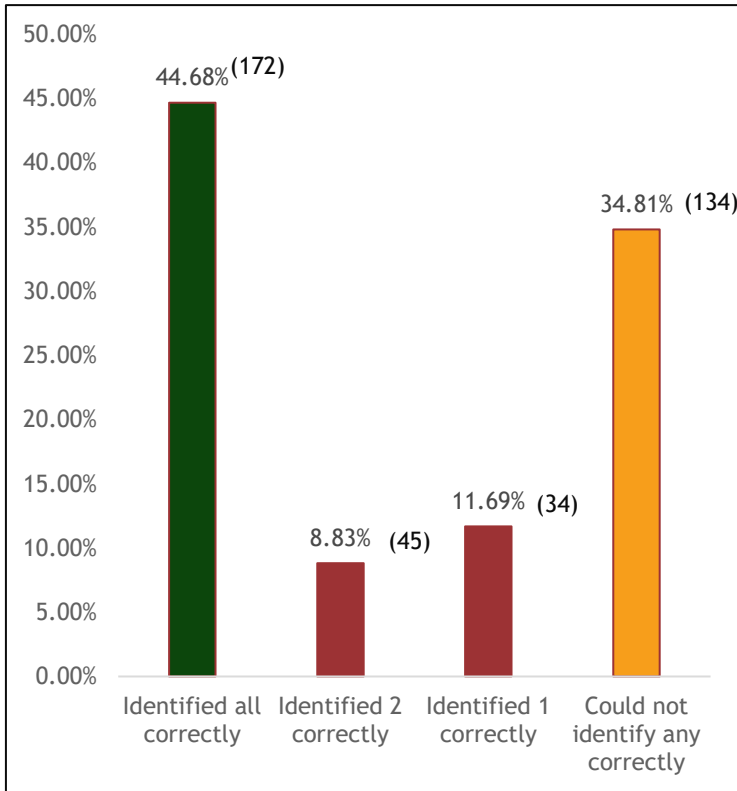
Gender wise



About 50% of both boys and girls reported Aflatoun program to be responsible for promoting awareness

From quantitative survey

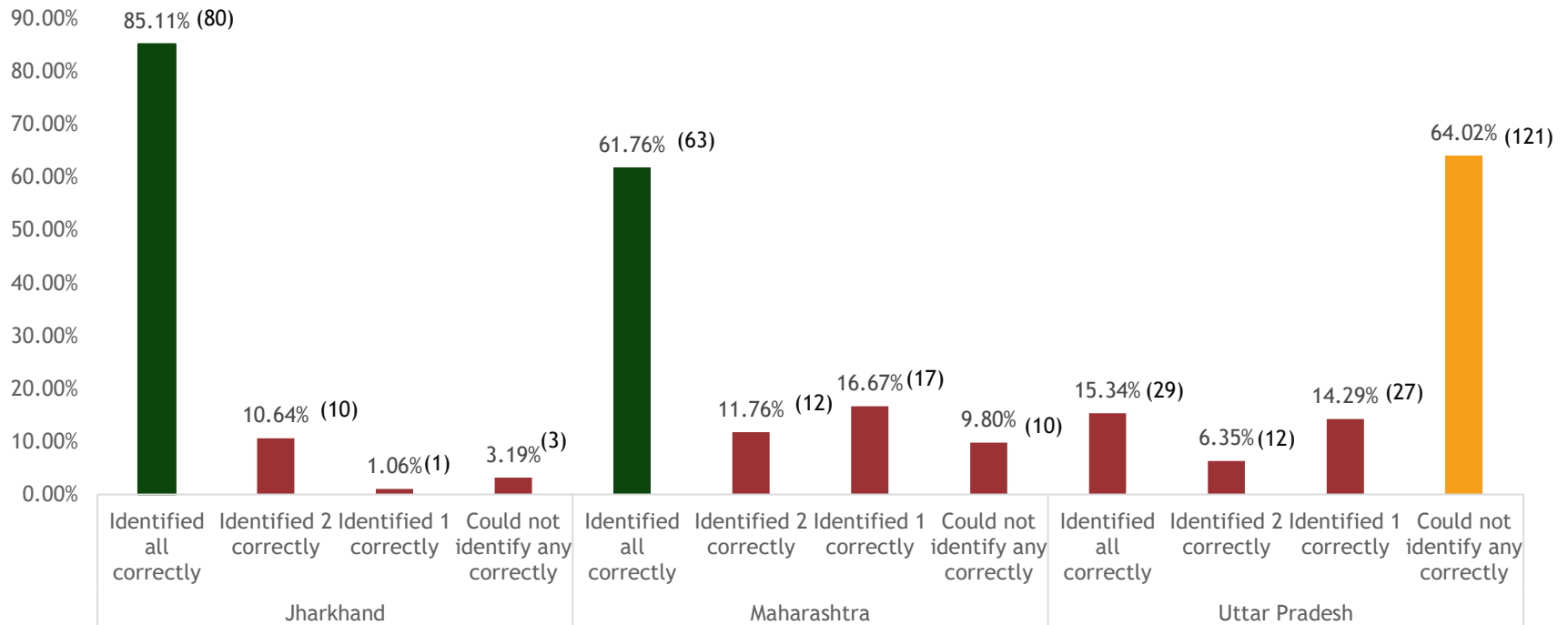
Identification of Currency



About 40% of students were able to identify all currencies properly. Identification of currency among boys were seen to be higher than girls.

From quantitative survey

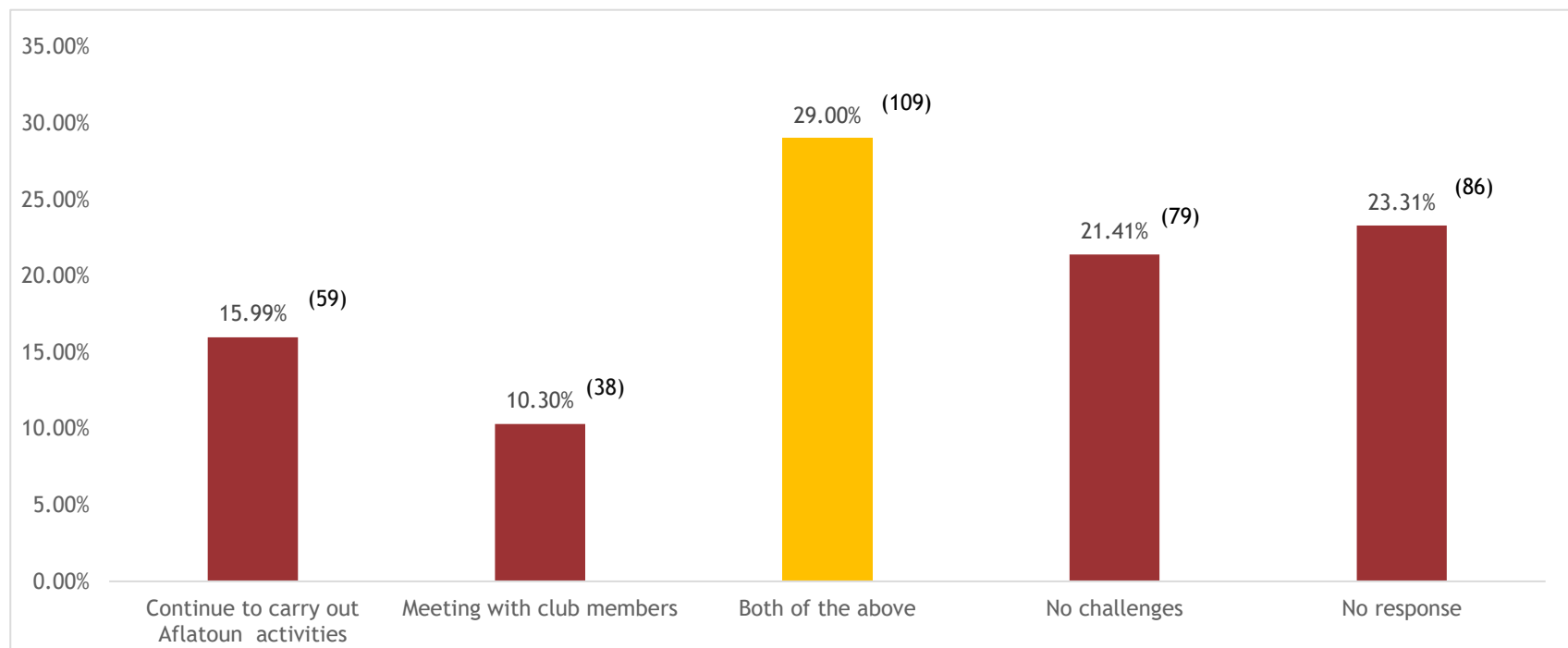
Identification of currency



In Uttar Pradesh least percentage of students were able to identify any of the currency notes correctly

From quantitative survey

Challenges During COVID with Respect to Aflatoun



More than 50% of respondents reported facing challenges during COVID in participating in Aflatoun activities. There were not much variation in gender and state-wise responses.

From quantitative survey



D. Findings

Draft Presentation

Program Recall and Relevance

Program Recall

More than 77% (296) girls and boys were able to recall Aflatoun logo, names of Alfatoun's friends MelJol and key program themes savings, budgeting, rights and responsibilities and child rights.



The highest program recollection was in Jharkhand at 91.5%, followed by Uttar Pradesh at 77.8% followed by Maharashtra at 57.1%.

The high program recall was corroborated during the IDIs and FGDs across the three states where almost all (98% i.e. 132, N=135) children were able to recall Aflatoun logo, name of the MelJol facilitator and key activities of the program.

Among teachers and school head teachers met during the study, the program recall was high. Teachers were able to recall the name of MelJol organization, the trainings they had undergone, and various activities. However, among parents and PRI members the program recall was low albeit in Pune and Yavatmal where community-based model of Aflatoun was implemented.

Program Relevance

During IDIs and FGDs, an overwhelming majority (130 i.e. 96%, N = 135) of children reported across three states program was relevant to them and their context. Themes and issues were new & neither covered as part of school curriculum nor learnt at home particularly financial literacy and skills. Participatory exercises, use of experiential learning becoming, members of banks & clubs and exposure visits considered unique and new experiences.

Teachers (61 i.e., 97%, N=63) and head teachers saw merit in social and financial education for children for their skill and holistic development.

Parents who remembered the program mentioned that children learnt skills of saving and judicious spending, valuing schoolbooks and stationery and emphasis on importance of education. These findings emerged strongly in Pune and Yavatmal where intensive community interventions were undertaken.

Program Recall and Relevance



"Aflatoun program taught me and my friends the value of money and savings. We learnt all this through play-way methods and various activities. The program taught us new things that we were not aware of. It was really beneficial to us."

Aflatoun Participant, Pune, Maharashtra

"The program employed innovative techniques and methods to engage children on issues of financial and social education as also citizenship skills. These are important schools which are often not covered and focused in the usual school syllabus. So, the program was very useful and relevant for children and should be continued and expanded."

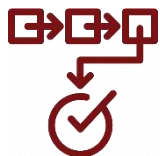
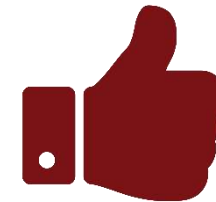
Teacher, Hazaribagh, Jharkhand



"My daughter participated in Aflatoun sessions, she played games, attended their programs and learnt about savings, value of money and prioritising educational needs. She takes care of her books and stationery. I feel all these skills are very important for children to learn these days."

Parent, Pune, Maharashtra

Program Efficiency and Effectiveness - The Triumphs



Program was true to its implementation plan

The program was driven by community facilitators as opposed to teachers (originally envisaged). All program activities were conducted as per implementation including pre-test, post-test, teachers' training, Aflatoun sessions, formation of clubs and banks and financial and social enterprise activities.

Teachers' appreciative of teacher training and Aflatoun curriculum

Teachers appreciated the training they received as part of Aflatoun program. The Aflatoun curriculum pedagogy was found very effective and impactful and helped teachers in making regular teaching interesting. However, they could not take lead in Aflatoun sessions regularly.



Teachers took ownership of Aflatoun banks

Of all the Aflatoun activities, teachers took lead in managing Aflatoun banks. In fact, despite program closure Aflatoun banks were still running in a number of schools visited during the study owing to teacher and head teacher's initiative.

Children saw value in Aflatoun banks

Almost all children met during the study confirmed that they remembered Aflatoun banks which were formed in the schools. They agreed that Aflatoun banks helped children save money and learn the importance of accumulating money for fulfilling important needs.



Aflatoun sessions liked by children

Aflatoun sessions were appreciated by the children. Even though most children attended sessions once a month, they recalled the participatory exercises and games played during the session. They also recalled that these session helped them learn about their rights and responsibilities.

Successful community buy in at program inception

Efforts were also made to reach out to community and seek permission from Gram Panchayats to launch the program. This helped in gaining communities' buy-in of the program and improved program team's credibility in the intervention locations.



Program Efficiency and Effectiveness - The Triumphs



Adolescent and youth leaders (AYL) dynamic cadre of community change makers

The program trained a cadre of adolescent and youth leaders (AYLs). These were dynamic young girls and boys from the communities who helped in rolling out various activities of the program. In Pune and Yavatmal, these AYLs supported the facilitators in community mobilization, identification of children and facilitating Aflatoun sessions. The programmatic efforts towards creation of AYLs helped in successful implementation of activities at the community level. Many of these AYLs reported enhancement in their own capacities and confidence levels and being recognized as a resource person.

Enterprise activities and exposure visits contributed to experiential learning

Children covered during the study reported that exposure and enterprise visits helped them in learning by seeing and doing. Through bank visits, they learnt about financial institutions and services. Visiting enterprises, helped children learn the value of adding value to goods and services to earn profits. There were children who had engaged in such activities wherein they turned a raw material into something more useful and earned profits.



"I was trained as an AYL by community facilitator from MelJol, then I helped her in identifying children from the community and created awareness in the community about the program. Many people praised me and reached out to me for information. This gave me a lot of confidence."

AYL, Pune, Maharashtra

"I enjoyed the Aflatoun training it helped me focus attention on children's critical life skills which must be imparted to them at a young age."

Teacher, Hazaribagh, Jharkhand

"Thorough training was provided to the teachers where they were given the idea about programs and activities. They were provided with all the essential things that were required for carrying out any activities. Like paint, paper, craft equipment were provided to the teachers."

Teacher, Yavatmal, Maharashtra

Program Efficiency and Effectiveness - The Hiccups



Delays in program approval and roll-out

The secondary review and primary data collection revealed that entry into various locations particularly schools was challenging in terms of seeking approvals from Department of Education. It was noted that permission and approval processes in Uttar Pradesh and Jharkhand took time and delayed implementation.

Teacher driven vs community facilitator driven model

Aflatoun program was envisaged as a teacher driven model but due to teachers' occupation with other responsibilities, the Aflatoun sessions and other activities were primarily steered by community facilitators.



Community engagement not sustained

Interviews with community facilitators and PRI members revealed that program did not envisage active community involvement. The study also pointed towards limited engagement with parents. Thus, their program recall was low. Even though they saw value in program content and activities.

Engagement with children less intensive

Community facilitators engagement with children less intensive. Since they took lead in driving all activities of the program including approvals from Education authorities, community mobilization and each facilitator took care of 24 or more schools, they could conduct only monthly sessions in schools.



Understanding on social education components low

Since engagement with children was not intensive children's recall of social education themes including health, education, gender equity and rights and responsibilities was relatively lower than financial education topics.

Meaningful participation in Aflatoun clubs low

Even though many children participated in Aflatoun clubs. Children were not able to recall the processes of formation of Aflatoun clubs, their roles, agenda and importance as opposed to Aflatoun banks.



Sustainability

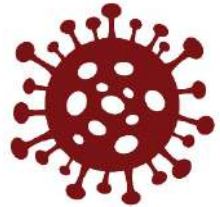


Lack of school authorities' ownership

The sustainability of Aflatoun Program rides on teachers and schools' ownership. However, the study findings revealed that teachers did not take the ownership of Aflatoun activities despite finding merit in Aflatoun session and curriculum. This impacted continuity of Aflatoun activities after MelJol's exit from the area. Despite this, few school still had active Aflatoun banks.

School model disrupted during COVID-19

Like all other developmental programs and services, COVID-19 severely impacted functioning of Aflatoun due to school closures. Aflatoun sessions had to be suddenly halted. This affected continuity of program activities severely.



Systematic exit affected due to COVID-19

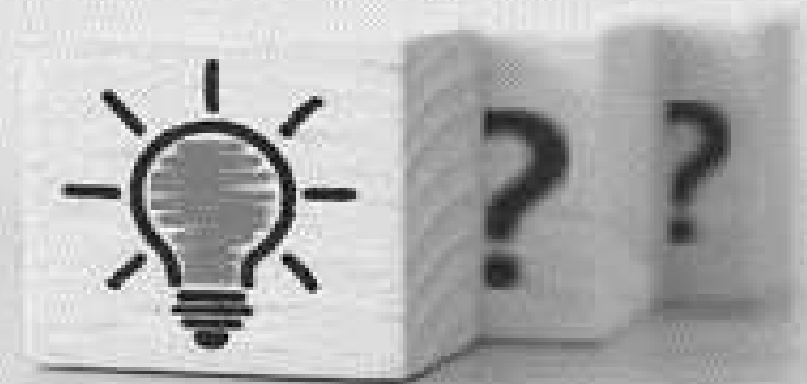
Due to halt of program activities during COVID-19, the program exit was not executed. Necessary steps to handover and share program institutional memory with schools and authorities. This has also impacted program sustainability.



Realignment through community interventions

During COVID-19, MelJol undertook sessions at community level across program locations. The community model was intensively implemented in Yavatmal and Pune: This helped in sustaining program momentum in Maharashtra and ensured planned exit.





D. Recommendations

Recommendations

Child-centric recommendations

- **Intensive engagement with children:** Both teachers and community facilitators should increase engagement with children on Aflatoun topics and activities. Weekly contacts with children would be preferable. This can help build a better understanding of children's needs and also help build a bond that can translate into better ownership. Regular engagement helps students to be better motivated to participate in activities, enjoy achieving their learning objectives, increase persistence and feel intrinsically motivated to gain more and deeper understanding.
- **Meaningful participation of children in Aflatoun clubs:** During the study, it was found that a large number of children were part of Aflatoun clubs but they did not understand the democratic process of selecting club duty bearers, or deciding the agenda of the meetings or action points. Thus, there is a definite need of strengthening and institutionalizing these clubs with active participation of children. Issues of gender, inclusion, environment, health and nutrition can be mainstreamed in the discussions of Aflatoun clubs. This will ensure enriched understanding of these issues among children. Vibrant clubs will actively pursue Aflatoun core thematic activities even after program exit and contribute to program sustainability.
- **Integrating child-led Aflatoun activities in school development plan:** To ensure sustainability of program, children can be encouraged to design Aflatoun activities that can be integrated in school development plan. Children can lead the organization of these activities at regular intervals. This could relate to organizing debates, competitions, rallies, drives and plays on core themes of financial education, child rights and responsibilities, gender and inclusion.
- **Consider development of Aflatoun program material for students:** Learning materials can significantly increase students' recall of program content and messages. The program provided a comprehensive module on Aflatoun curriculum to teachers. However, no educational or learning material was provided to students for at home learning. Simple and easy to read comics or tip sheets can be provided to children to reiterate Aflatoun topics and learnings.

Recommendations

School focused recommendations

- **Advocacy for integration of social and financial education in school curricula:** The key objectives of the program, that is promotion of social and financial literacy and entrepreneurship skills among students can be achieved at a much larger scale with the help of educational authorities. Thus, it is recommended that advocacy with educational authorities to support, promote and integrate social and financial education in school curriculum and activities is actively pursued. Towards this end, Aflatoun team must build a case around its alignment with National Education Policy, 2020 which lays emphasis 21st Century life skills and entrepreneurship skills by enabling students to get project-based, experiential and service learning and vocational training. Aflatoun's inbuilt component of social and financial enterprise directly contribute to NEP's core mandate.
- **Effective utilization of Aflatoun IEC materials across school campus:** The Aflatoun IEC material is an effective medium of disseminating key financial and social education messages. Thus, the IEC materials should be prominently and strategically displayed in places where students spend a considerable of time such as classrooms, corridors and activity rooms.
- **Build ownership among school authorities:** One of the key limitations regarding program sustainability that emerged during the study was a lack of ownership among school authorities. Regardless of issue, people in organizations tend to support and bring to life, things that they feel they own. Feeling a sense of ownership about something brings about a sense of commitment. The more the people from top to bottom in the organization have a sense of ownership about the strategic plan and a stake in successful implementation, the more they will be committed to the process. Taking necessary steps to build ownership among the authorities can help better enhance the program impacts. It provides an opportunity for the program objectives to continue benefitting the stakeholders post exist of the implementers.

Recommendations

- **Integrate Aflatoun themes and messages in classroom transactions:** Efforts should be made to include social and financial education topics in the classroom teaching and learning processes. Teachers could be specifically trained as part of Aflatoun program to discuss messages around financial education, child rights and responsibilities, sanitation and health and nutrition. For instance, teachers could be trained to discuss financial education while explaining mathematical concepts, topics of child rights and responsibilities can be dwelt upon during social science or civics classes. Likewise, topics health and nutrition could be discussed as part of science or biology classes.
- **Linkage of Aflatoun banks with formal banks:** Aflatoun banks in schools has been found to be an effective initiative for inculcating habits of saving, budgeting and judicious spending in students. Linking of Aflatoun banks with established formal banks can provide students with an opportunity to earn interest on their savings, improve exposure to banking services and also provide an additional layer of security to the initiative.

Recommendations

Parents and community focused recommendations

- **Sustained involvement of parents and community:** Learning starts at home. The role that parents and the community play in education is very important. For children to embrace and imbibe Aflatoun learnings in their daily life, an enabling environment at family and community level is a must. To sustain behavioral change among Aflatoun children, active involvement of parents and community is crucial. Taking steps to enhance involvement of parents and community rather than focusing entirely on students and school can help in an overall improvement in program effectiveness. It also helps to those who were not part of the program previously to be provided with an opportunity for exposure.
- **Leveraging SMC for active involvement of parents:** Though the program design had envisaged active involvement of SMCs, this did not materialize on ground. SMC is a critical institution for involving in parents in school management and relevant activities. Involvement of SMCs can lead to twin benefits of activating the SMCs themselves and ensure parents involvement in supporting Aflatoun activities and reinforcing the key messages at home.
- **Explore a hybrid (school-community based model):** The COVID 19 pandemic had substantial impacts on the program effectiveness, especially in the final year of implementation. This resulted in lack of proper exit strategy implementation in multiple locations as well. To ensure sustained behavior change and make the program model pliable to absorb COVID or related disruptions, a hybrid model for implementing Aflatoun can be explored. Such a model should envisage school and community level activities to impart social and financial education among children.

Recommendations

Programmatic recommendations

- **Realignment of program approval process:** During initial implementation of the program, entry into various locations, particularly into some schools was found to be a challenge. This was particularly associated with difficulties faced in seeking approvals from the Department of Education. Schools are formal institutions governed by state governments, it is advisable to reach out to state authorities for formal approvals, following which district authorities can be apprised of the same and their cooperation can be sought. This will hasten the approval process.
- **Rationalization of human resources:** During the study, it emerged that facilitators found it challenging to cover these many schools while also carrying out community mobilization activities. This high workload also resulted in less frequent school visits by the facilitators. More field level staffs or community facilitators should be onboarded for intensive execution of the program. The catchment area and scope of work assigned to each community facilitator was quite large. Thus, there is a need for rationalization of human resources.
- **Aspire to achieve execution excellence:** The Aflatoun model has immense potential. In the HCL supported Aflatoun program despite facing multiple challenges and lack of intensive engagement, the program reaped noteworthy results and impact. Thus, in order to improve and intensify the execution of the program concerted efforts are required. This would entail intensive engagement with children in terms of greater number of contacts and sessions on Aflatoun topics. Such an approach can help improve the impact of the program.
- **Adequate use of pre-test:** The program team at Aflatoun inception conducted a pre-test. The pre-test could be more detailed to provide insights on current social and financial literacy levels of children in intervention locations. These insights can be used to inform program design and Aflatoun curriculum.



E. Success Stories

Kailash - an Aflatoun saves the day

Kailash (name changed) an 11-year-old boy is one of the members of Aflatoun Club in Pune. As an active participant of Aflatoun activities, he began saving money in his piggy bank regularly. As soon as any elder in his family gave him money, he would put it in his piggy bank. He would tell his parents that as an Aflatoun he is saving money to buy necessary things such as school supplies and stationery. His father encouraged him to save too. He recalled that during COVID-19 lockdowns, his father who worked as a driver had difficulty finding work. The family was under tremendous economic duress. Kailash's mother and father were trying to arrange funds to buy monthly groceries and falling short of money. This was the time when Kailash offered to open his piggy bank and support the family. To his parents surprise, Kailash had saved about 500 rupees. The family used the money to buy the groceries. Kailash excitedly said "As an Aflatoun I used my savings to help my parents, I was happy."

Teaching the elders about benefits of saving: Story of Swapnil

Swapnil (name changed) was part of Aflatoun Club in a Secondary High School of Jharkhand. Upon learning about budgeting and saving money, he developed a sense of judicious spending and prioritizing needs over wants. He also saw the scope of applying these learnings at home to influence how finances were being managed by his mother for household expenses. He discussed importance of savings with her mother to enhance household functioning.

His mother had been managing the household expenses without any checks and balances. His family would always face issues in terms of accessing funds when most needed. He explained to his mother the concept and ways of saving and made her open a bank account to deposit the savings. He also informed her that money is safe and secure in a bank account and additionally the depositor gets interest on capital deposited in their account. As a result, now his mother has a bank account. He also supports her with managing expenditure and savings in the house. He passed on his Aflatoun learnings to his mother and improved his household's financial management.