

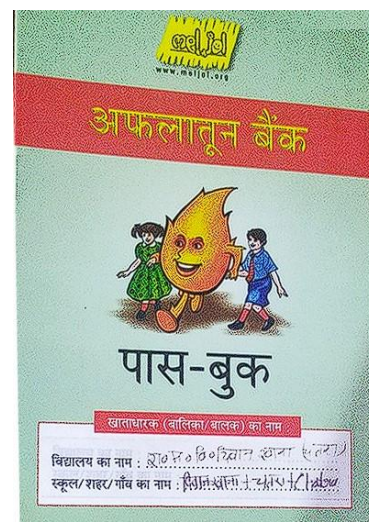
HCL Foundation

Impact assessment of Aflatoun

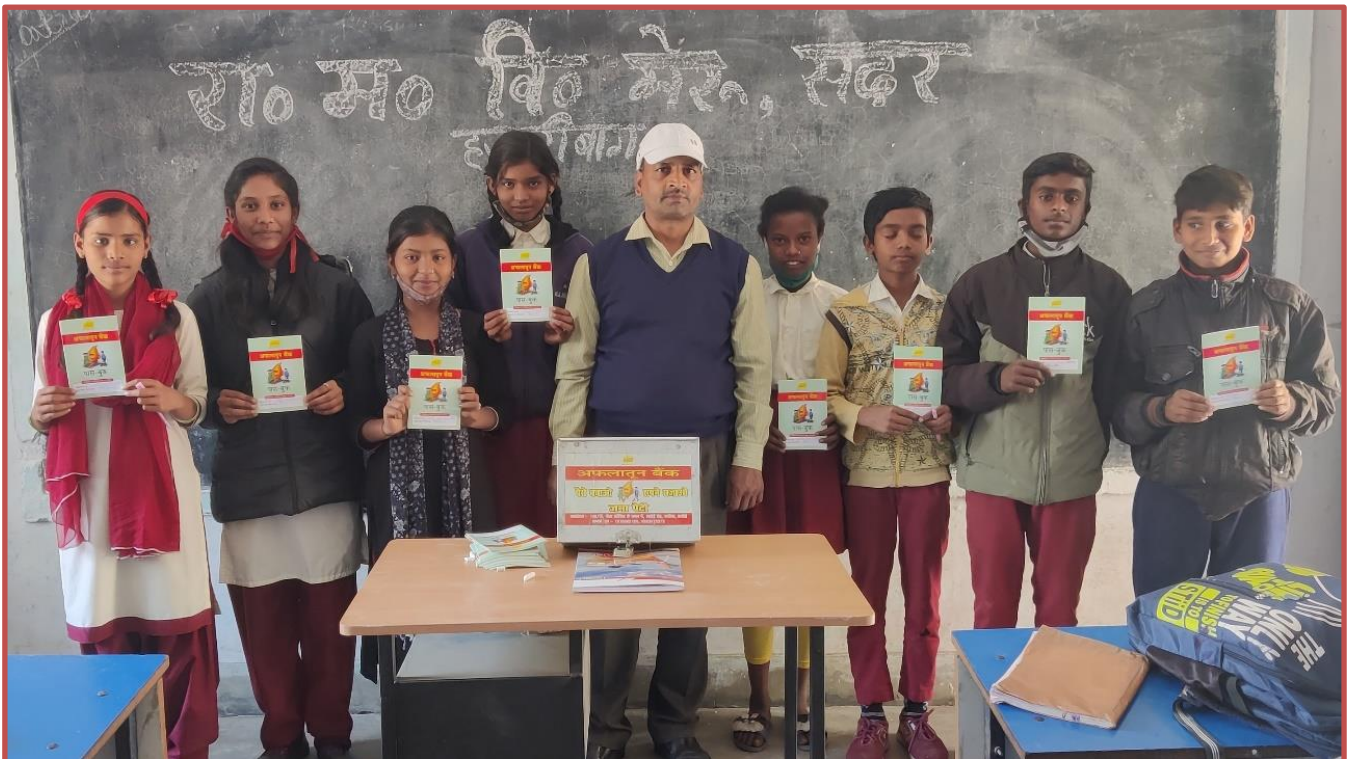
Social and Financial Education Program

HCL Grant

24 June 2022



Thinkthrough Consulting



Saving for sustainability

Influenced by Aflatoun, 77% girls and boys have started saving to meet their and their peers' immediate and future needs.

Post program withdrawal in 2020, Aflatoun banks are still functioning in 63% of such schools.

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Executive Summary

14-year-old Swaraj (Name changed) helps his classmates who are in need of stationary items by spending the pocket money he had saved. He also supported a child who had dropped out and reenrolled into school by providing him money to purchase school bag and shoes. But this was not the case before he joined the Aflatoun program in 2020. Swaraj used to spend all his pocket money on chocolates, noodles and other unnecessary items. In his own words the Aflatoun program brought about positive evident changes in his behavior. It helped him develop the habit of saving, helping others and in being a more respectful person.

Like Swaraj most of the children in India lack appropriate financial and social literacy. This can lead to hindrances in their development as capable individuals who can contribute to their economies and the nation. Developing comprehensive knowledge and skills, especially core life skills such as social, citizenship and financial ones pave a way forward to overcome these barriers.

Recognizing criticality of social and financial literacy among children in India HCL supported MelJol to implement the Aflatoun Social and Financial Education Program in India. The program recognizes that economic and social inequality is precipitated by lack of knowledge and skills about rights and responsibilities, preceded by a status quo of financial exclusion of the poor. It was implemented from 2017-2021 in a total of 7 districts in the three states of Jharkhand, Maharashtra and Uttar Pradesh with the key objectives of helping children examine and reflect on their identities as individuals and enhance their personal development, use participatory and active learning methodology and create a child-centred learning environment in schools, create awareness on child rights and responsibilities, inculcate habit of saving, responsible spending and appropriate utilization of natural and financial resources among children and to provide the scope of learning life skills such as self-awareness, empathy, critical thinking, creative thinking, problem solving and decision making.

The primary stakeholders were children who actively participated in various program activities. Teachers who played an active role in implementation formed the secondary stakeholders and representatives of Education Department, school administration, caregivers and community members who actively cooperated and provided support to run the program formed the tertiary stakeholders. In the 4 years of implementation the program positively impacted 72000 students from various states of the country. Some of the key program outputs were that it successfully trained 720 teachers in the Aflatoun curriculum, set up Aflatoun clubs in 720 schools, initiated financial enterprises in all clubs and established banks in schools to help encourage savings among children. Due to COVID, the program was implemented through a community-based model in Maharashtra from 2020-21.

About the study

To understand Aflatoun Program's impact on children and other stakeholders, Thinkthrough Consulting (TTC) was commissioned to conduct an impact assessment study. The scope of the study includes capturing the impact of various program activities, identifying key enablers and barriers, assess the program sustainability and provide recommendations for improved efficiency. The study adopted mixed-method approach with robust sample. A wide range of data sources—secondary and primary (both quantitative and qualitative)—were used by to capture critical information on the impact of the program. Tools such as quantitative surveys, in-depth interviews (IDI) and focus group discussions (FGDs) were used with children. Interviews and FGDs were conducted with other stakeholders such as teachers, community members and program

implementation team to capture in-depth information on various aspects of the program.

Since the study was conducted after two years of its intervention, certain challenges such as low program recollection among children and particularly among parents and community members were faced. In

Uttar Pradesh due to elections, challenges were faced in contacting the relevant respondents.

Universe	Sample	Sampling Considerations & Methods of Data Collection		
72000 children	520 Children	Girls 329 Boys 191	Quali and Quanti combined	Survey 385 children (At 95% confidence level and 5% margin of error)
720 Teacher and Head Teachers	42 Teachers 21 Head Teachers	Female 14 Male 28 Female 8 Male 13		73
Parents	59 Parents	Female 32 Male 27		28
PRI	20 PRI	Female 5 Male 15		
CSO	3 CSO	Female 1 Male 2		

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

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

Findings

The impact assessment study revealed that the program was successful in achieving its's objectives. It brought about many changes with regard to social and financial education among the stakeholders. A total of 96.84% (369) of the students surveyed were part of Aflatoun clubs that were set up by the program in schools. Majority of these students were also found to have been involved in activities related to the club such as voting in elections, indicating active involvement. Three of the most significant impacts observed as a result of direct association with the program were in terms of improving confidence of children, bringing about a habit of saving among them and improving their school attendance.



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 after being part of it.



97% (15, N=16) of respondents who did not attend classes regularly started attending regularly due to the program



The program also brought about improvement in understanding within children regarding financial aspects such as judicious spending, budgeting and saving which will help them better prepare for a life that they dream of having.

Out of the 73 schools that were visited during the study it was found that 78% (57) of them had Aflatoun banks during the course of the program intervention.



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



Another positive impact seen was with regard to enhancement in knowledge and improved discussion regarding rights of the children. Understanding of children regarding their social responsibilities, gender inclusion and health and nutrition were also improved as a result of association with Aflatoun program.



Children were asked to identify the four child rights of survival, development, protection and participation. About 76% (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



The program implementation and systematic exit was affected due to COVID. Despite the disruptions caused by the pandemic, the program recall and impact on children was clearly visible.

The program was envisioned to be a teacher driven one, findings of the study revealed that this was not the case. The study also found various other hiccups faced in its effectiveness and efficiency. The challenges seen were with regard to delays in program implementation in certain locations due to delays in obtaining approvals, lack of engagement due to limited number of community facilitators and poor recollecting among children regarding social education components and regarding the Aflatoun clubs.



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



Recommendations

The study details strategic and programmatic recommendations to improve the efficiency and effectiveness of the program. Some of the key recommendations are as follows:

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 regarding the needs of the children and also help build a bond that can translate to better ownership
- **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.
- **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.
- **Consider development of Aflatoun program material for students:** Learning materials can significantly increase students' recall of program content and messages. It aids in the learning process by allowing the learner to explore the knowledge independently as well as providing repetition. 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.

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.
- **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. Taking necessary steps to build ownership among the authorities can help better enhance the program impacts.
- **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.
- **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.
- **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.

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. 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.
- **Leveraging SMC for active involvement of parents:** 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 resulted in lack of proper exit strategy implementation in multiple locations. 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.

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. 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.
- **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. More field level staff or community facilitators should be onboarded for intensive execution of the program.
- **Aspire to achieve execution excellence:** 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. topics and learnings.

1. Background and Context

Global evidence calls for investing in holistic development of children to break entrenched cycles of poverty and inequity.¹ India is home to 472 million children (0-18 years)² who have immense potential to develop into capable individuals and contribute to their economies and nations. However, caste, gender, economic and social inequities pose barriers for children and young people to realize their full potential. At the root of these inequities often lies a lack of knowledge and skills about rights and responsibilities.³ Thus, a stronger focus should be laid on developing comprehensive knowledge and skills of children and young people.⁴ Social and citizenship⁵ and financial⁶ skills are core life skills. Building these skills paves the way for realization of children's right to participation as enshrined in the United Nations Convention on the Rights of the Child (UNCRC)(1989). Children's citizenship and participation rights are key to realize their other rights.

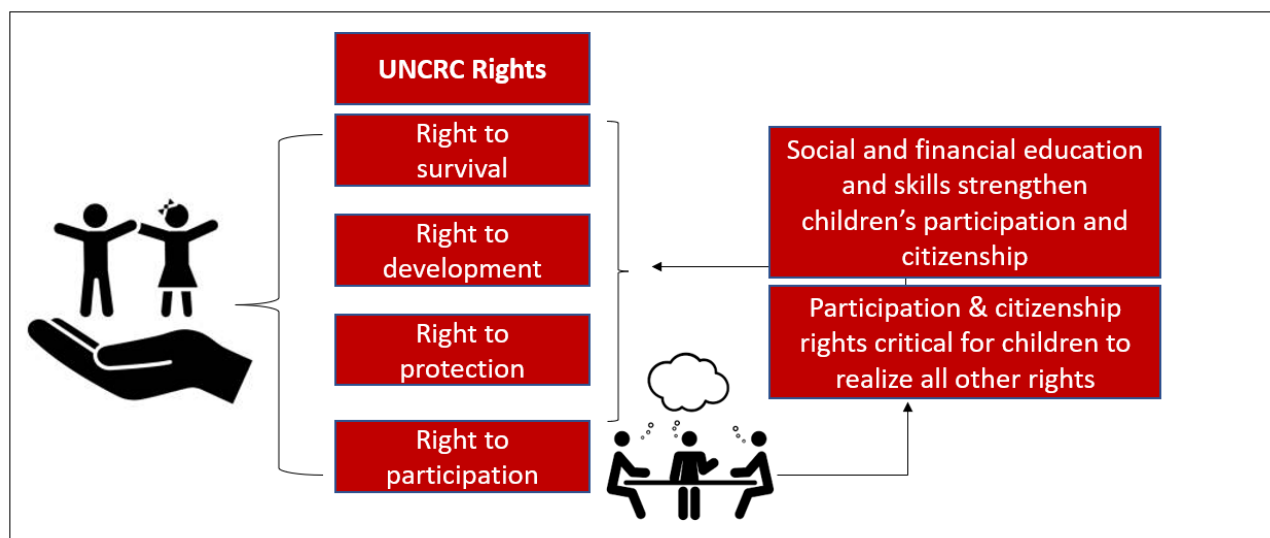


Figure 1 UNCRC Rights and Children's Participation

In India focus on life skills, citizenship and child participation has been stressed upon in various policies and programs. The National Curriculum Framework (NCF) 2005 emphasized on constructive learning experiences, and on the development of an inquiry-based approach, work-related knowledge and broader life skills. Central Board of Secondary Education (CBSE), in 2005, introduced life skills education as an integral part of the curricula through Continuous and Comprehensive Evaluation (CCE) for classes 6 to 10 and developed life skills manuals for teachers teaching classes 6, 7 and 8. These manuals provided teachers broad guidelines for core life skills identified by WHO. UNICEF has also developed a framework for national life skills delivery.⁷ Additionally, child participation initiatives such as Bal Mazdoor Sangh, Bal Sansads, Bal Panchayats, Meena and Gargi Manch and Raju Manch in schools have also been supported by government and civil society organizations.

Despite this, life skill development and eliciting children's active participation in issues concerning them has remained a challenge in India. There is scarce data or information in the

¹ <https://www.unicef.org/india/media/2571/file/Comprehensive-lifeskills-framework.pdf>

² Census, 2011

³ Empowering children through social and financial education innovations case narrative: Aflatoun, 2010, Bilimoria, J.

⁴ <https://www.unicef.org/india/media/2571/file/Comprehensive-lifeskills-framework.pdf>

⁵ <https://www.unicef.org/india/media/2571/file/Comprehensive-lifeskills-framework.pdf>

⁶ <https://www.unicef.org/india/media/2571/file/Comprehensive-lifeskills-framework.pdf>

⁷ <https://www.oecd.org/daf/fin/financial-education/financial-education-and-youth.htm> and

<https://medha.org.in/user-content/uploads/2020/10/Life-Skills-in-India-CSF.pdf>

public domain about the engagement of children in decision-making processes at the family and community level. Evidence on a few aspects of child participation at the community level has been generated by some state-level studies. The findings show that child and adolescent participation at community level remains low more so in case of girls. For instance, a baseline report published by the Population Council in collaboration with Save the Children (2017) revealed that participation of girls in cultural activity in the three months prior to the baseline interview was very limited in Bihar, Jharkhand, Odisha and Rajasthan, ranging from 5% to 15%. The same report further indicated that very few girls reported that they were members of any adolescent group at the village level, i.e. 6% with the highest proportion in Bihar.⁸

Similarly, discourse around education quality has typically been limited to educational attainment and improvements in test scores and not on core life skills. Furthermore, even when life skills education is stressed upon, it is evaluated in terms of its contribution to making a person employable rather than being life ready.⁹ Likewise, the financial literacy among Indian children and adolescents remains low. A recent global survey revealed that only 16.7% of Indian adolescents were financially literate.¹⁰ There also remains a gender gap in the financial literacy in India. Using nationally representative survey data from India, a study found that women are significantly less financially literate than men. Education, English language skills and the use of different information sources, such as newspapers and TV, are key transmission channels in explaining differences in financial knowledge between men and women.¹¹

The launch of National Education Policy, 2020¹² and National Strategy for Financial Inclusion 2019-2024¹³ has renewed the focus on imparting 21st century skills, particularly financial literacy and education among children. Many of these skills are being promoted by the **Reserve Bank of India's initiative on "Project Financial Literacy"**. The aim of the project is to disseminate information regarding the central bank and general banking concepts to various target groups, including school and college students, women, rural and urban poor, defence personnel and senior citizens. Correspondingly, **Securities Exchange Board of India's nation-wide campaign on financial education** is also focusing on imparting knowledge and similar skills to various target segments viz. school students, college students, working executives, middle-income group, home makers, retired personnel, self-help groups etc., SEBI has empanelled Resource Persons throughout India to provide financial literacy education to all the stakeholders and schools are on their priority list. The **Insurance Regulatory Development Authority (IRDA)** is promoting **budgeting and plannings** in school through its efforts. Thus, in tandem with national priorities, there is a consistent need to impart core life skills among children for their holistic development.

Recognizing the importance of imparting core life skills and financial literacy to children, the HCL Foundation set out to support high impact initiatives contributing to quality education and all-round development of children. It is in this context, **HCL Foundation supported the Aflatoun Social and Financial Education Program**. MelJol (a Mumbai based not for profit organization) and Aflatoun International (a not-for profit network of partner organisations, teachers, supporters and staff) pioneered the Aflatoun model of social and financial education way back in 2001. The model focused on educating children, beginning at an early age and ideally continuing for eight years, to help them acquire good financial habits, engage as proactive citizens, develop community awareness, and, ultimately, become more empowered individuals. The model was later expanded

⁸ https://childfundindia.org/wp-content/uploads/2019/07/Child%20Rights%20in%20India_An%20Unfinished%20Agenda.pdf

⁹ <https://dreamadream.org/wp-content/uploads/2021/11/Life-Skills-Mapping-Secondary-Report-1.pdf>

¹⁰ <https://ibsintelligence.com/ibsi-news/only-16-7-of-indian-teenagers-are-financially-literate-streak-survey/>

¹¹ <https://www.sciencedirect.com/science/article/abs/pii/S1062976921000351#:~:text=Using%20nationally%20representative%20survey%20data,financially%20knowledgeable%20than%20patriarchal%20women.>

¹² https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf

¹³ <https://rbidocs.rbi.org.in/rdocs/content/pdfs/NSFIREPORT100119.pdf>

across various parts of India and 90 other countries.

1.1 About HCL Foundation and HCL Grant

HCL Technologies implements its Corporate Social Responsibility (CSR) agenda through its CSR arm, the **HCL Foundation**. Various flagship programs and special initiatives of the Foundation endeavor to contribute towards national and international development goals, bringing about lasting positive impact on people and the planet through long-term sustainable programs with thematic focus on education, health & sanitation, skill development & livelihood, environment and disaster risk reduction & response. Child protective strategies, inclusion, and gender transformative approaches remain central in all initiatives of the HCL Foundation, thus ensuring equitable development and opportunities for all.

Started in 2015, the **HCL Grant** is a CSR commitment by HCL, through HCL Foundation, to strengthen and empower NGOs, engage with them, as well as recognize them for their path-breaking work. Currently focused on rural development, the HCL Grant is awarded in three thematic categories, namely Environment, Health and Education. The Grant is designed to support breakthrough award-winning projects to NGOs, that have a proven track record of evident impact, high credibility and distinct ability to deliver. NGOs that reach out to marginalized, isolated, underserved and underdeveloped rural communities in India, and work jointly to achieve sustainable socio-economic development. MelJol's Aflatoun Program was supported by the HCL Grant.

1.2 About MelJol, Aflatoun International and Aflatoun Program under HCL Grant

Aflatoun International is an NGO based in the Netherlands offering social and financial education to children and young people worldwide. Through a strong network of 345 partners and 38 governments, the organisation reaches 10.5 million children and young people each year in 108 countries. Aflatoun International creates high-quality curricula, for different age groups, which can be contextualised to local needs or specific circumstances. The organization conceived the Aflatoun Social and Financial Education Program and extends technical support to implementing partners to role out the same.

MelJol is a Mumbai-based not-for-profit organization. It develops children's citizenship skills by focusing on their rights and responsibilities and providing them opportunities to contribute positively to their environment. It promotes child rights education in formal and non-formal school settings. MelJol has been implementing the Aflatoun Program with the technical support of Aflatoun International since 2001. Since then, it has impacted about 4 lakh children in 11 states, with MelJol 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, MelJol became a recipient of the HCL Grant and set out on a new phase of Aflatoun program. As part of the grant, MelJol initially implemented the three-year (2017-2020) program in one district in Maharashtra, two districts in Jharkhand and 3 districts in Uttar Pradesh from 2017-2020. In each district, 120 government schools were covered taking the total programme outreach to 720 schools, 72,000 children (6-14 years), 72,000 parents and 720 teachers.

The program was extended for a year in Yavatmal and Pune in Maharashtra in 2020-21. The program envisioned empowering children and young people socially and economically who would then act as agents of change in their own communities to create a more equitable world. The mission was 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. While HCL Foundation provided the funding support for the program, MelJol led and delivered it and pedagogical expertise was provided by Aflatoun International.

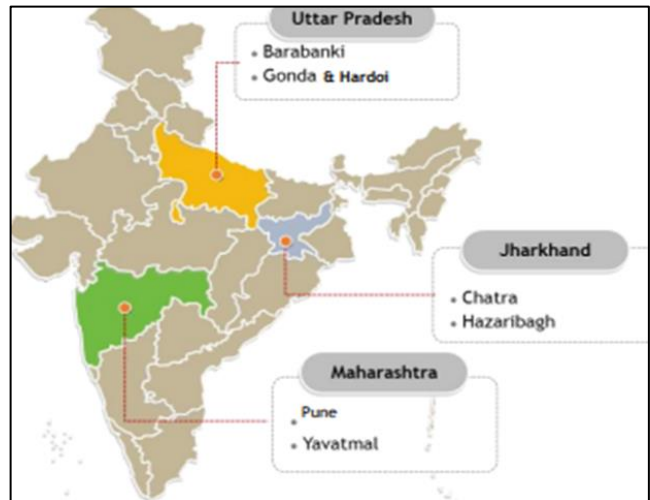


Figure 2 Geographical Coverage of Aflatoun Program under HCL Grant

1.3 Aflatoun Program Design

Aflatoun promotes social and financial literacy amongst students from marginalized communities. The program recognizes that economic and social inequality is precipitated by lack of knowledge and skills about rights and responsibilities, preceded by a status quo of financial exclusion of the poor. Furthermore, impoverished parents raise their children in the same circumstances of inequality in which they grew up. In a world that considers financial education a family matter, parents who have no financial knowledge or awareness of their own rights, let alone those of their children, are part of an unjust system that for generations has perpetuated a cycle of poverty. Aflatoun was launched to address the above-mentioned knowledge and skills gaps and build children's citizenship.

Aflatoun Model

Aflatoun Program presupposes that successful development of children's citizenship hinges on their knowing their rights and responsibilities, which helps them develop a social conscience and motivates them to act in ways that benefit the community as a whole. Aflatoun derives its ideological basis from UNCRC. UNCRC lays down four basic child rights i.e. right to survival; right to protection; right to development and right to participation. Aflatoun's experience in facilitating child participation demonstrates that if child rights are explained in the context of the larger community and as being complimentary to their responsibilities, children rarely abuse opportunities for discussion and action.

Aflatoun views the right to participation as a cornerstone of social and financial education. Aflatoun believes that children grow up to become responsible citizens by experiencing citizenship early in life. The entire Aflatoun program focuses on enabling children to become active shapers of their own lives. (See Box 1 for Aflatoun's Thematic Focus and Figure 3 for Aflatoun LFA)

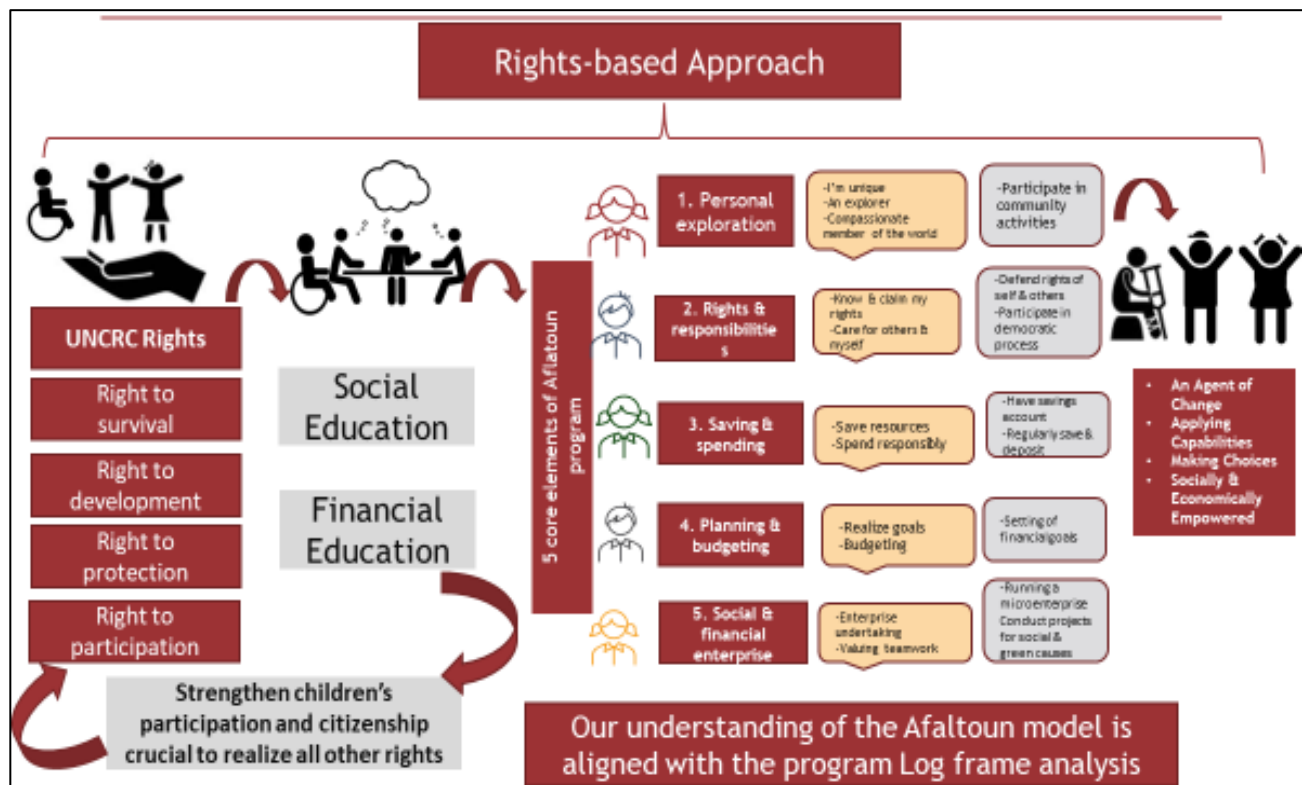


Figure 3 Aflatoun Approach and Model

Box 1: Aflatoun's Social and Financial Education Model

To make children relate to the program, a hypothetical character Aflatoun was conceptualized and as the name suggested by children based on then popular Bollywood movie song it was named as Aflatoun. Aflatoun character is a little fireball from outer space. Aflatoun is a unique character who brings together all Aflatoun children across the globe. The children are happy to know that this character is friends with their counterparts all around the world. The balance of social and financial education makes Aflatoun unique. A balanced approach to Child Social and Financial Education (CSFE) involves developing two key trajectories of learning: first, an understanding of rights and responsibilities that enables individuals to develop their communities in a conscientious manner, and second, financial knowledge and skills that help individuals make the best use of available resources. Aflatoun believes that concentrating exclusively on either economic empowerment (e.g., savings, credit, or income-generating programs) or on social education (e.g., human rights or citizenship curricula) and neglecting the other creates an imbalance that prevents the achievement of holistic and sustainable empowerment. The Aflatoun concept seeks to blend these two topics through its Five Core Elements arranged as steps toward the goal of helping children become positive change-makers within their communities. These elements are described below.

Personal exploration: Children who want to become change-makers within their communities must show self-confidence, and Aflatoun guides these children toward greater self-knowledge. One cannot understand and empathize with others until he/she has confidence in self. Through the early stages of the Aflatoun curriculum, children have the space to explore values, both individually and through interaction with peers, in part through creative expression. Aflatoun promotes child-centered learning along with values such as compassion, and emphasizes the child's position within a wider community, where all members are mutually dependent on one another. The financial ethics are explored and children learn the importance of balancing financial skills with the judgment to use these skills responsibly.

Rights and responsibilities: Aflatoun bases its curriculum on the worldview outlined in the UN Convention on the Rights of the Child, giving particular weight to the "participation rights" (Articles 12-17) because they enable children to realize other key rights. Children who can express themselves confidently, especially in adult company, provide their own best line of defense against exploitation. The same holds true for well-informed and organized children who know how to access and share information. Aflatoun treats participation as a right, not a reward, and encourages child-centered learning that allows children to feel free to offer opinions and express themselves. Responsibilities go hand-in-hand with those rights, and children learn about their responsibilities to themselves, their families, their communities, and their environment.

Saving and spending: In keeping with a holistic approach to development, Aflatoun promotes a broad definition of “savings,” in which one values water and other natural resources as much as money. Aflatoun sees saving, and learning how to save and spend responsibly, as a tool that helps children realize their rights. The amount saved matters little. The benefit derives from introducing children to the concept and discipline of regular saving.

Planning and budgeting: The acts of planning and budgeting work to boost a child’s self-confidence. Boys and girls come to see that they can make their hopes and dreams come true. They reach a level of financial empowerment when they can use their saving and spending skills to improve their lives. Through planning and budgeting, children learn to see the future as something they themselves can manage.

Social and financial enterprise: The Aflatoun curriculum encourages children to view themselves as active participants in and shapers of their community. With an emphasis on teamwork, Aflatoun encourages children to organize and deliver their own social justice campaigns. Aflatoun also helps them experiment with generating revenue and gain experience of working business models. Through managing community activities or entrepreneurial enterprises, children begin to see how they can have a positive impact on their community.

Program Log Frame Analysis

In line with the above objectives and outcomes, the program log frame is presented below.

Table 1 Aflatoun Log Frame Analysis

	Program 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
Program 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"> 1. Aflatoun clubs emerged as Child-friendly spaces for exploration The local education authorities approve the program and participate actively 2. Children have operational formal bank accounts 	<ol style="list-style-type: none"> 1. No. of operational Aflatoun clubs and their membership 2. No. of events attended by local authorities 3. Bank account transactions 	<ol style="list-style-type: none"> 1. Aflatoun club register 2. Minute Book 3. Event reports 4. Bank passbooks 	Bank and education authorities will extend their support
Activities	<ol style="list-style-type: none"> 1. Teachers' training workshop 2. Aflatoun club election and formation of Aflatoun sessions 3. Social and financial enterprises 4. Bank/enterprise visits 	<ol style="list-style-type: none"> 1. Training manual 2. Aflatoun books 3. Passbooks 4. Bank registers 	<ol style="list-style-type: none"> 1. Material contextualization and printing training and material cost 2. Audited Statements 	Donor agency will provide financial support

Aflatoun Program Objectives

The three-year (2017-2020) Aflatoun Program under HCL Grant envisioned following key objectives.

For year 2017-2020 the program objectives were as follows.

- To help 72000 children (6-14 years) examine and reflect on their identities as individuals and enhance their personal development.
- To use participatory and active learning methodology and create a child-centered learning environment in 720 schools reaching out to 72,000 children.
- To create awareness on child rights and responsibilities in alignment with the UNCRC, 1989.
- To inculcate habit of saving, responsible spending and appropriate utilization of natural and financial resources among 72,000 children.
- To provide children the scope of learning life skills such as self-awareness, empathy, critical thinking, creative thinking, problem solving and decision making through social and financial enterprises in 720 schools.

The program was extended to 2020-21 after school closures due to the COVID-19 pandemic. For this period, the program was implemented only in **Yavatmal and Pune** through a community-based model. The key objectives for this phase of the program included.

- To provide 1000 children, 1000 adolescents & 200 women financial literacy and education.
- To use active learning methodology and sports for change methodology to conduct event of social and financial education with children and youth
- To create awareness on child rights and responsibilities with coherence to the United Nations Convention on the Rights of the Child, 1989
- To inculcate habit of saving, responsible spending and appropriate utilization of natural and financial resources among the 1000 children, 1000 adolescents and 200 women.

Program Outputs and Outcomes

The program outputs and outcomes were as follows.

Table 2 Aflatoun Outputs and Outcomes

Program Outputs	Program Outcomes
<ul style="list-style-type: none"> • 720 (100%) Teachers trained in Aflatoun curriculum and Active Learning Methodology (ALM) engage enthusiastically in the program • At least 144 Master Trainers (20%) identified at the end of the program • Aflatoun Social and Financial Education Program reached out to 72,000 children • Aflatoun clubs emerged as child friendly spaces for exploration in all 720 schools • Aflatoun bank established to encourage savings (financial and non-financial resources) at all locations of the program • 72000 (100%) of Aflatoun clubs have financial enterprises initiated at school level • 57600 (80%) children learn the concept of saving, spending, planning and budgeting. • Social awareness campaigns taken up at local level 	<ul style="list-style-type: none"> • The local education authorities and school teachers approve of program and participate actively • 54000 (75%) children demonstrate self-efficacy (self-motivation) • 72000 (100%) children know and understand child Rights and identify cases of child rights violations • 720 (100%) Aflatoun clubs formed in all schools and 57600 (80%) children demonstrate democratic values and principles • 69840 (97%) children part of Aflatoun clubs continue school education • 28800 (40%) demonstrate financial knowledge and skills • At least 36000 children (50%) open formal saving bank accounts and start saving money • 36000 (50%) of children begin to use financial products such as saving bank accounts, regular use of opened bank accounts, recurring deposit account to help improve financial stability • 54000 (75%) of participants describe and practice responsible use, conservation and accumulation of financial and non-financial resources • 43200 (60%) children think creatively and scientifically while addressing social issues

Program Stakeholders

The key program stakeholders were as follows.

- **Primary stakeholders:** The primary program stakeholders were children. They were an integral part of the program as active learners and participants of all Aflatoun program activities.
- **Secondary stakeholders:** The secondary stakeholders were teachers who played an active role in implementing the program.
- **Tertiary stakeholders:** The tertiary stakeholders of the program comprised representatives of Education Department, school administration, caregivers and community members whose buy-in, active cooperation and support was sought to run the program in schools and communities.

Program Implementation Team

The team was led by a CEO who provided overall strategic direction and guidance and monitored program outcomes. The CEO was supported by two Deputy Executive Directors who were overall incharge of the program in respective locations. Their role was to make annual, quarterly plan of the program, monitor the progress, lead the senior and program coordinators and organize donor visits.

The major areas of responsibility for Senior Coordinators included, recruitment and training of facilitators, providing them handholding support, monitoring

program activities as per the timeline, documentation, managing field data, trouble shooting and ensuring smooth administration and financial flows. They were also responsible for liaison with Education Department.

For the six program coordinators, key tasks included preparing annual, quarterly, monthly and weekly plans for the program implementation; support the Senior Coordinator and Deputy Executive Director in developing and executing field strategies and program monitoring and evaluation plans. Additionally, they were responsible for implementing the Program at district level to carry out the planned activities with the given specific budgets and timeline. They also coordinated all activities at State level such as liaison with government authorities and other stakeholders such as banks, post offices etc. They supervised and guided the work of the facilitators/teachers through regular visits, meetings, mentoring and direct advice and counsel to ensure the quality of program delivery and build the capacity of the facilitators and teachers to implement the program.

The facilitators were primarily responsible for developing understanding of school environment and build rapport with teachers; oversee implement and guide the implementation of Aflatoun activities in schools; manage extra-curricular activities and provide logistical support for classroom activities and plan and conduct trainings for teachers and SMC members as necessary. They also facilitated time to time interactions with school authorities for effective program implementation and provided handholding support to the school teachers to execute program activities. They monitored the activities at school level and reported all administrative and programmatic issues to the Program Coordinators.

The Finance and Administration team was entrusted with all the functions concerning development and adoption of financial guidelines; implementation of all financial accounting systems properly; ensuring timely compliance of regulatory components and monitor program budgets among other things.

Program Activities

To achieve the aforementioned objectives, outputs and outcomes, following program activities were undertaken.

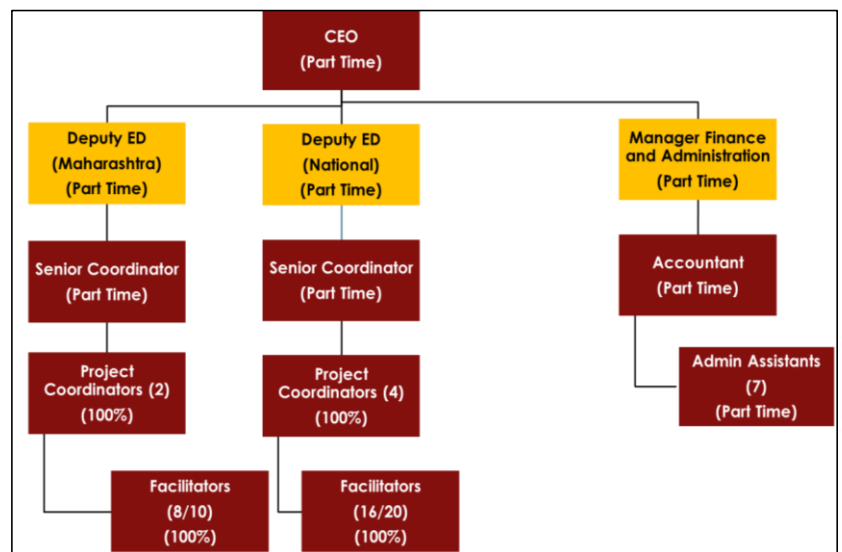


Figure 4 Aflatoun Organogram

- **Listing and selection of schools** through the support of District Education Office in each of the five locations. Primarily, the program run in government schools. However, in Barabanki and Yavatmal, private-aided schools were also selected. These were affordable private schools catering to children from socioeconomically marginalized children. In Pune the program was implemented in 2020-21.
- **Seeking permission from the Education Department** and District Administration to roll-out the program in selected schools.
- **Preparation at field office** for program launch and roll-out. This step essentially involved recruitment and training of program teams and setting up of field offices in all five program locations. In Hardoi, HCL Samuday team supported MelJol in program implementation. The HCL Samuday team had a prior presence in the area and a good grasp of local issues. The team shared these nuanced understanding and learnings with MelJol staff members.
- **Community level meetings to seek their support** for program implementation. The program team met village level Panchayati Raj Institution (PRI) members and informed them about Aflatoun Program and its activities. Upon forming rapport with these members, letter of permission and cooperation was obtained from them.
- **Material development including Aflatoun modules**, Aflatoun bank passbooks. All material developed as part of the program was contextualized to each state's context. In Maharashtra, the modules were translated in Marathi and local terms used by the community members and children for savings, budgeting and financial planning were used. In Yavatmal, Aflatoun dictionary was developed by the children in local dialects Gormati, Kolami, Gondi and Bhilasi. The dictionaries were then designed and distributed by the program team.
- **Teachers' training workshops** to train them on the concept, curriculum and the methodologies used in program. Teachers were trained through multiple rounds of training including refreshers. The duration of these trainings were 2-3 days. The trainings aimed at equipping teachers with information about Aflatoun Program, its objectives and curriculum. The training was based on active learning methods such as storytelling, image theatre, group discussions, presentations, debates etc. The Aflatoun curriculum was discussed thoroughly with the teachers in these trainings.
- **Pre-test in schools** to gauge broader understanding of children on social and financial education. Pre-test was conducted in the grade 4 and 7 covering 10 girls and 10 boys from each grade in every school.
- **Aflatoun sessions** in schools as per the Aflatoun curriculum and module were conducted. These sessions were facilitated by Aflatoun facilitators in consultation with the teachers.
- **Formation of Children's club** (Aflatoun Club) to provide the children a platform to express their feelings, discuss the issues they face and learn from peers were formed. Children also elected their representatives (Leaders such as President, Secretary, Treasurer) democratically to carry out the day-to-day work of the club.
- **Formation of school-based children's bank** (Aflatoun Bank) to inculcate the habit of saving. Children were encouraged to save money in the Aflatoun bank while the transactions were maintained in their individual passbooks and the school ledger. The teacher was the custodian of the money saved and if the saved amount exceeded a predefined amount then a formal bank account or an postal account is open in the name of the school to deposit the money.
- **School level camps** were organized to reinforce the learning at school level.
- **Cluster level camps** were held to provide children with the opportunity to share their learning with their counterparts in other schools. Generally, the cluster camps witnessed participation from 20 schools in a particular block or taluka. From each school four-five children participated in the camp.
- **Social enterprise activities** were conducted to encourage children to actively work towards

social issues and contribute to the society. These activities ranged from rallies in different locations to generate awareness on importance of education, back to school campaigns for enrollment of out-of-school children, celebrating World Environment Day, plantation and cleanliness drives.

- **Financial enterprise activities** entailed enabling children to utilize their savings productively such as procuring raw material and converting it into something more useful and of higher economic value. For instance, one child bought mangoes and sold them at a higher rate to earn a profit.
- **Bank/Post office/ Enterprise visits** to gain the understanding of financial institution set up and its functions. Children were taken to the banks and vendors where they were provided information about banking functions ((How to open a bank account, how to withdraw-deposit money, what is an ATM etc.). Children were also taken to visit various economic enterprises where they were made aware of what is an enterprise, difference between enterprise and child labor, how to run an enterprise and things to keep in mind while running an enterprise.
- **Exposure visits to various govt./village institutions** were organized.
- **Summer camps** were organized during the school vacations. ‘Aflatoun at your doorstep program’ (summer camps) in all program areas was conducted. The villages were the basis for the children’s gathering. Along with Aflatoun Program sessions, essay writing, poems, drawing competitions, personality development sessions, sports for development etc. were also organized as part of these camps.
- **Meetings with parents and school management committee (SMC) members** were held in schools to apprise them of Aflatoun activities and seek their support for the same.
- **Annual Aflatoun day** was celebrated to disseminate information about the program and its key achievements to the local education authorities, local media etc.
- During **COVID-19 school closures**, program activities were realigned and community-based interventions were explored. As part of this program in Yavatmal and Pune, online sessions and webinars with children, youth and community members were conducted.

1.4 About the Impact Assessment Study

HCL Foundation commissioned Thinkthrough Consulting to conduct an independent third-party impact assessment of the Aflatoun Social and Financial Education Program.

Study Objectives

The key objectives of the study were to:

- **Understand** the program context through a secondary literature review and stakeholder consultations; to document key processes involved, document program milestones and achievements
- **Evaluate** the impact of the program on all the stakeholder groups (students, Education officers, parents, teachers, community members etc.) involved in the program and analyse their perspectives
- **Assess** the program management arrangements, program outcomes and their impact on overall improvements in social and financial literacy across the program locations
- **Document** the lessons learned and provide recommendations for the next phase of the program with focus on strengthening program management processes, efficacy and sustainability

Study Methodology and Sample

To accomplish the study objectives a result-based model based the Development Assistance Committee (DAC) criteria developed by Organization for Economic Cooperation and Development

(OECD) was employed. The DAC criteria of Relevance, Efficiency, Effectiveness, Impact, and Sustainability were used. Commensurate to the evaluation criteria, the study was undertaken in three, viz., Delve, Diagnose and Deliver. A mixed method (quantitative and qualitative) approach was adopted to understand the effect of the program on various stakeholders, current best practices, challenges and enablers.

During the **Delve** phase, a desk review of relevant literature was undertaken to understand the program context, its roll-out and progress. Based on the insight of the desk review the study approach, methodology and stakeholder mapping and sampling were finalized in consultation with HCL Foundation team. At this stage draft field tools were also prepared. For interaction with children, questionnaires and in-depth interview (IDI) and focus group discussion (FGD) guides were used. The questionnaire aimed at gauging how much children remembered what they had learnt during the program sessions across five core areas of Aflatoun Program. For parents and teachers, key informant interview (KII) guides were used and to collect information program team members IDI guides were used. All the tools were finalized in consultation with the HCL Foundation team. (For detailed tools see Annexure 1)

- For estimating the sample quantitative data collection for the study, the overall universe was taken as 72,000 - the total number of children covered under the program. The following formula was used for calculating the sample.
- For population >10,000 $n = (z^2pq)/d^2$, where,
 - n= desired sample size
 - z= standard normal deviate, which is usually set at 1.96 (corresponds to 95 percent confidence interval)
 - p= proportion in target population estimated to have similar characteristics; We have taken p as 50%
 - q= 1-p (proportion of target population not having the particular characteristic)
 - d= degree of accuracy required; usually set at 0.05 level (Or 5%)
- At confidence level of 95% and degree of accuracy of 0.05- the minimum required sample size was **382** for statistically significant results of the study. In addition to this, additional respondents were covered to compensate for various contingencies including that of missing data and outliers. (See figure below)

The study covered all three states and seven program districts. A total of 76 locations were covered across these districts.						
Universe	Sample			Sampling Considerations & Methods of Data Collection		
72000 children	520 Children	Girls 329	Boys 191	Quali and Quanti combined	Survey	IDIs 385 children (At 95% confidence level and 5% margin of error) 73 28
720 Teacher and Head Teachers	42 Teachers 21 Head Teachers	Female 14 Female 8	Male 28 Male 13		Only teachers and head teachers trained under the Aflatoun program were covered	
Parents	59 Parents	Female 32	Male 27		Parents, PRI and CSO members were selected purposively depending on their availability	
PRI	20 PRI	Female 5	Male 15			
CSO	3 CSO	Female 1	Male 2			

Figure 5 Study Universe, Sample and Methods of Data Collection

In the **Diagnose** phase, quantitative and qualitative data was collected from all stakeholders. The data for the study was collected in March-April, 2022. (See Table below for sample coverage) The quantitative data was collected to ascertain the program outreach and key outcomes such as improvement in participants' social and financial skills. The qualitative methods focused on understanding how the programme achieved these outcomes and brought changes in the lives of participants, their families and community. Qualitative data collection with various stakeholders helped in validating and triangulating the trends emerging from quantitative data. A team of seasoned senior researchers comprising four women and six men well versed in qualitative and quantitative research steered the entire data collection process.

The **Deliver** phase entailed intensive review and analysis secondary literature and the primary data collected. The quantitative and qualitative the data was cleaned, organized, anonymized, collated and analyzed to develop relevant insights for the study. The quantitative data was analyzed using SPSS software to draw descriptive and analytical inferences. For qualitative information the analysis was carried out by segregating the information as per the relevant themes and validation of case studies as well. Based on the analytical findings from the secondary and primary data, present report was prepared.

Quality Assurance

- The first step for quality assurance was to rigorously train the data collection teams. During the training, it was ensured that researchers fully understand the study objectives, methodology and tools. Mock practice sessions were organized to help researchers gain total familiarity with the tools.
- During the data collection, the team deployed was led by a Team Leader possessing strong experience of qualitative and quantitative data collection. The Leader closely supervised and monitored the qualitative and quantitative data collection. The core team members did a combined debrief of every day of the field work to address any field level challenges and inconsistencies in administering tools and data collection.
- The core team reviewed and validated all the data. A preliminary review of the data was carried out to remove irregularities and errors in data.

Limitations and Risk Mitigation Strategies

Though the study framework was designed in a manner to ensure high quality deliverables with mandatory measures for foreseeable risk mitigation in place, the study was constrained by the following 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. In Uttar Pradesh particularly it was difficult to contact respondents due to elections.
- 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. The study team

ensured that as and when the need arose an overview of Aflatoun activities was provided to respondents during IDIs and FGDs.

- Inclusion of children with disabilities in the study was difficult because of mobility restrictions during COVID-19 despite study team's best efforts.
- While the findings have been disaggregated at the state level, the study does not attempt to explain state level variations and reasons for the same. The study provides overall trends and impact of the program on children and other stakeholders.
- This report sets forth the views based on the completeness and accuracy of the facts stated or provided in the written material shared with TTC and any assumptions that were included; the inaccuracy or completeness of these facts, accordingly, have a material effect on the conclusions.
- While performing the work, TTC assumed the genuineness and validity of information and authenticity of the documents shared by HCL Foundation and MeJol team. TTC has not independently verified the correctness or authenticity of the same.
- The insights presented in this study report are based on data/information provided by the various stakeholders. To the best of its ability, the study team has tried to ensure and validate the authenticity of data/information submitted by the respondents. However, it would be fair to assume certain errors in data recording.

2. Findings

This section presents the findings across DAC criteria namely program recall and relevance, effectiveness, impact and sustainability. The findings have been structured into following themes.

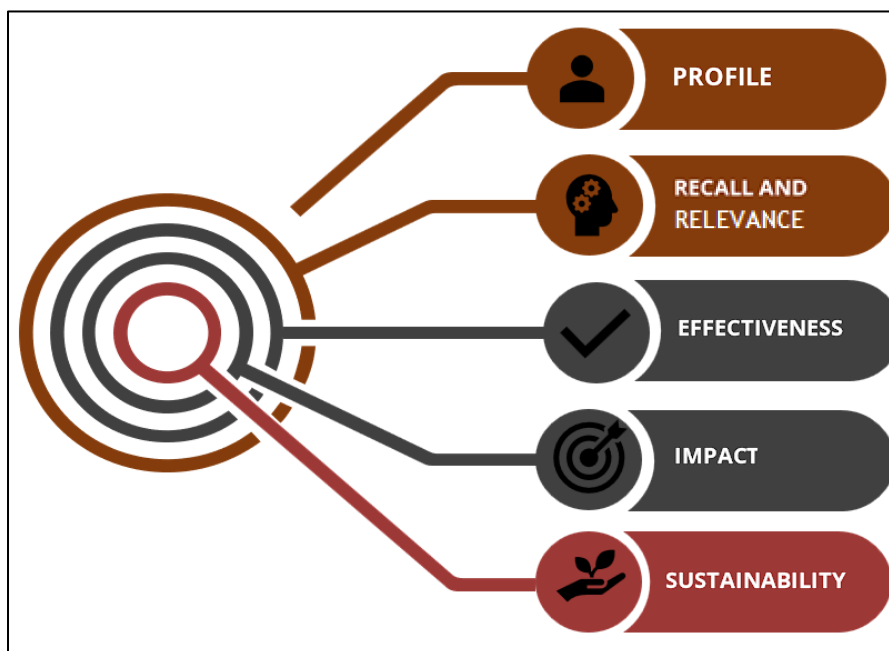


Figure 6 Findings - Key themes

2.1 Profile

The quantitative survey was conducted with 385 students - the primary stakeholders of the program. This section highlights the current demographic profile of these respondents.

Gender and Age Profile of Survey Respondents

The Aflatoun program was focused on children who were in school. Of the 385 respondents who took part in the survey 244 (63.8%) were girls while 141 (36.2%) were boys. This study which was conducted 2 years post intervention captured the current age profile of students who were part of

the program. As of February 2022, nearly 57% (N=385) of the respondents were between 11-15 years of age, 32% (N=385) were between 5-10 years old and only 1% were between the ages of 16 to 18. Figure 6 represents age distribution along with a gender wise breakdown.

The survey was undertaken in 7 districts across 3 states namely, Maharashtra, Jharkhand and Uttar Pradesh where program intervention had taken place. Majority of the respondents (49.1% i.e. 189, N=385) were from Uttar Pradesh consisting of 68.2% (129, N=189) girls and 31.7% (60, N=189) boys, 26.4% (102, N=385) were from Maharashtra with 55.3% (63, N=102) girls and 44.6% (39, N=102) boys. 24.5% (94, N=385) were from the state of Jharkhand with 61.7% (52, N=94) girls and 38.2% (42, N=94) boys. In all three intervention states more girl respondents were covered as proportion of girls was higher than actual overall program coverage of boys. (Figure 7)

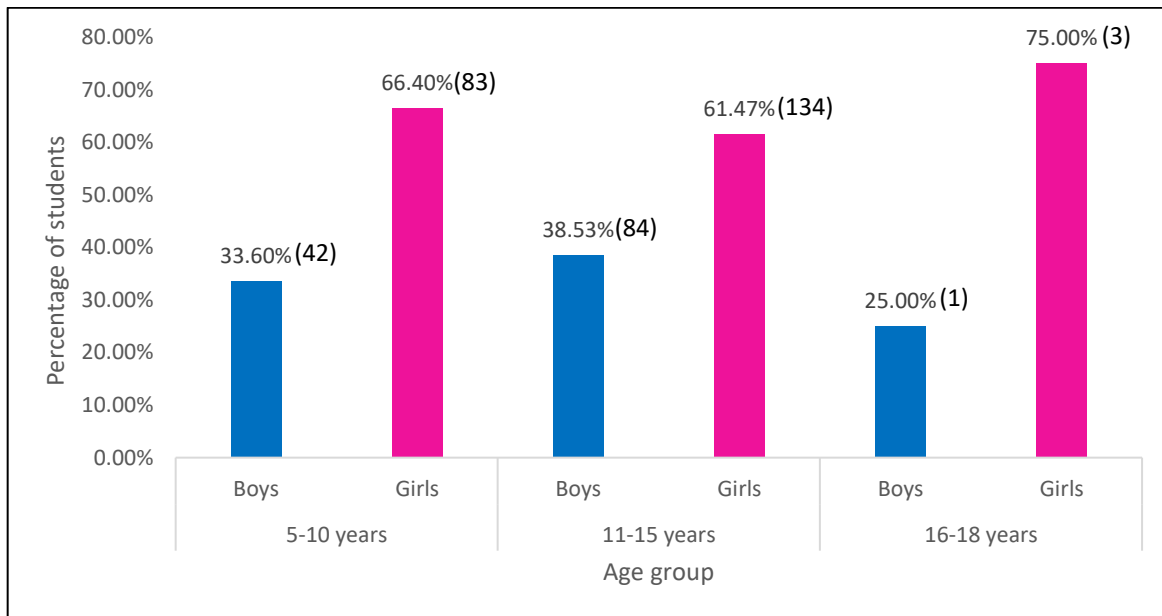


Figure 7 Age Distribution of Respondents

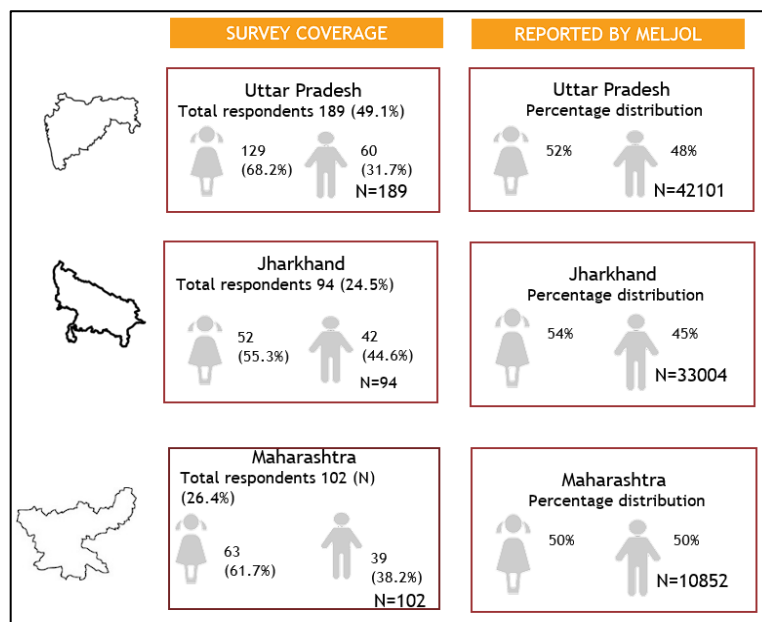


Figure 8 State-wise Sample in Comparison to Program Coverage

Education

At the time of the survey all respondents were enrolled in various grades ranging from class 1 to 12 in different schools. 44.4% of respondents (171, N=385) belonged to classes 1 to 5, 43.1% (166, N=385) were in grades 6 to 8 and remaining 12.5% (82, N=385) were enrolled in grades 9 to 12. The figure below depicts educational status of respondents.

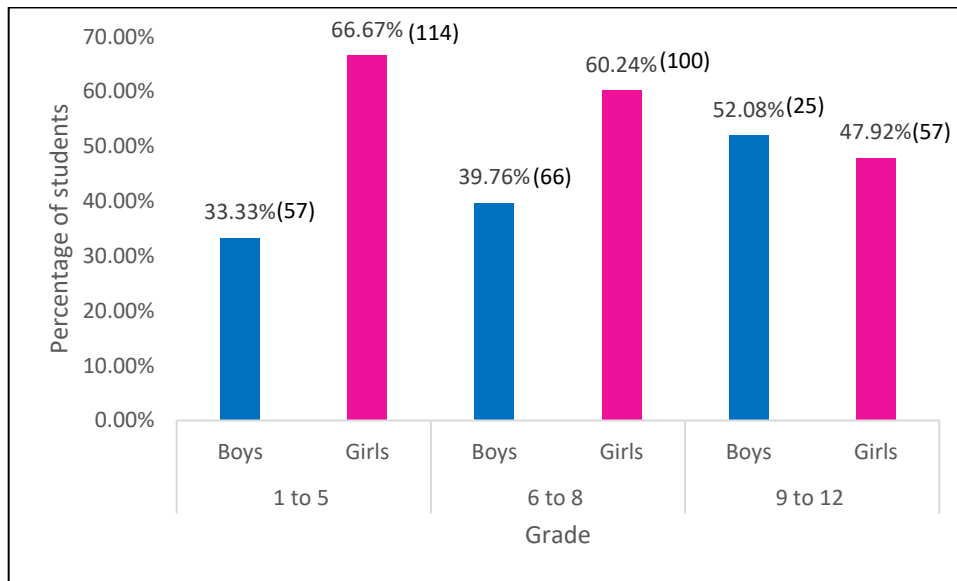


Figure 9 Educational Status of Respondents

Program Enrolment

In the survey sample more representation of students who were associated with the program in and up until 2019 was seen as they were more accessible and had better program recollection. A total of 22% (85, N=385) of the respondents enrolled into the Aflatoun program in 2017, followed by 25% (99, N=385) in 2018, 31.7% (122, N=385) in 2019 and 18.7% (72, N=385) in 2019. An increase in number of students enrolled into the program can be seen from 2017 to 2019. The decrease in enrolments in 2019 can be attributed to the impact COVID 19 had on the overall educational sector primarily closure of schools. Table below represents year wise enrolment data of survey respondents.

Table 3 Year-wise Enrolment of Respondents

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%)

2.2 Program Recall and Relevance

During the quantitative survey, more than 77% (296, N=385) 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.



Figure 10 Aflatoun Branding

The survey also revealed that the highest program recollection was in Jharkhand at 91.5%, followed by Uttar Pradesh at 77.8% followed by Maharashtra at 57.1% (Figure 9).

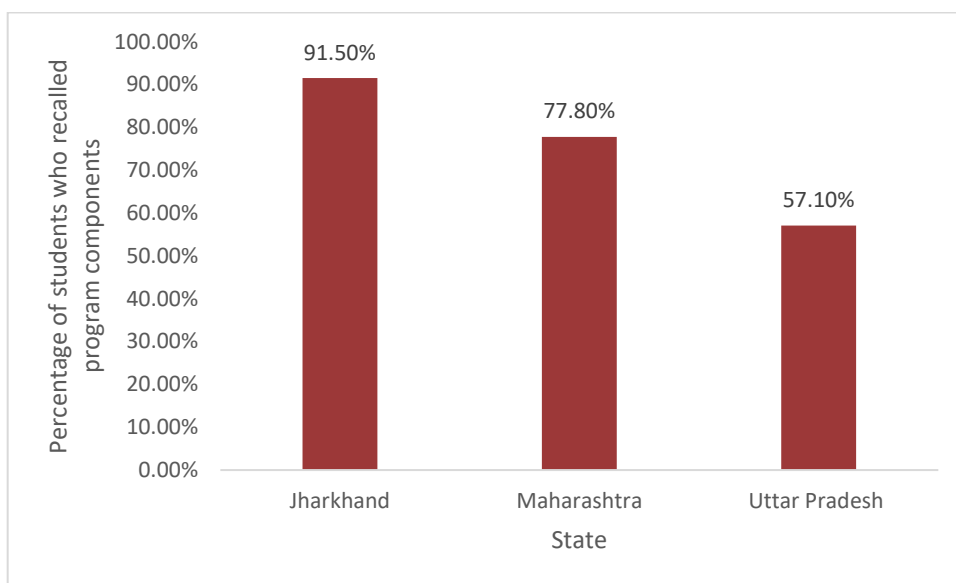


Figure 11 State-wise Program Recall and Recollection

The high program recall was corroborated during the IDIs and FGDs across the three states where almost all children (98% i.e. 132, N=135) 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. All teachers (63) 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.

The study explored the respondents' views on relevance of the program. During IDIs and FGDs, an overwhelming majority of children (130 i.e. 96%, N = 135) reported across three states that

Aflatoun Program was relevant to them and their context. They noted that the program covered themes and issues that were neither covered as part of their school curriculum nor at homes. This was particularly true for financial literacy and skills. The children also reported that the use of experiential learning i.e., learning by doing such as becoming members of banks or clubs and exposure visits were unique and new experiences for them.

“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

Children’s sentiments were echoed by the teachers and head teachers in all three states during the interviews. Majority of teachers (61 i.e., 97%, N=63) saw merit in Aflatoun model, content and pedagogy. They noted that Aflatoun packaged those financial and social education topics which were useful to children but not covered in the school curriculum. They also concurred that that financial, social and citizenship skills imparted through Aflatoun Program were in line with current times and contributed to holistic development of the children.

“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

Similarly, parents who were able to recall Aflatoun in Pune and Yavatmal strongly expressed that content and issues covered in the program were relevant to children. Skills of saving and judicious spending, valuing school books and stationery and emphasis on importance of education were some of the key components of the program that were parents found to be useful.

“My daughter participated in Aflatoun sessions, she played games, attended their programs and learnt about savings, value of money and prioritizing 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

Observations: High program recall with respect to branding and key activities was seen among children and teachers. The program recall was low among parents and other community members due to lack of sustained community engagement.

The program was considered relevant by both children and teachers as it builds their knowledge and skills on topics of social and financial education which were not covered as part of school curriculum and contributed to their all-round development.

2.3 Program Efficiency and Effectiveness

The section elaborates upon the efficiency and effectiveness of the program in terms of reaching out to primary stakeholders and meeting the envisioned program outcomes.

Program Model

Aflatoun was envisaged as a teacher led model. Teachers were supposed to take the lead in continuing all Aflatoun activities. The teacher-led model by design would have ensured sustainability of the program after MelJol team's exit. However, discussions with teachers, children and MelJol team revealed that Aflatoun sessions were primarily conducted by community facilitators. Other activities such as formation of Aflatoun clubs, exposure visits and social and financial enterprise activities were also steered by community facilitators. This was confirmed during the quantitative survey, wherein about 50% (190) students confirmed that they learnt about social and financial themes from Aflatoun team members. The MelJol team further reported that despite their best efforts, teachers were not able to take Aflatoun sessions as they were extremely caught up with various other teaching and non-teaching responsibilities. The same was confirmed by more than 90% (i.e. 57, N=63) teachers who noted that owing to their busy schedules they were not able to continue most of the program activities after MelJol's exit except for Aflatoun banks. The operational status of Aflatoun banks has been discussed in the subsequent sections. In only two schools in Jharkhand, the Head Teachers through their own initiative were running most of the activities of the program. These Head Teachers saw value in the program and its content and expressed that Aflatoun themes were of critical social value to students particularly those of marginalized groups.

"The program has a lot of value for students since the themes are of critical social importance for students to be aware about. While the program was implemented, the engagement was very high by our students. I continued the program activities because they impacted the students positively. I took initiative and as a result sessions and clubs in the school are on-going."

Teacher, Jharkhand

"It is a key challenge in to ensure continuity of efforts. Till the program is going on there is intensive engagement, however with the exit of program the continuity has been broken therefore putting a stop to transformation among students' life"

Teacher, Uttar Pradesh

Thus, the program could not be implemented through a teacher-led model which affected frequency of program activities. For instance, one community facilitator was assigned for 24 schools, therefore, thus each facilitator could take only one session per school every month. On the contrary, if teachers had taken a lead in organizing the program activities, Aflatoun session could have been conducted at a higher frequency resulting in greater involvement of and engagement with children.

Observations: 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.

This had implications for frequency of Aflatoun activities and overall program sustainability. For instance, only monthly sessions could be organized with children. In most schools, except for Aflatoun banks all other activities halted after MelJol's exit.

Program Implementation Machinery

The program had a clear and streamlined implementation cycle. Primary and secondary data collected during the course of this study provide clear evidence of systematic program execution which establish that all necessary steps such as seeking necessary approvals, material development, pre-test and post-test, training of teachers, formation of Aflatoun clubs and banks, sessions in schools, social and financial enterprise activities and cluster camps were taken. Interactions with children, teachers and school authorities also validate that all these activities were not only undertaken but also had a visible impact on children's social and financial skills.

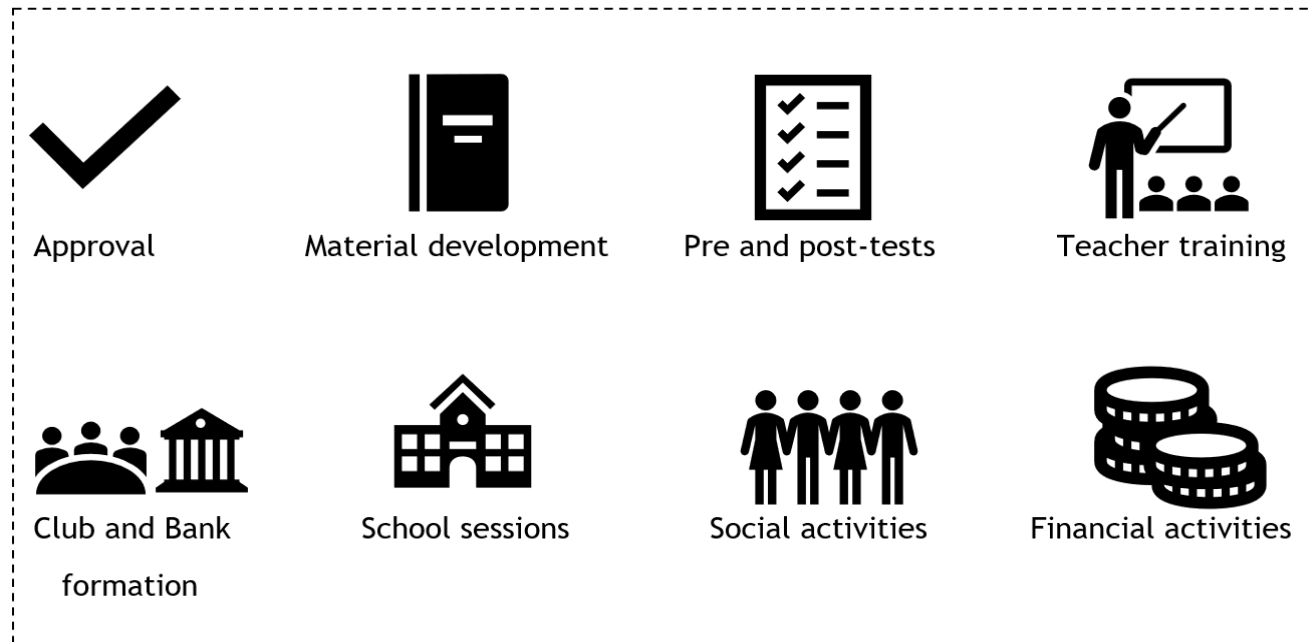


Figure 12 Aflatoun Activities with High Recall among Study Respondents

A well-defined program implementation machinery was also found to have been in place. The program team comprised of program management experts, specialists in training, coordination and data management and about 30 community level facilitators.

The number of community facilitators however was deemed to be inadequate as each of the 30 facilitators had to cover about 24 schools during the intervention period. 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. Thus, a need for adequate human resource deployment to ensuring a better beneficiary - facilitator ratio was observed.

Observations: Since the program was led primarily by community facilitators, they shouldered the responsibility of carrying out all program activities. They were overburdened and overstretched and due to high workload, they could visit each school only once a month. Thus, their engagement with school administration and children was not intensive. Once it was realized that the program would be led by community facilitators, the human resource deployment and school allocation should have been reconfigured by on-boarding more community facilitators to improve engagement with children and schools.

Entry into the Intervention Locations

During initial implementation of the program, entry into various locations, particularly into some schools was found to be a challenge. This was associated with difficulties faced in seeking approvals from the Department of Education. Granting of permission and approval of processes took long durations especially in Uttar Pradesh and Jharkhand. This delayed the implementation by two quarters. For program approval in these states, the MelJol team first reached out to District Administration and District Education Office followed by seeking state level approvals. The team made commendable efforts to seek necessary approvals despite facing various challenges.

Additionally, the authorities only permitted program roll-out on an annual basis. Therefore, the process of seeking permission had to be repeated for the next two years. This took time and posed challenges for program continuity. Since 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.

Efforts were also made to reach out to communities in areas of intervention and seek permission from Gram Panchayats for launch of the program. This helped in gaining communities' buy-in of the program and improved program team's credibility in the intervention locations. This also widened the scope for interface between community and PRI members, thereby creating a supportive environment for rolling-out the program in intervention locations.

Observations: The Aflatoun team intensively engaged with PRI members in various intervention locations at program inception. This helped in gaining community's buy in of the program and ensured smooth launch.

The program however faced various hurdles in seeking approval from the Education authorities both at district and state level. This delayed project implementation by two quarters in Uttar Pradesh and Jharkhand

Community and Parental Engagement

Even though the program team sought approval and support of community stakeholders at project inception and helped smoothen the program roll-out process, such levels of community engagement was not sustained throughout the program. 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. Many parents particularly in Jharkhand and Uttar Pradesh were unaware or had poor recollection regarding the program. In all likelihood, these parents would not have been able to engage with their children around discussions on savings, budgeting, citizenship and children's rights and vice-versa. The absence of an enabling environment at home and in community affected the program's outcome and reach towards schools.

While the program had envisaged involvement of the SMCs, however during the study, the community facilitators confirmed that active involvement of these committees was not sought. Thus, SMC being an important avenue for strengthening parental engagement in Aflatoun was not adequately utilized.

Post pandemic, the program adopted a community model as part of this model 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 Maharashtra, 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. Thus, capacitating youths as AYL helped in more community involvement in Maharashtra. Similar strategies could have been adopted prior to COVID to enhance community participation.

"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, Maharashtra

Observations: Although team initially engaged intensively with the community, however both parents and community were not involved in the subsequent phased of the program intensively. As a result, community and parents could not play a catalytic role in facilitating program activities or reiterating program themes and messages. SMCs were not actively involved in the program.

The involvement of parents was high in Maharashtra where Aflatoun's community driven model was implemented. The parents reported that they were able to discuss and reinforce the learnings of Aflatoun program among their children.

School Level Interventions

The sub-section presents stakeholder perspectives and challenges faced with respect to Aflatoun school-level interventions.

Teachers' training: School level interventions such as training of teachers, Aflatoun modules, Aflatoun sessions, formation of banks and clubs were considered highly effective by all stakeholders including children, teachers, head teachers and parents who participated in the program. All teachers (63) who were met during the study expressed that the training provided to them was rich in content and topics which were usually not covered in school curriculum.

Teacher's training was one of the activities that gained a lot of traction within the schools and the teachers who participated in these trainings were really excited to participate in them. The teacher training helped the teachers to balance out the educational and extra-curricular priorities. The Aflatoun pedagogy was found very effective and impactful. The teachers noted that activity-based and participatory learning techniques demonstrated during the training were very useful and helped them understand and execute the program better. The training and module also helped draw attention of the teachers to other important aspects and life skills which children should start learning about at a young age. These trainings paved the way for active involvement of teachers in the program.

"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, Gonda, Uttar Pradesh

Aflatoun sessions: These sessions were primarily steered by community facilitators in schools with the support of teachers. Both children and teachers saw immense value in these sessions. They noted that use of games and participatory exercises made these sessions very engaging. Children specifically noted that knowledge imparted on financial education such as savings, budgeting, using savings for buying things to fulfil an important need and taking care of school stationery and material was useful. Children also reported learning about social issues such as environment conservation, cleanliness in schools, gender equity and their own rights and responsibilities.

Aflatoun banks and clubs: Formation of banks and clubs was an important activity that was undertaken in all schools. Both survey and qualitative interaction findings reveal that Aflatoun banks and clubs were formed and were active in all schools during the program duration. Of all the Aflatoun activities, teachers took lead in managing Aflatoun banks. Setting up of Aflatoun banks in schools were a major component of the intervention. It was aimed at helping students understand how a banking system works and build in them the necessary knowledge to use these services to their benefits. Out of the 73 schools that were visited during the survey, 43 i.e. 63% of those schools reported that even after the project closure the Aflatoun banks continued to be operational. During IDIs, 40 i.e., 63% teachers confirmed that Aflatoun banks continued to operate in their schools because the initiative was liked by many and was found useful in inculcating financial management skills among children.

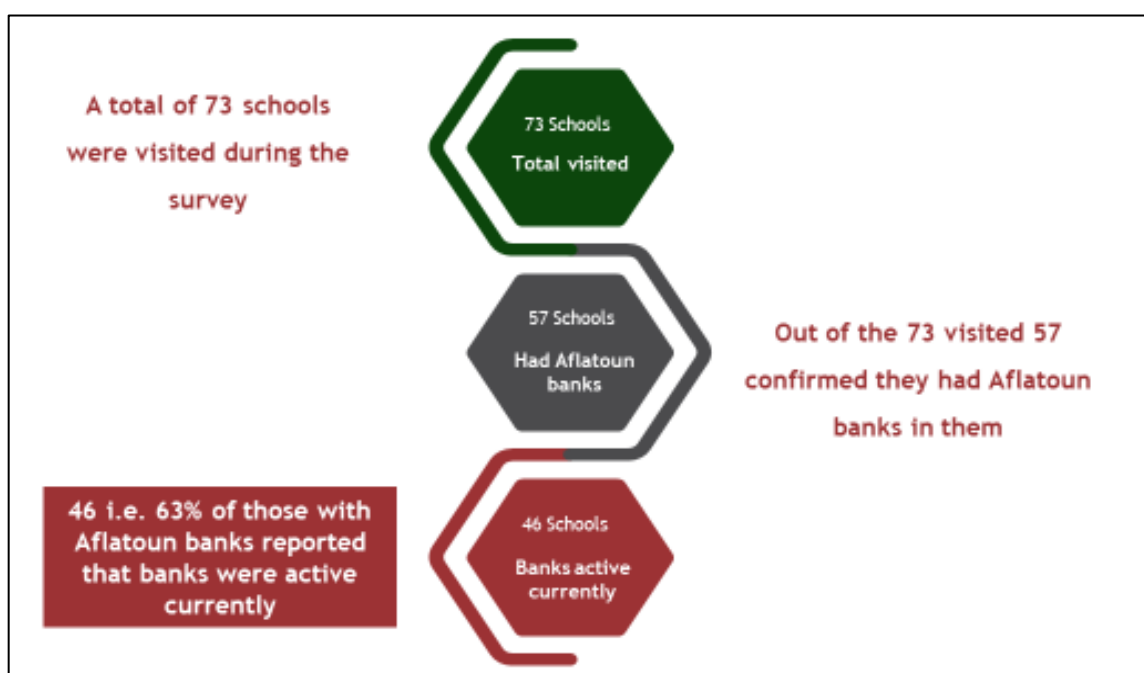


Figure 13 Active Status of Aflatoun Banks

A majority 96.84% (369, N=385) of the students who took part in the survey had reported to have been part of Aflatoun clubs. The clubs were reported to have met at least once a week by 60% (218, N=385) of the survey respondents (Figure 6). The students also played an active role in electing the representatives of the Aflatoun clubs. About 70% of the respondents were found to have voted in elections for choosing the office bearers substantiating this finding. Even though many children participated in Aflatoun clubs, during the qualitative interactions (105 i.e. 80%) were not able to recall the processes of formation of Aflatoun clubs, their roles, agenda and importance as opposed to Aflatoun banks.

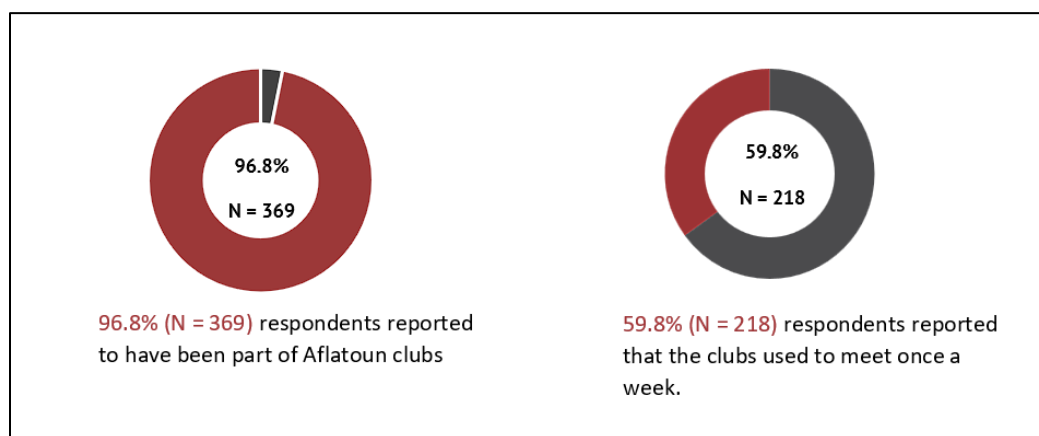


Figure 14 Participation in and Meetings of Aflatoun Clubs

Enterprise activities and exposure visits: Children (95 i.e., 70%, N=135) during the interviews and focus group discussions 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. Thus, enterprise activities and exposure visits contributed to children's experiential learning.

Program IEC and learning material and pre-test: During the visit, Aflatoun IEC materials were visible in about 60% (38 schools), however, in many cases these materials were displayed in and around Head Teachers' room and not in places where students spent a considerable time. It was also seen that while teachers had Aflatoun module children did not have any Aflatoun learning or take-home materials.

During interaction with MelJol team it was confirmed that pre-test was conducted to understand students' current level of social and financial education. However, the findings of these pre-test did not inform the program activities. For example, low performance on any of the program themes would deem more focus on them during program activities.

Observations: Program activities such as teachers' training, formation of Aflatoun clubs and banks, exposure and enterprise visits were highly appreciated by students and teachers. These activities enabled children learn about various aspects of social and financial education. This was widely reported during the survey, IDIs and FGDs. Thus, despite monthly frequency of Aflatoun activities they left a lasting impact on children and teachers. However, only Aflatoun banks remained operational in a number of schools after MelJol's exit. Teachers managed these banks with adequate participation of children. Thus, no other activity except for Aflatoun banks sustained even after program closure.

Further, it was seen that children were members of Aflatoun clubs but their understanding on democratic processes of club was low.

2.4 Impact

This section focuses on capturing the direct and indirect impact of Aflatoun program had on its key stakeholders primarily children.

Positive changes seen due to direct association with the program

The study found that three major positive changes were brought about within children as a result of direct association with Aflatoun program. The first was in improving the **confidence of students**, the **second was inculcating saving habits** and the **third was improving school attendance**.

Reported increase in self-confidence: Confidence is a feeling of trust in one's abilities, qualities, and judgment. A healthy sense of self-confidence is all about having a balanced view of yourself – taking pride in one's abilities while recognizing one's flaws. Children with a healthy sense of self-confidence are able to feel good about themselves and know that they deserve respect from others¹⁴.

A tendency to mull over worries and perceived mistakes can be very damaging to a child's academic and social life. A higher level of confidence can help children avoid giving into anxiety, break out of the cycle of overthinking and embrace their full potential. They will be able to explore new subjects, roles, and hobbies, as well as follow their ambitions without worrying about how others may perceive it. Improved confidence also results in better motivation, resilience and build a stronger sense of their authentic self¹⁵.

During the study a very high percentage of students (76.62% i.e., 295, N=385) reported that their confidence increased after being part of the Aflatoun program. This impact is one that benefits the child well beyond the intended scope of the program and is one that can have a positive influence throughout their lives. The figure below highlights the responses of the students on improved confidence.

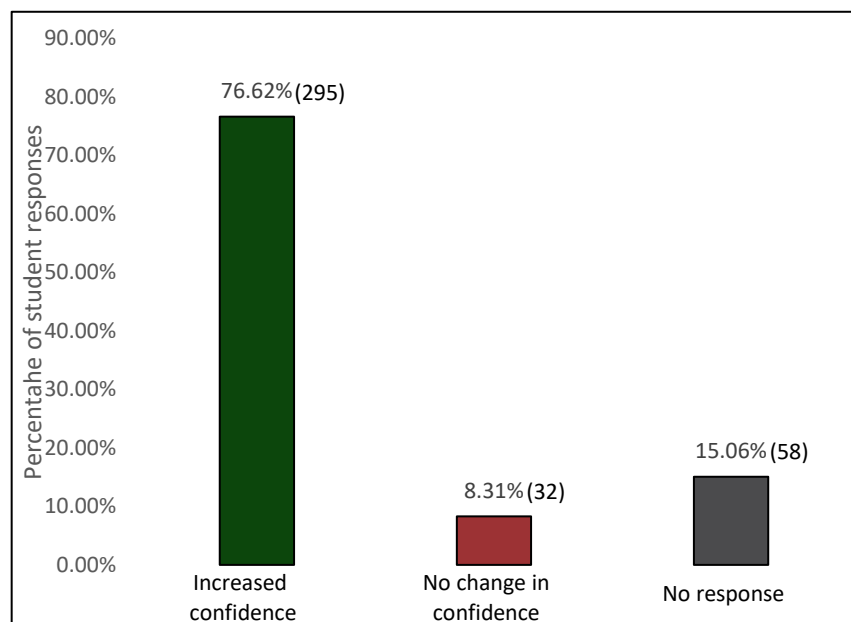


Figure 15 Improved Confidence due to Program

¹⁴ University of south Florida (www.usf.edu)

¹⁵ The Importance of Healthy Self-Confidence in Students, Marlborough college (www.marlborough.org)

A gender wise analysis of the same response shows that this impact was equal among both the genders (Figure 16).

“Participating in Aflatoun activities, we became part of a group where I was able to share my views openly, this gave me a lot of confidence. Earlier I was very shy and could not speak so confidently but now I can.”

Aflatoun Girl, Maharashtra

“I played games and participated in Aflatoun meetings and activities. I talked with many children like me and took out rallies in my areas. All this gave me a lot of confidence.

Aflatoun Boy, Uttar Pradesh

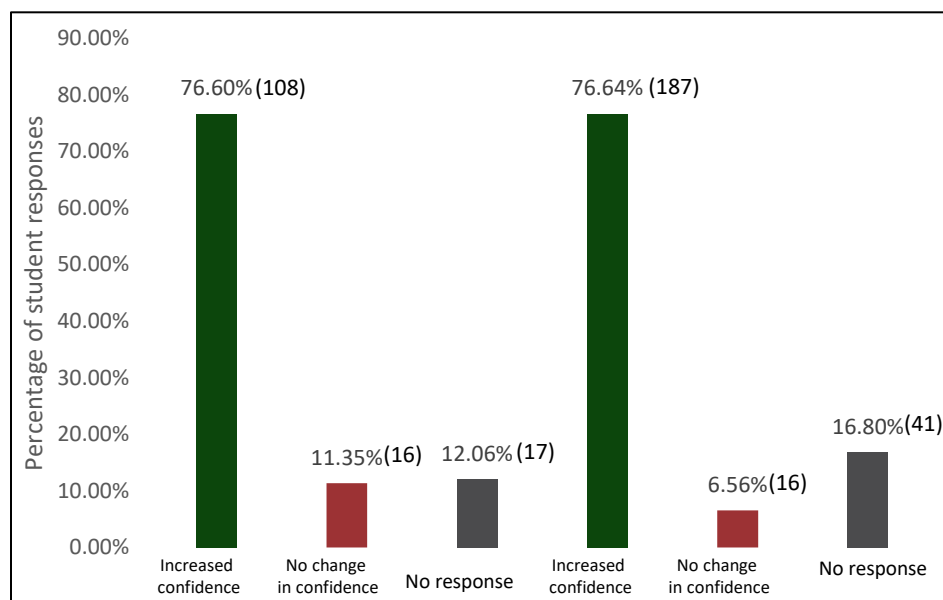


Figure 16 Improved confidence due to Program - Gender-wise

Inculcating habit of savings: Developing a habit of saving is important because it helps protect one in the event of a financial emergency. Additionally, saving money can help pay for large purchases, avoid debt, reduce your financial stress, leave a financial legacy, and provide a greater sense of financial freedom¹⁶. One of the key objectives of the program was to improve financial literacy and build habits of savings in children. A key direct impact of the program was seen in this regard as well. By setting up of Aflatoun banks in schools, the program successfully managed to bring about a substantial increase in the number of students who were saving money. About 77% (128, N=167) of the survey respondents who did not have the habit of saving money before the program reported that they started saving after being part of the program (Figure 17). Thus, a total of 84% (322, N=385) survey respondents were reported that they were saving money. Likewise, 74.2% of them also reported that they were saving money at least once a week which in itself is an impressive feat.

¹⁶ Te'eni-Harari, T. (2016), "Financial literacy among children: the role of involvement in saving money", Young Consumers, Vol. 17 No. 2, pp. 197-208

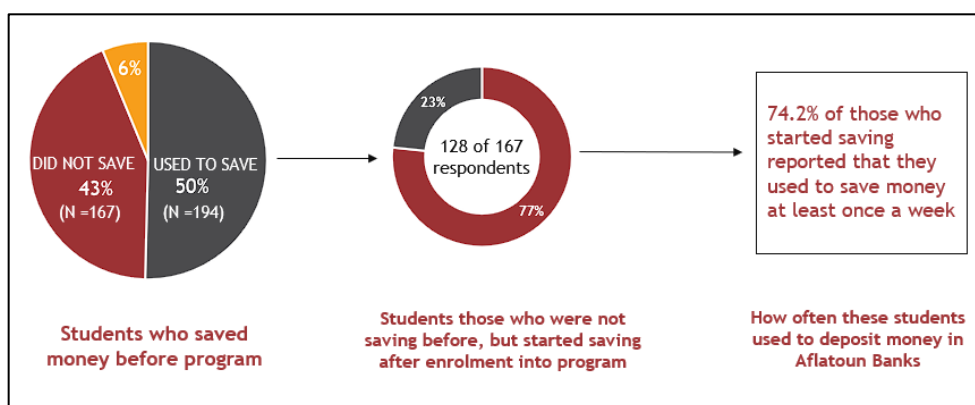


Figure 17 Saving Habits among Students

Aflatoun Saves the Day

Swaraj was associated with Aflatoun - MelJol Project in 2020. Aflatoun club was formed in his locality. About 20 other children from the community were also members of the club. An Aflatoun bank was formed to motivate children about the habit of savings and responsive spending of savings. Few of the children saved their money in houses.

Saving activity of Aflatoun program inspired him to regularly save a small amount of money that was given to him by his father and relatives. Earlier Swaraj used to spend this money on chocolates and noodles. But after joining MelJol program, he became more responsive towards saving money and not spending on unnecessary items. Since then, Swaraj saved about INR 2225/-. He found that there were children in his class who could not afford pencil, pen or notebook. He enquired about it from them and found that they did not have money to purchase the essential stationaries. Swaraj then decided to help them. He found that there were 11 children who required help. He noted their requirement and purchased the stationary next day for them such as pencils, erasers, pens and notebooks. He spent INR 350/- on procuring stationery items for those children.

Swaraj also supported one more needy child who was a dropout and recently re-enrolled in school, but did not have enough money to buy school related items. Swaraj gave INR 500/- to this child so that he can purchase school bag and shoes. Swaraj also gave INR 500/- to his father once and used remaining money for his own learning requirements. He also purchased 3 books for the school library.

Swaraj talked about Aflatoun Mel-Jol project activities with his parents and parents always encouraged to attend the Aflatoun Mel Jol activities. "They could see evident changes in his behavior." Swaaraj said that "Aflatoun MelJol Project has positively impacted his life. It has improved his behavior and now he does not abuse others and is respectful towards all."

Improved school attendance: The program also succeeded in improving regular school attendance among students. 4.34% (16, N=385) of the survey respondents had reported that they did not attend school regularly. After being part of the program however 97% (15, N=16) of these students started attending schools regularly (Figure 18). Although a small number of children reported that they were irregular to schools and after being part of the program their attendance improved, this is a critical impact of the program. A student's over-all growth increases significantly over time when they attend school regularly and have strong connections to all aspects of classroom and peer learning. Many studies have demonstrated there is a powerful link between successful learning and regular school attendance. Since, Aflatoun through its curriculum emphasizes the importance of school education, it has the potential to improve children's school attendance.

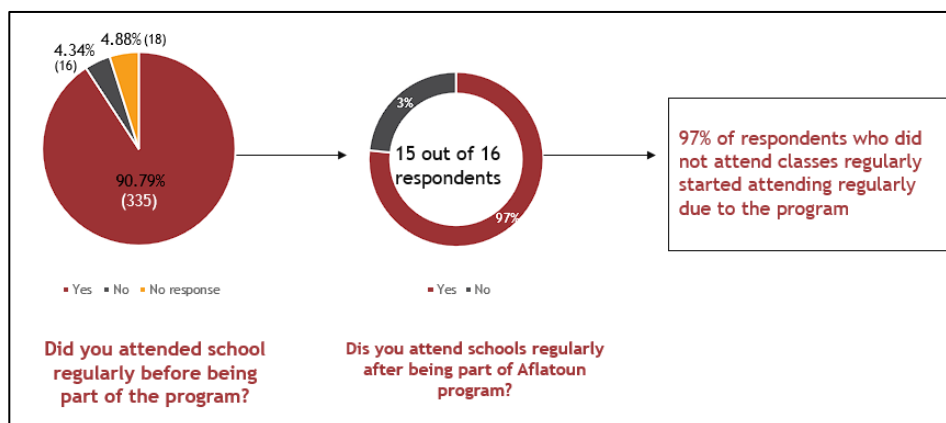


Figure 18 Improved School Attendance Attributed to Aflatoun Program

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

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. The table below depicts weightage assigned to each of the categories. Since components of financial education and social education were core themes of Aflatoun, they were assigned weights between 0.8-1. Other aspects such as gender and health and nutrition were assigned weights of 0.5.

Table 4 Weightage for Scoring on Children's Understanding of Core Aflatoun Themes

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

After assigning of scores the average scores obtained by both genders and by students of each state were calculated. A higher score represents better performance. The maximum obtainable score for the analysis was 19.1 and the mean overall score obtained was found to be 12.3.

Table 5 Obtainable Scores on Children's Understanding of Core Aflatoun Themes

Maximum Obtainable score	19.1
Least obtainable score	0
Mean overall score	12.3

Maximum number of students were observed to have obtained a score in the range of 10.1 to 15 (37.6% i.e.145, N=385) (Figure 19). The analysis carried out showed that both girls and boys performed equally well. However, state wise analysis revealed children in Uttar Pradesh to have performed the poorest while students in Jharkhand showcased highest performance. It is observed that boys obtained an average score equal to the overall mean score, whereas girls obtained a marginally lower score (Figure 20).

The highest score obtained by girls in the scoring was found to be 19.1, with a total of 5 students achieving the same. 55% (134, N=244) of girls obtained a score greater than or equal to the overall mean score (Figure 21). 3 boys in total were found to have obtained the maximum possible score of 19.1. 60% (85, N=141) of boys were also seen to have scored greater than or equal to the mean overall score (Figure 21). It was also found that 60% of boys obtained a score greater than or equal to the gender wise average, whereas 55% of girls were found to achieve the same (Figure?).

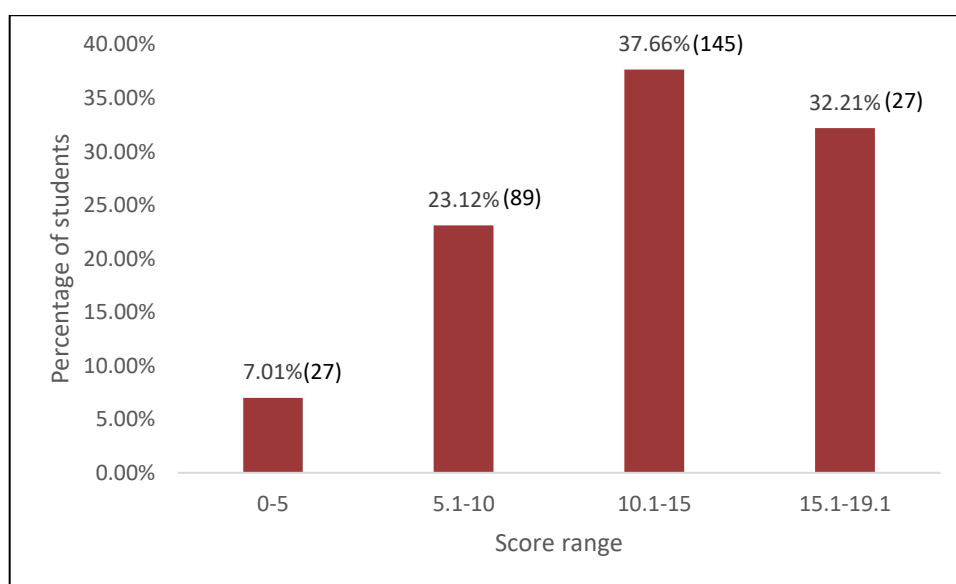


Figure 19 Overall Scores of Children across Aflatoun Core Themes

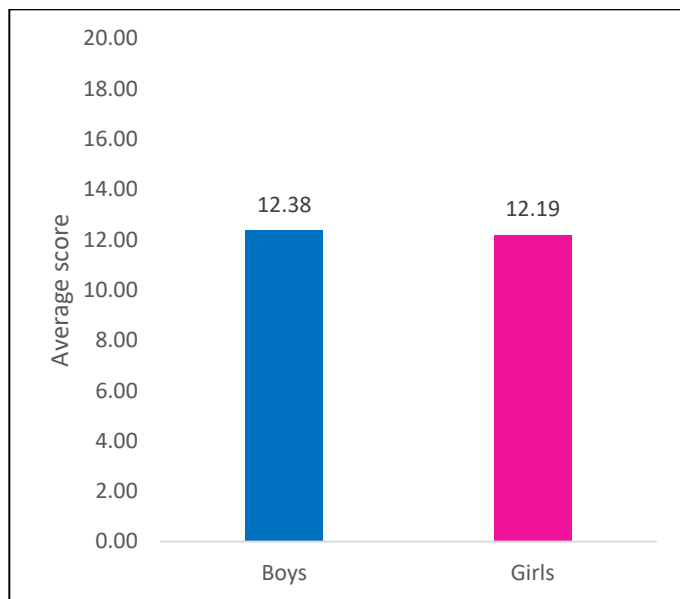


Figure 20 Gender-wise Average Score

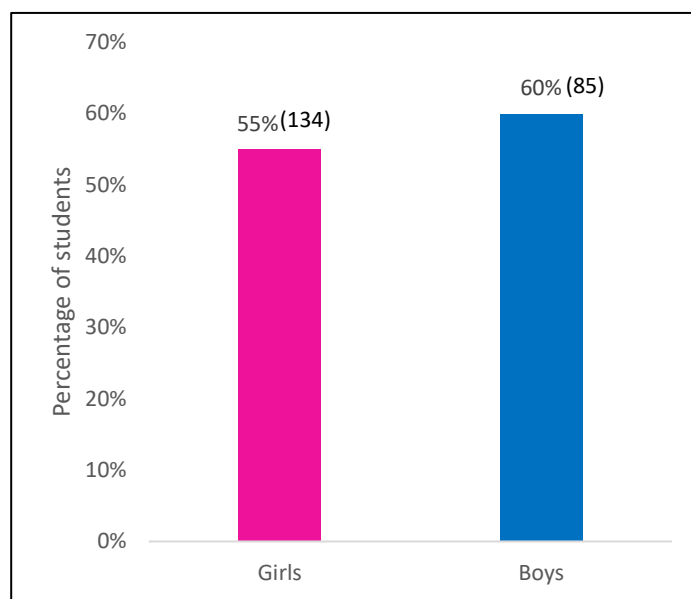


Figure 21 Students who scored greater than or equal to mean score - Gender wise

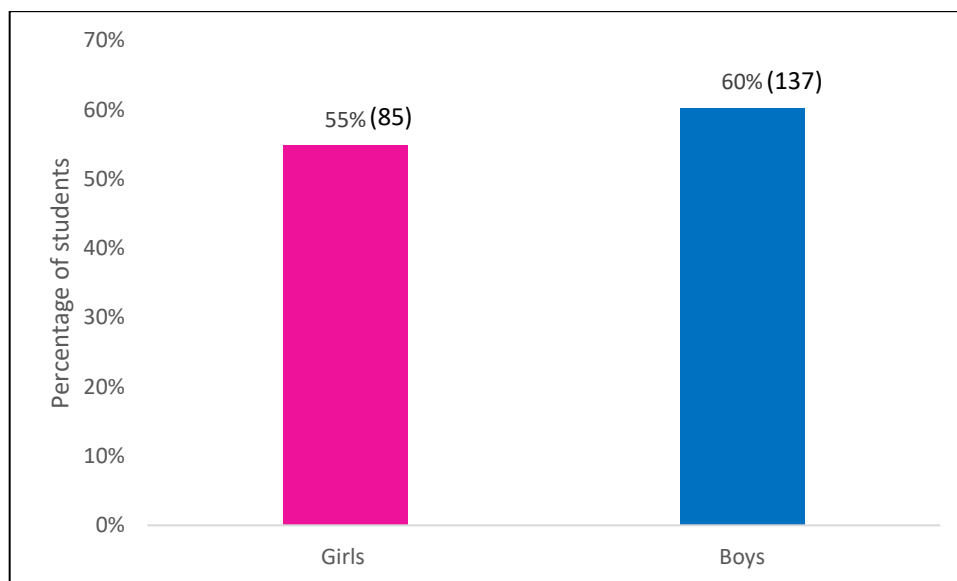


Figure 22 Girls and boys who scored greater than gender-wise average scores

State wise assessment highlights that in students in Jharkhand had a greater average score than that of the other two states (Figure 23). In Jharkhand 99% of respondents (93, N= 94) scored equal to or more than the mean score, whereas in comparison only 72% (73, N=102) respondents in Maharashtra and 28% (53, N=94) respondents in Uttar Pradesh were able to obtain a score equal to or greater than the mean overall score (Figure 24). The percentage of students who obtained a score greater than the state wise average was found to be 52% in Jharkhand, 64% in Maharashtra and 52% in Uttar Pradesh.

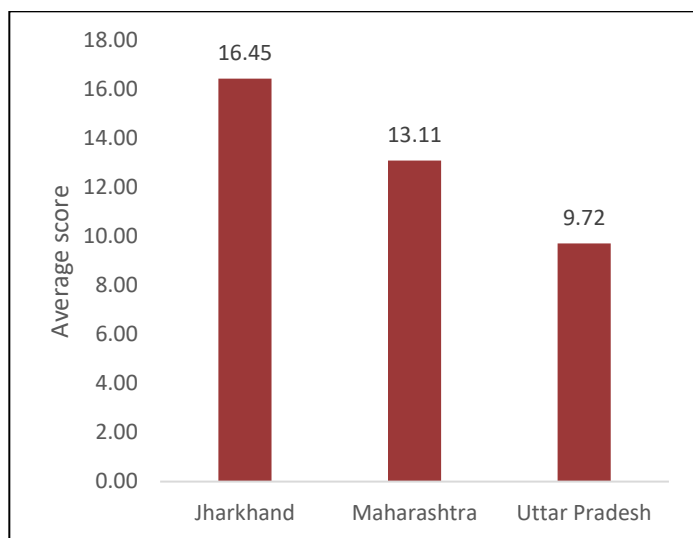


Figure 23 State-wise Average Score

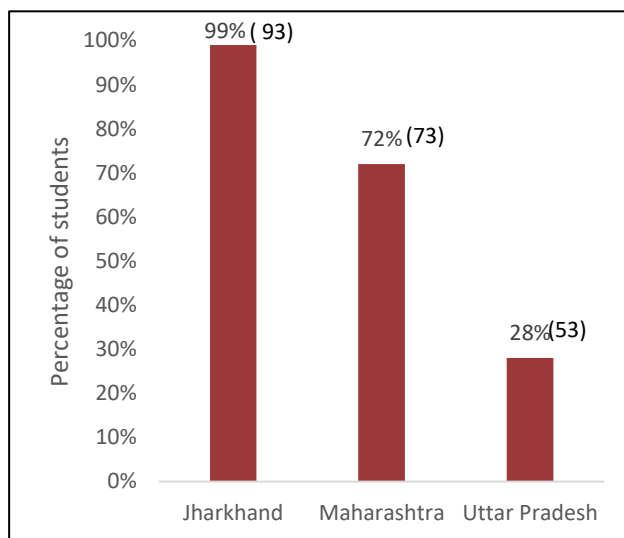


Figure 24 Students who scored greater than or equal to mean score - State wise

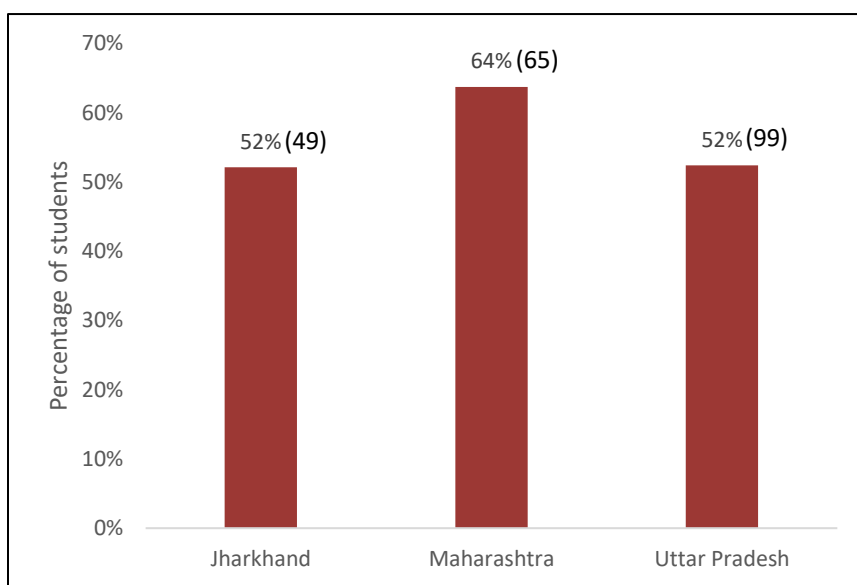


Figure 25 Students who scored greater than state wise average scores

Most survey respondents were seen to obtain a score between 10.1 to 15 in both Maharashtra and Uttar Pradesh. In Jharkhand however this was seen to be in the range of 15.1 to 19.1 (Figure 26). All students who scored the maximum possible score of 19.1 was also found to be from Jharkhand.

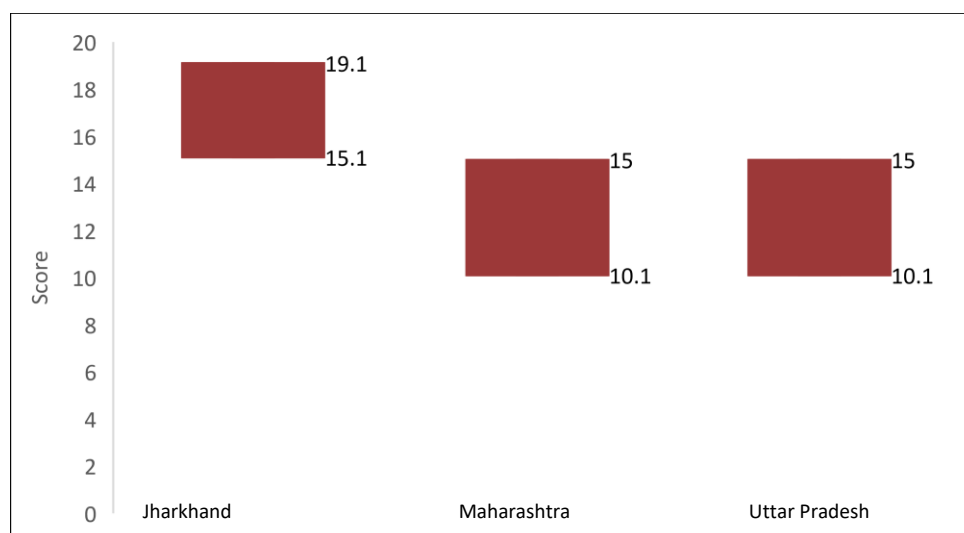


Figure 26 Scoring Range with Maximum Children - State wise

Theme-wise Improvement in Children's Understanding

A detailed analysis of each of the key themes of Aflatoun program that the study focused on is given in the section below.

Financial education: As explained earlier, children's performance on themes of financial education, savings and budgeting was assessed

Knowledge on judicious spending: Spending money judiciously essentially means getting the most for one's money in line with what matters to an individual. This, in turn, helps save more and puts individuals on the path to achieving their financial goals. Understanding of when and where to save money is an important step for students to become more financially literate. In order to assess the understanding of students with respect to judicious spending the following queries were used.

Queries used to assess understanding of judicial spending:	Categorisation of understanding:
<p>Identify the following expenditures as necessary and unnecessary-</p> <ol style="list-style-type: none"> School supplies like book, pencil, eraser - <ul style="list-style-type: none"> Necessary Unnecessary Junk food like chips and chocolate - <ul style="list-style-type: none"> Necessary Unnecessary Groceries for home- <ul style="list-style-type: none"> Necessary Unnecessary Playing betting games- <ul style="list-style-type: none"> Necessary Unnecessary 	<p>Good understanding: Identification of all 4 queries correctly</p> <p>Average understanding: Identification of 1 to 3 queries correctly</p> <p>Poor understanding: Identification of none of the queries correctly</p>

Analysis of the knowledge of students who were part of the program in this regard showed that 40% of students had a good understanding of necessary and unnecessary expenditures. A total of 43% of them were seen to have an average understanding of the same. A marginally higher percentage of girls (47%) exhibited a good understanding regarding judicious spending as compared to boys (36%). Uttar Pradesh

was noted to be the state with the least percentage of students with good understanding on judicious spending (16%). During IDIs children were also asked to dwell upon the difference between needs and wants it was observed that majority (95 i.e., approximately 70%, N=135) of them understood that school stationaries were a need and toys were a want. This further supports the finding that majority of the students had developed a good understanding of judicious spending.

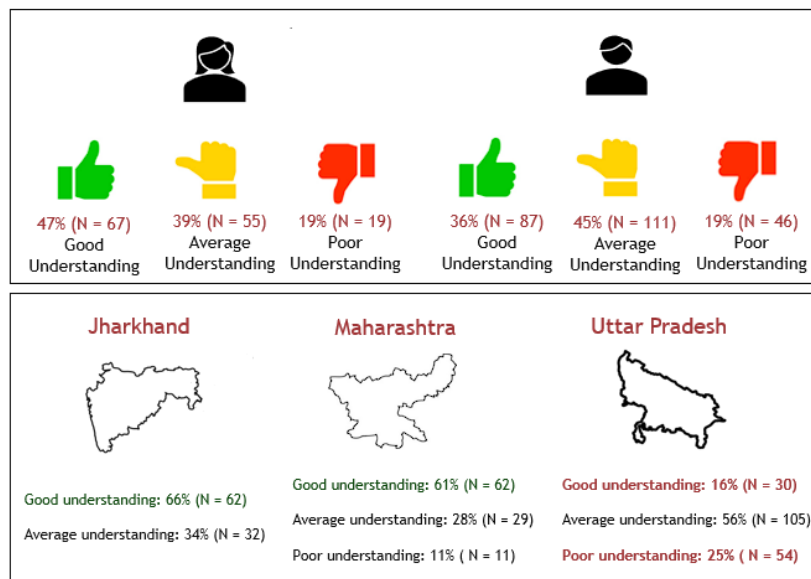


Figure 27 Knowledge of Judicious Spending

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.

Knowledge on budgeting: Budgeting is an important component of financial education. A budget helps one figure out his/her long-term goals and work towards them. It enables an individual to map out his/her goals, save money, keep track of the progress, and make one's aspirations or dreams a reality. Budgeting also helps ensure that one largely has enough money for the things he/she needs and or things that are important¹⁷. Following a budget is likely to keep individuals out of debt or help work their way out of debt. Ensuring that students have a good understanding of the concept of budgeting can help better prepare them for their continued education and career forward. For assessment of understanding of budgeting among the students the following query was used:

¹⁷ Kezar, A., & Yang, H. (2010). The importance of financial literacy. About Campus, 14(6), 15-21.

Query used to assess knowledge of budgeting among students:

Which of the following is related to budget-

- Saving
- Expenditure
- Planning
- All of the above

The survey findings revealed that Aflatoun succeeded in building an understanding of budgeting in about 29.35% (113, N=385) of the survey respondents who were correctly able to answer question regarding budgeting. Knowledge of budgeting among boys and girls were seen to be similar (Figure 26). A state wise analysis shows that students in Uttar Pradesh had the least understanding regarding the concepts of budgeting (Figure 28). Even during IDIs only few children (27 i.e., 20%, N=135) were able to recall aspects of budgeting.

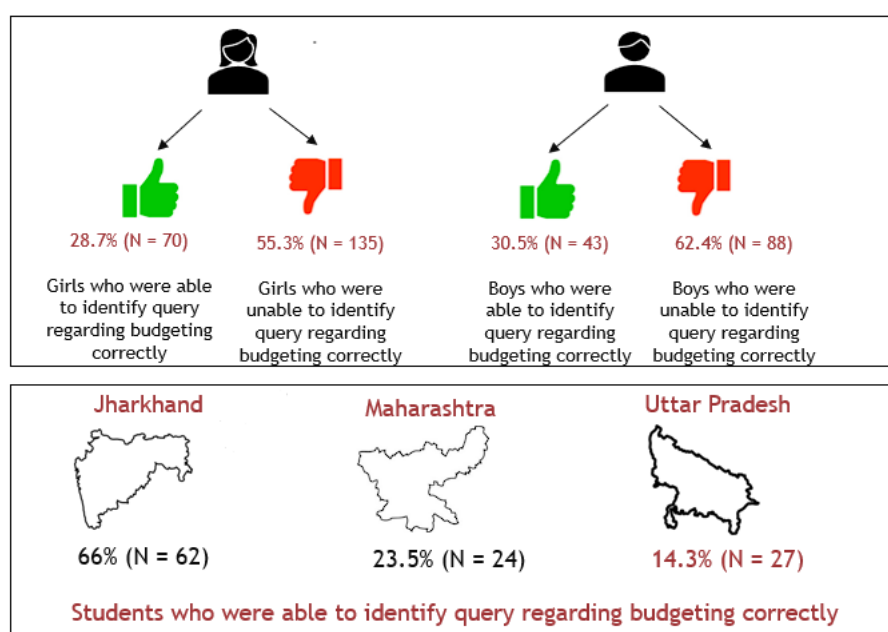


Figure 28 Knowledge of Budgeting

Exposure to bank and banking services: Financial literacy is the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being. The Organization for Economic Co-operation and Development (OECD) defines financial literacy as a combination of financial awareness, knowledge, skills, attitude, and behavior necessary to make sound financial decisions and ultimately achieve individual financial well-being. Exposing children to financial services at a young age helps them navigate financial planning and management better later in life.

Majority (79.43% i.e. 294, N=385) of the students in schools with Aflatoun banks were found to have Aflatoun bank accounts as well. The study team also observed passbooks with students and that entry of transactions have been made in them. Figure 29 shows gender wise breakdown of students who had Aflatoun bank accounts.





	HAD AFLATOUN BANK ACCOUNTS 	DID NOT HAVE AFLATOUN BANK ACCOUNTS 
BOYS 	79.43% (112)	10.64% (15)
GIRLS 	74.6% (182)	9.43% (23)

Figure 29 Proportion of Children having Savings Account in Aflatoun Banks

About 92.3% (230, N=294) of these students also reported to have had passbooks issued as well. Availability of passbooks to students were confirmed during IDIs as well. Figure below represents gender wise breakdown of student who had been provided with passbooks issued by Aflatoun banks.






	HAD PASSBOOKS 	NO PASSBOOKS 
OVERALL 	92.3% (230)	7.7% (19)
BOYS 	89.5% (86)	10.5% (10)
GIRLS 	92.6% (114)	7.4% (9)

Figure 30 Proportion of students having passbooks provided by Aflatoun banks

Apart from Aflatoun banks it was also observed that many students had exposure to other banking services also. A total of 58.5% (226, N=385) of the survey respondents reported to have bank accounts in post office or other banks (Figure 31) and 74.7% (169, N=226) of them also reported to have made transactions through these accounts (Figure 31). But despite having had these accounts only less than 15% of respondents had ever seen or used ATM machines and had ATM cards. (Figure 31)

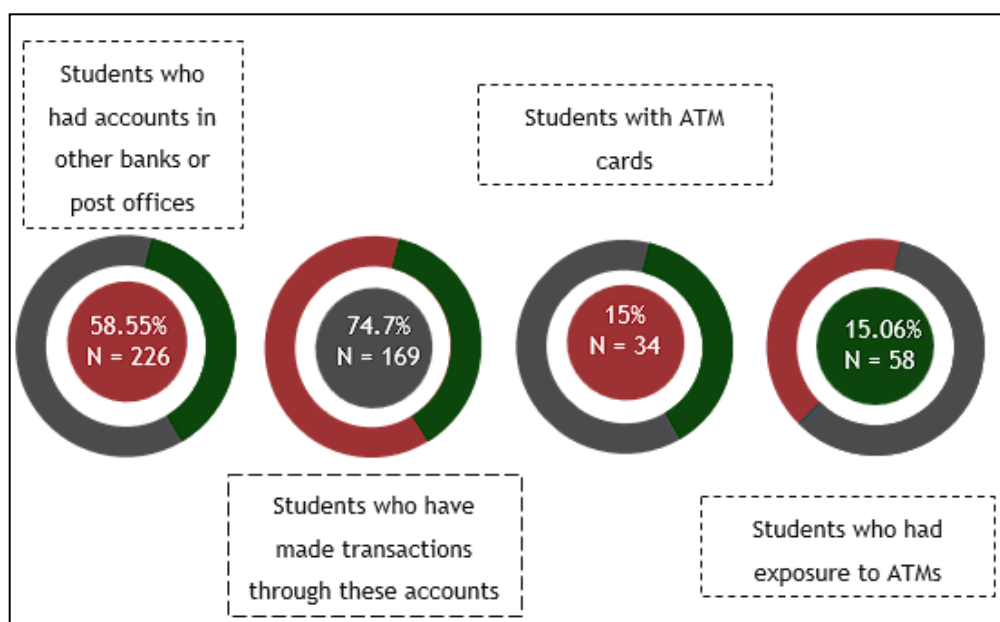


Figure 31 Proportion of Children having ATM Cards

Having exposure to more than one type of banking service can increase the knowledge of students regarding them. In total 198 students consisting of 124 girls and 74 boys were seen to have accounts in both Aflatoun banks and in other banks or post offices. This can be seen as an indicator to consider that 52% of the total respondents had a better understanding and exposure to banking services.

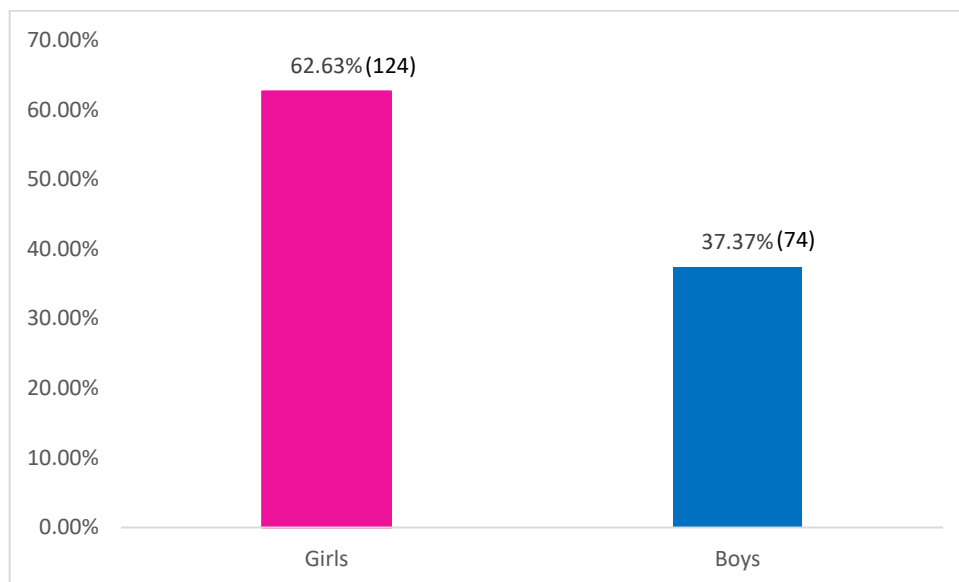


Figure 32 Students who had both Aflatoun and other bank accounts

Currency identification: The survey respondents were presented with pictures of three currencies (Rs 2 coin, Rs 10 note and Rs 200 note) and asked to identify them. This question was considered as an important indicator of basic financial knowledge among the respondents.

Identify the following currencies:



It was seen that a total of 51.06% (N=72) boys and 40.98% (N=100) of girls were able to identify all currencies correctly (Figure 33). However, in Uttar Pradesh only 15.34% of the students identified all notes correctly as compared to respondents in Jharkhand and Maharashtra.



	BOYS 	GIRLS 
IDENTIFIED ALL CORRECTLY	51.06% (72)	40.98% (100)
IDENTIFIED 2 CORRECTLY	7.09% (10)	9.84% (24)
IDENTIFIED 1 CORRECTLY	13.48% (19)	10.66% (26)
COULD NOT IDENTIFY ANY CORRECTLY	28.37% (40)	38.52% (94)

Figure 33 Children's Performance on Currency Identification

Social education: Children's performance on various facets of social education such as understanding of child rights, social responsibilities and social action was analyzed.

Understanding of rights: Child Rights are fundamental freedoms and the inherent rights of all human beings below the age of 18. These rights apply to every child, irrespective of the child's parent's / legal guardian's race, color, sex, creed or other status. Children are innocent, trusting and full of hope. Their childhood should be joyful and loving. Their lives should mature gradually, as they gain new experiences. But for many children, the reality of childhood is altogether different. Helping children understand their rights can help reduce the occurrences of such exploitations. It also enables children to voice themselves and stand against such instances.

As part of improving social literacy among students the Aflatoun program educated the children regarding their rights. From IDIs and FGDs (115, i.e., 85%, N=135) it was seen that a majority of the students recalled having learnt about child rights during the program and also expressed that they felt confident in discussing them with their family and with community members. In order to quantify this during the quantitative survey, the respondents were asked to identify the four rights of a child, viz. right to survival, development, protection and participation. It was observed that about 69% (264, N=385) were able to identify at least one correctly and about 21% (N=79) were able to identify at least two. Figure 34 represents a gender wise analysis of this survey response. Boys and girls were seen to perform equally in this regard.

"In Aflatoun activities and sessions, we discussed that children have rights. We have rights and these rights must be protected. We learnt that we have the right to talk and share our views."

Aflatoun Boy, Uttar Pradesh



	IDENTIFIED 1 CORRECTLY	IDENTIFIED TWO CORRECTLY	COULDN'T IDENTIFY ANY CORRECTLY
BOYS 	73.76% (104)	12.77% (18)	4.26% (6)
GIRLS 	65.57% (160)	25% (61)	1.64% (4)

Figure 20 Identification of child rights by students

The survey also probed on whether children felt confident to address their concerns and on whether students have spoken to community members regarding the rights they learnt about through Aflatoun program. 77.30% (N=109) of girls and 68.5% (168, N=141) of boys expressed that they felt confident in addressing their concerns within the community (Figure 35). More than 40% of the respondents reported to have spoken to community members regarding their rights.

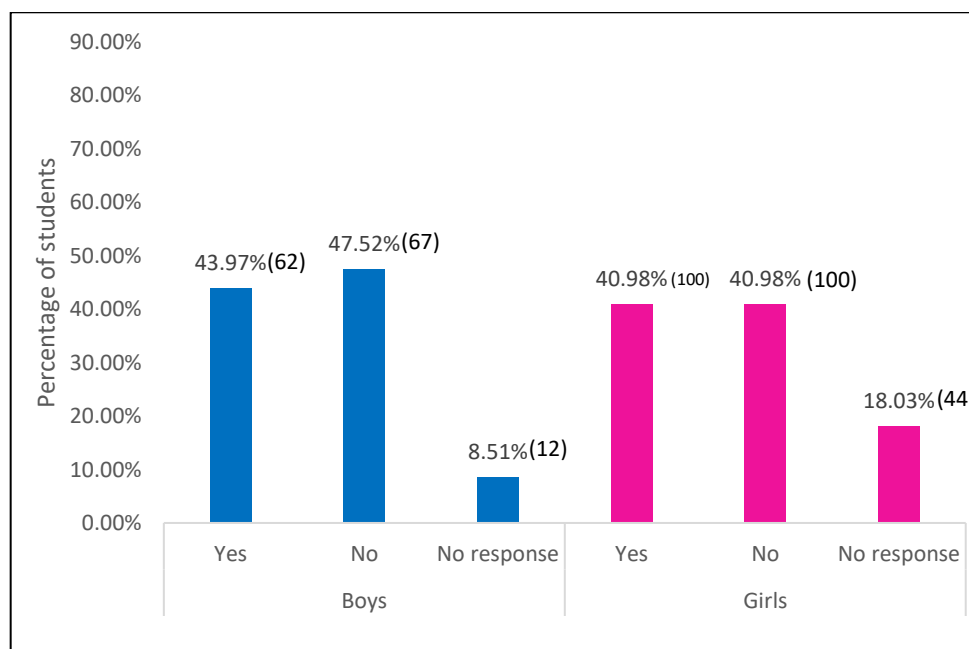


Figure 35 Proportion of Children who felt Confident to Address their Concerns

Strengthened understanding of social responsibility and social action: Teaching social responsibility to children is important. With the overall development of children, they should also become aware of their social responsibilities. Development of the sense of social responsibility in children is necessary to build their citizenship skills. Socially responsible children are likely to transform into responsible citizens of our country. As sense of social responsibility molds them into individuals who intend to create a positive impact on the society and on their environment. A strong understanding of social responsibility was seen among the study respondents.

The Aflatoun program played an important role in strengthening the understanding of students regarding social issues. This is supported by the finding that about 50% students reported Aflatoun program to be responsible for promoting knowledge regarding social issues (Figure 36).

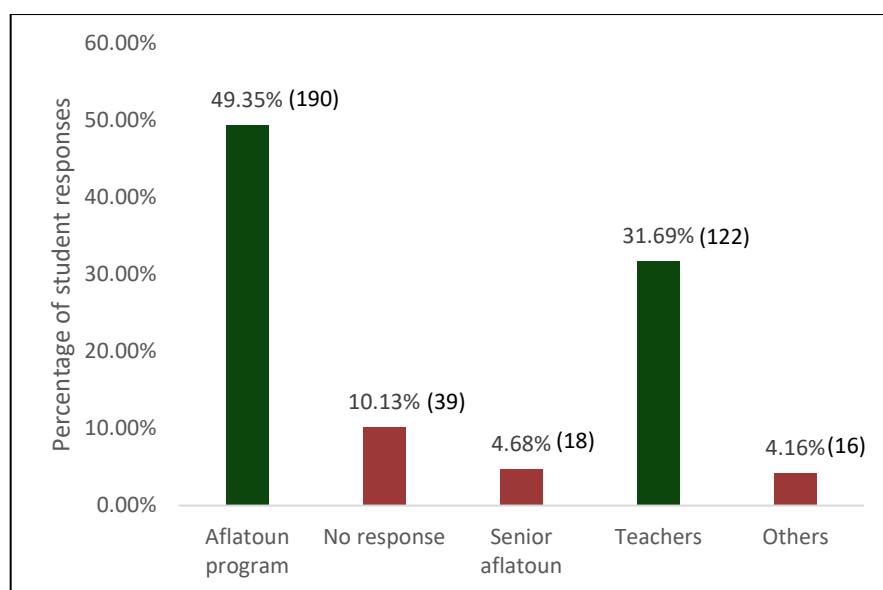


Figure 36 Sources through which Children Gained Social Knowledge

During the quantitative survey respondents were asked to classify certain instances into appropriate and inappropriate to test their understanding of rights and responsibilities.

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 wrapper out in the open -
 - Appropriate
 - Inappropriate
- 3) A 11 year old boy was sent to work during school hours-
 - Appropriate
 - Inappropriate
- 4) Water was leaking from a tap in school
 - Appropriate
 - Inappropriate

A total of 57.17% of respondents were seen to be able to identify all questions correctly. The percentage of boys and girls who answered the questions correctly were seen to be equal.

Children actively being involved in activities that help keep their surroundings clean can be an indicator of good social responsibility. More than 70% of girls and boys during the survey reported that they had taken steps to help improve sanitation and hygiene in their communities (Figure 37). These findings were also supported by the FGDs and IDIs conducted where many children (81, i.e., 60%, N=135) reported to have participated in rallies to help keep their surroundings clean.

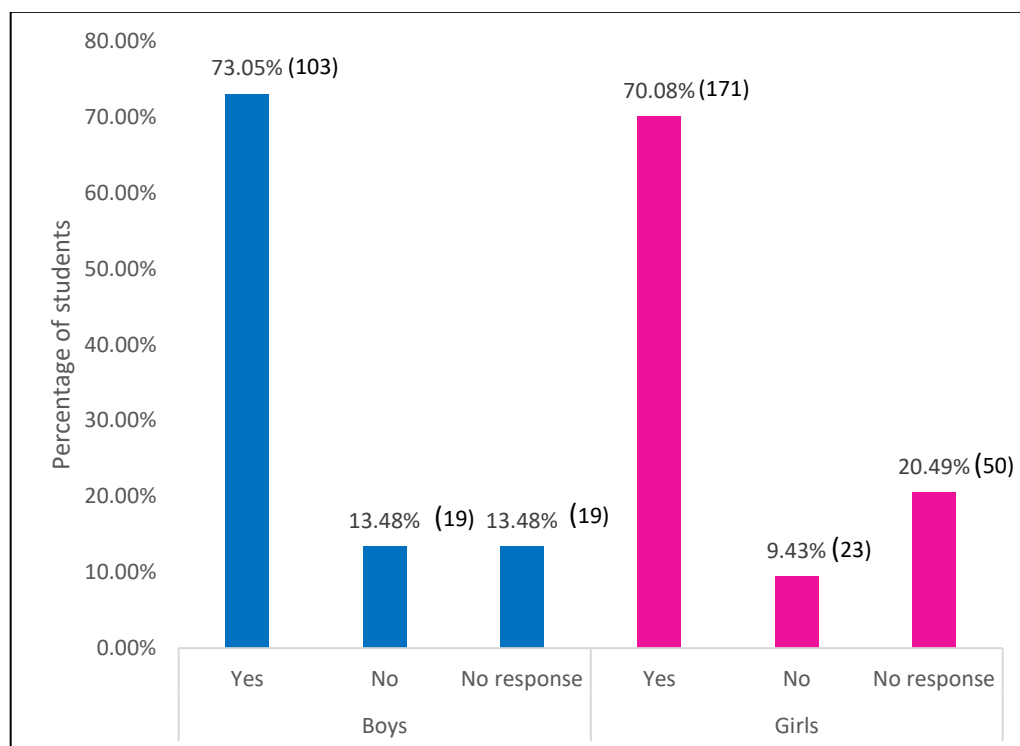


Figure 37 Proportion of Children who took Steps to improve Sanitation and Hygiene in their Community - Gender wise

Gender inclusion and health and nutrition: In line with Aflatoun module, children were also asked questions around gender inclusion and nutrients and their food sources.

Understanding of gender inclusion: Gender identity and perceptions of others start in early childhood. Children need to know that gender roles do not shape their identity, capacity, or professional preferences. Promotion of gender inclusion is vital childhood. It helps children and adolescents in embracing equitable gender norms and practices¹⁸. Thus, reducing gender inequality and self-confidence, and dignity of both men and women. However, there are other far-reaching benefits of gender inclusion to society in general. According to the International Labor Organization, increasing gender equality increases women's workforce participation rate thus, improving the global economy. Other studies confirm the link between gender inequality and child mortality, even gender inequality and lack of environmental awareness.

In order to quantify understanding of gender inclusion during the study, the survey incorporated two multiple choice questions and a caselet.

¹⁸ www.unicef.org/media/113166/file/Gender%20Transformative%20Education.pdf

Queries used to assess understanding of gender inclusion:	Categorisation of understanding:
<p>1) In school all students (Girls and boys) should have equal opportunity in which of the following -</p> <ul style="list-style-type: none"> • Playing • Studying • Both the above • None of the above <p>2) Which of the following is correct -</p> <ul style="list-style-type: none"> • 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 	<p>Good understanding: Identification of both correctly</p> <p>Average understanding: Identification of 1 of the 2 correctly</p> <p>Poor understanding: Identification of none of the queries correctly</p>

About 59% of boys and 44.6% of girls were seen to answer both the multiple-choice questions correctly, indicating that they had a good understanding of gender inclusion. Students in Jharkhand and UP were seen to perform better than those in Maharashtra with regard to understanding of gender inclusion. The case let presented the students with a scenario to understand how they would react to a situation of gender discrimination taking place in school. About 68% of respondents chose actionable strategies to score out the problem, such as helping collectively, talking to fellow classmates or family and raise awareness with the help of Aflatoun clubs. This also demonstrates that students are ready to take action to help ensure gender inclusion.

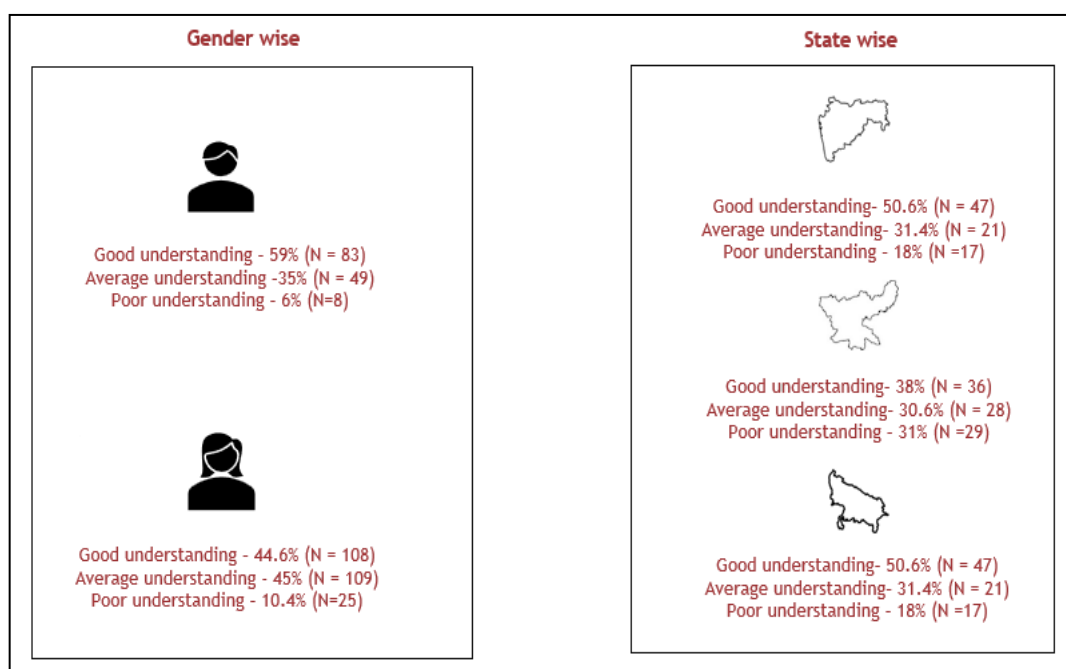


Figure 38 Understanding on Gender Inclusion

Health and Nutrition: Educating children about good nutrition from an early age helps them create and maintain a well-balanced, healthy life. Nutrition education at an early age also helps minimize the health concerns that are associated with a poor diet¹⁹. It also results in students having increased nutrient intakes with better health outcomes, higher performance on tests, improved grades and knowledge retention and lowered instances of absenteeism. The following queries were used to assess the understanding of students with regard to health and nutrition.

Queries used to assess understanding of gender inclusion:	Categorisation of understanding:
<p>1) Milk, Soya bean and egg are rich sources of -</p> <ul style="list-style-type: none"> • Protein • Vitamin C • Iron • Fibre <p>2) Deficiency of vitamin A cause -</p> <ul style="list-style-type: none"> • Anaemia • Night blindness • Scurvy • Obesity 	<p>Good understanding: Identification of both correctly</p> <p>Average understanding: Identification of 1 of the 2 correctly</p> <p>Poor understanding: Identification of none of the queries correctly</p>

The study found that majority of the students had a good or average understanding of health and nutrition. The figure below represents understanding of Health and nutrition among both genders. Both males and females were found to have performed equally.

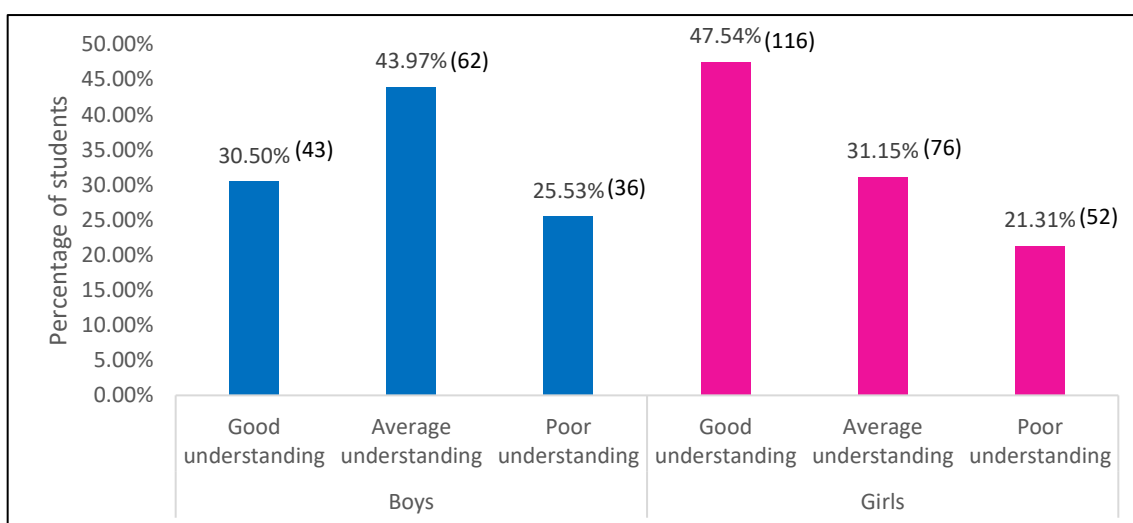


Figure 39 Understanding on Health and Nutrition - Gender wise

¹⁹ <https://www.unicef.org/nutrition/early-childhood-nutrition>

A state wise analysis shows that students in Maharashtra performed poorly in comparison to those from Uttar Pradesh and Jharkhand with regard to understanding of health and nutrition (Figure 40).




	Good understanding	Average understanding	Poor understanding
Jharkhand 	53.19% (50)	40.43% (38)	6.38% (6)
Maharashtra 	18.63% (19)	35.29% (36)	46.08% (47)
Uttar Pradesh 	47.62% (90)	33.86% (64)	18.52% (35)

Figure 40 Understanding on Health and Nutrition - State wise

2.5 Sustainability

Sustainability of Aflatoun program faced several challenges which resulted in hampering exit strategy and loss of continuity of activities after its closure in intervention locations.

Need for stronger partnership with Education Department to ensure sustainability

Aflatoun program design through teacher led did not aim at forging strategic partnerships with Department of Education towards integration of financial and social education in school curriculum. The team could have envisioned an exit strategy wherein high impact Aflatoun interventions such as formation of Aflatoun banks could have been shared by Department of Education for their endorsement and subsequent continuation.

Lack of ownership of school administration

The lack of ownership among school authorities was one of the main challenges. 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 sessions and curriculum. This resulted in many of the Aflatoun activities being discontinued after the exit of Meljol. But despite this, it was seen that some schools continued to have active Aflatoun banks.

COVID-19 pandemic induced disruption

The COVID 19 pandemic also disrupted program activities and affected successful exit. Due to sudden halt of program activities during COVID-19, the program exit was not executed as envisioned. Necessary steps to handover and share program institutional memory with schools and authorities could not be effectively carried out. This has also impacted program sustainability. In some program locations however MelJol undertook sessions at community as schools were closed due to nationwide lockdowns. The community model was intensively implemented in Yavatmal and Pune. This helped in sustaining program momentum in Maharashtra and ensured planned exit.

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. Possibly, this intensive model could have been replicated in other states as well.

2.6 Recommendations and Way Forward

This section describes the key considerations for the way forward for HCL Aflatoun program. These considerations are both strategic and programmatic. The assessment identified some key opportunities which can be leveraged for further improving some of the aspects of this program.

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 to better ownership. One of the main reasons why student engagement is so important is because the associated skills and habits - motivation, joy of learning, persistence, curiosity - enable students to thrive. 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 of key program themes.

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. It aids in the learning process by allowing the learner to explore the knowledge independently as well as providing repetition. Learning materials, regardless of what kind, all have some function in student learning. 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.

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 on 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.

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 impact. It provides an opportunity for the program objectives to continue benefitting the stakeholders post exit of the implementers.

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 such as health and nutrition could be discussed as part of science or biology classes. The inclusion of Aflatoun themes in classroom transactions should be properly planned, organized and clearly articulated in school development plan.

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 portion of time such as classrooms, corridors and activity rooms.

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.

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

parents in school management and relevant activities. Involvement of SMCs can lead to twin benefits of ensuring parents involvement in supporting Aflatoun activities and reinforcing the key messages at home and invigorate the SMCs themselves.

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 execution in intervention 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.

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.

Annexure 1

Tools



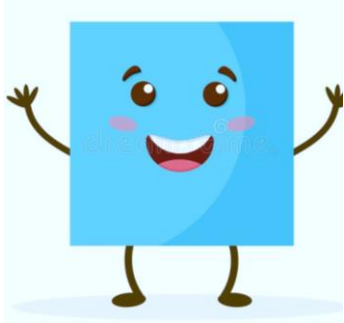
1. Survey Questionnaire for Students

यह सर्वेक्षण, कार्यक्रम स्थानों के 382+ बच्चों को दिया जाएगा




शोधकर्ता disclosure: गाइड का उपयोग बच्चों के साथ सर्वे आयोजित करने के लिए किया जाएगा।


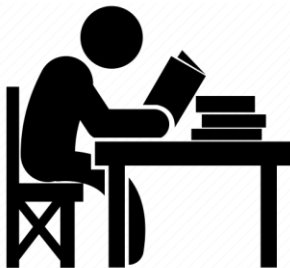

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। हमें पता चला कि आप मेलजोल अफलातून नाम के कार्यक्रम जो आपके यहाँ वर्ष २०१७-२० में चला था का हिस्सा थे। थे। हम आपकी यात्रा और कार्यक्रम में भाग लेने के अनुभव को समझना चाहेंगे। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि सभी प्रश्नों का उत्तर देने का प्रयास कीजिये।

S.No.	प्रश्न	वर्तमान	मेलजोल अफलातून कार्यक्रम के दौरान(2017-20)	स्किप
1	नाम			
2	जन्म तिथि/ उम्र			
3	लिंग			
4	गांव			
5	विद्यालय का नाम			
6	कक्षा में नामांकित(6-12)			
7	क्या आप नियमित रूप से स्कूल जाते हैं? हां/ नहीं			
Section 2: अफलातून कार्यक्रम और क्लब				
8	अफलातून में शामिल होने का वर्ष	२०१७	1	
		२०१८	2	
		2019	3	
		२०२०	4	
9	क्या आप अफलातून क्लब का हिस्सा थे?	हां	1	
		नहीं	2	
10	आप क्लब में क्यों शामिल हुए?	एक दोस्त ने सिफारिश की	1	
		मेरे शिक्षक ने मुझे शामिल होने के लिए कहा	2	
		मैं उत्सुक था और इसके बारे में और जानना चाहता था	3	




		मैं वित्तीय के बारे में सीखना चाहता था	4	
		मैं कुछ अलग करना चाहता था	5	
		अन्य (निर्दिष्ट करें)	6	
11	क्लब कितनी बार मिलता था?	हर हफ्ते	1	
		हर पखवाड़े	2	
		हर महीने	3	
		जब भी आवश्यकता हो	4	
		अन्य (निर्दिष्ट करें)	5	
12	इस क्लब के अध्यक्ष और सचिव का चुनाव कैसे करते हैं?	प्रजातांत्रिक चुनाव	1	
		टीचर की मदद से	2	
		मित्रों द्वारा	3	
		ऊपर में से कोई भी नहीं	4	
13	इनमें से अफलातून का लोगो कौन - सा है?		1	
			2	
			3	

14	इनमें से कौन अफलातून के दो मित्र हैं?	मोटू-पतलू	1	
		छोटू-लम्बू	2	
		राम - श्याम	3	
		मेल-जॉल	4	
15	इनमें से कौन से विषय अफलातून कार्यक्रम के हिस्से के रूप में शामिल किए गए थे?	स्वयं को जानना	1	एकाधिक प्रतिक्रियाओं की अनुमति है
		बच्चों के अधिकार और जिम्मेदारियां	2	
		बचत और व्यय	3	
		योजना और बजट	4	
		सामाजिक और वित्तीय एंटरप्रेनरशिप	5	
		ऊपर के सभी	6	
16	क्या अफलातून की वजह से आपके शैक्षणिक क्रायक्रम में कोई बदलाव लाया गया है?	हां	1	
		नहीं	2	
17	क्या आपने क्लब के पदाधिकारियों जैसे अध्यक्ष, सचिव आदि के लिए चुनाव में मतदान किया था?	हां	1	
		नहीं	2	
17.a	क्लब में कितने पदाधिकारी थे?	1	1	
		2	2	
		3	3	
		नहीं पता	4	
18	क्या शिक्षकों ने क्लब से संबंधित गतिविधियों में आपकी मदद की?	हां	1	
		नहीं	2	
19	क्या आप अफलातून क्लब के सदस्य होने से पहले नियमित रूप से स्कूल जाते थे?	हां	1	
		नहीं	2	
Section 3: सामाजिक शिक्षा				
20	आपको स्कूल में सामाजिक मुद्दों के बारे में किसने पढ़ाया?	टीचर्स	1	
		अफलातून कार्यकर्ता	2	
		सीनियर अफलातून	3	
		अन्य.....	4	
21	उल्लेख करें कि निम्नलिखित क्रियाएं उचित हैं या अनुचित			
21.1.	किसी ने आपकी बिना अनुमति के टॉफ़ी खा ली।	उचित	1	
		अनुचित	2	
21.2.	एक लड़के ने बिस्किट के खाली रैपर स्कूल में खुले में फेंक दिए।	उचित	1	
		अनुचित	2	

21.3.	11 साल के एक लड़के को स्कूल के घंटों के दौरान काम पर भेजा गया था।	उचित	1	
		अनुचित	2	
21.4.	स्कूल के एक नल से पानी बहता रह गया।	उचित	1	
		अनुचित	2	
22	इनमें से कौन सा काम अफलातून नहीं करेगा?	 पैसे की बचत	1	
		 वातावरण को साफ रखना	2	
		 प्लास्टिक बैग का उपयोग	3	
23	स्कूल में सभी विद्यार्थी (लड़का लड़की) को सामान अवसर किसमें मिलने चाहिए?	खेल खुद	1	
		पढाई	2	
		ऊपर सभी	3	
		ऊपर से कोई नहीं	4	
24	बच्चों के चार अधिकार कौन से हैं?	जीवित रहना	1	एकाधिक प्रतिक्रियाओं की अनुमति है
		भाग लेना	2	




		कोई याद नहीं कर पा रहा	3	
		उल्लेख करे a) b)		
		बाजार से घरेलू सामान लाना		
			1	
		परीक्षा के लिए अध्ययन		
			2	
		खेतों में काम करना		
			3	
		कानून के सामने हर कोई समान नहीं है	1	
		धर्म और लिंग के आधार पर भेदभाव	2	
		हर कोई सार्वजनिक स्थानों पर जा सकता है	3	
		अस्पृश्यता	4	
25	इनमें से कौन सा बाल श्रम है?			
26	इनमें से कौन सा कथन भारतीय लोकतंत्र में समानता प्रदर्शित करता है?			
27	इन कथनों में से कौन सा एक	लड़के लड़कियों से ज्यादा मददगार होते हैं	1	

	कथन सही है?	लड़कियां लड़कों से ज्यादा मददगार होती हैं	2	
		मददगार का लिंग से कोई लेना-देना नहीं है। लड़के और लड़कियां दोनों मददगार हो सकते हैं	3	
		लड़के और लड़कियां में से कोई भी मददगार नहीं होते हैं	4	
28	दूध, सोयाबीन और अंडे किसके बहुत समृद्ध स्रोत हैं?	प्रोटीन	1	
		विटामिन सी	2	
		लोहा	3	
		रेशा	4	
29	विटामिन - ए की कमी से क्या हो सकता है?	एनीमिया	1	
		नाईट ब्लाइंडनेस/ रतौंधी	2	
		स्कर्वी	3	
		मोटापा	4	
30	विश्व की विभिन्न गतिविद्ध्या की जानकारी का स्रोत क्या है?	समाचार पत्र	1	एकाधिक प्रतिक्रियाओं की अनुमति है
		रेडियो	2	
		टेलीविजन	3	
		स्थानीय प्रसारण	4	
		इंटरनेट	5	
		अन्य (निर्दिष्ट करे)	6	
Section 4: केस प्रश्न (सामाजिक साक्षरता)				
31	आपकी सहपाटी को उसके लिंग के कारण तंग किया जाता है। उसे उसके परिवार और शिक्षकों द्वारा उचित शिक्षा से वंचित किया जाता है। आपके सहपाठी भी उसे स्वीकार नहीं करते हैं। ऐसी स्थिति में आप क्या करेंगे? (एकाधिक का चयन करें)	अफलातून क्लब की मदद से जागरूकता बढ़ाएं।	1	
		आप अफलातून क्लब के सदस्य के परिवार के पास जायेगे और उन्हें बाल अधिकार समझाएंगे।	2	
		अन्य सभी लड़कियों को सामूहिक रूप से उसकी मदद करने के लिए कहें।	3	
		कुछ भी न करें क्योंकि इसका सीधा असर आप पर नहीं पड़ता।	4	
		मुझे नहीं पता कि इस स्थिति में क्या करना है।	5	
Section 5: वित्तीय साक्षरता				
32	क्या आप जानते हैं बैंक क्या है?	हां	1	
		नहीं	2	

33	इनमें से आपको बैंक में क्या मिलेगा	 <p>पास बुक</p>	1	
		 <p>चेक बुक</p>	2	
		 <p>रुपये</p>	3	
		ऊपर के सभी	4	
34	इनमें से क्या बचत का मंत्र नहीं है?	बचत सुरक्षित स्थान पर करनी चाहिए	1	
		बचत नियमित रूप से करनी चाहिए	2	
		बेहतर है कि आप जल्दी बचत करना शुरू कर दें	3	
		बचत की आवश्यकता नहीं है	4	
35	इन कथनों में से कौन सा सही है?	विज्ञापनों में किए गए कई दावे सही नहीं होते	1	
		महंगी चीजें हमेशा बेहतर होती हैं	2	
		किसी भी वस्तु का बाजार भाव नहीं बदल सकता	3	
		बाजार मूल्य और वास्तविक मूल्य हमेशा समान होते हैं	4	
36	वित्तिय नियोजन कब करनी चाहिए?	कार्य से पहले	1	
		कार्य पूरा होने के बाद	2	
		इनमें से कोई भी नहीं	3	
37	इनमें से क्या बजट से संबंधित	बचत	1	

	है?	खर्च	2	
		योजना	3	
		ऊपर के सभी	4	
		कोई भी नहीं	5	
38	आपने बैंक के बारे में कैसे सीखा ?	अफलातून कार्यक्रम के माध्यम से	1	
		माता - पिता	2	
		शिक्षकों से	3	
		अन्य (निर्दिष्ट करें)	4	
39	क्या आप अफलातून कार्यक्रम से पहले पैसे बचा रहे थे?	हां	1	
		नहीं	2	
40	क्या आपके विद्यालय में अफलातून बैंक है?	हां	1	
		नहीं	2	
41	क्या आपको अफलातून बैंक पसंद आया?	हां	1	
		नहीं	2	
42	क्या आपका अफलातून बैंक में बचत खाता है?	हां	1	If 2 ,Skip to 54
		नहीं	2	
43	आपने खाता कब खोला?		Ask if 1 in 42
44	आपके लिए खाता किसने खोला?	नाम.....		Ask if 1 in 42
		पद		
45	क्या आपके पास अफलातून बैंक द्वारा जारी पासबुक है?	हां	1	Ask if 1 in 42
		नहीं	2	
46	क्या आप जानते हैं कि अफलातून बैंक तक कैसे पहुँचें?	हां	1	Ask if 1 in 42
		नहीं	2	
47	क्या अफलातून बैंक तक पहुंचना आसान था?	हां	1	Ask if 1 in 42
		नहीं	2	
48	आपने कितनी बार अफलातून बैंक में पैसे जमा किया?	हर हफ्ते	1	Ask if 1 in 42
		हर दो हफ्ते	2	
		हर महीने	3	
		एक साल में दो बार	4	
		साल में एक बार	5	
		जरूरत के अनुसार	6	
49	आपने कितनी बार अफलातून बैंक से पैसे निकाले?	हर हफ्ते	1	Ask if 1 in 42
		हर दो हफ्ते	2	
		हर महीने	3	
		एक साल में दो बार	4	
		साल में एक बार	5	
		जरूरत के अनुसार	6	
50	क्या आपको अफलातून बैंक का	हां	1	Ask if 1 in 42

	उपयोग करने से पहले अपने माता-पिता की अनुमति की आवश्यकता है?	नहीं	2	
51	आपने आखिरी बार अफलातून बैंक का इस्तेमाल कब किया था?	0-3 महीने	1	Ask if 1 in 42
		3-6 महीने	2	
		6-12 महीने	3	
		12 महीने से ज्यादा	4	
52	आपने अफलातून बैंक का उपयोग क्यों किया?	जमा करने के लिए	1	Ask if 1 in 42
		वापस लेने के लिए	2	
		शिक्षा की आपूर्ति खरीदने के लिए	3	
		एक सामाजिक/वित्तीय उद्यम में निवेश के लिए	4	
		अन्य (निर्दिष्ट करें)	5	
53	क्या आपको पता है अफलातून बैंक में अधिकतम और न्युनतम कितने पैसे जमा कर सकते है?	हां	1	Ask if 1 in 42
		नहीं	2	
54	क्या आपने बीमा पाने के लिए अपने परिवार या माता-पिता की मदद की थी?	हां	1	
		नहीं	2	
Section 6: केस प्रश्न (वित्तीय साक्षरता)				
55	आपकी कक्षा का एक छात्र अपने नए कपड़े और बैग के बारे में शेखी बघार रहा है। यह ज्ञात है कि उसने अपना सारा पैसा बचाने के बजाय इन चीजों पर खर्च किया। उसकी आदत ने उसके माता-पिता को परेशान कर दिया क्योंकि उसके भत्ते का उपयोग स्कूल की आवश्यक आपूर्ति पर किया जाना था। उसके माता-पिता आपसे उसके पैसे खर्च करते समय सावधान रहने के लिए कहने के लिए कहते हैं। क्या कहोगे उसे?	उसे अफलातून और बचत के महत्व के बारे में बताएं।	1	
		उसे अफलातून क्लब में शामिल होने के लिए प्रोत्साहित करें जहां वह वित्तीय साक्षरता प्राप्त कर सके	2	
		उसे बैंक खाता खोलने में मदद करें	3	
		उसे नियमित रूप से स्कूल और अफलातून गतिविधियों में भाग लेने के लिए प्रोत्साहित करें	4	
		इस स्थिति में कोई समस्या नहीं है। जैसा है वैसा ही छोड़ दो	5	

		एक समस्या है लेकिन मुझे नहीं पता कि क्या करना है।	6	
56	क्या आपके पास अफलातून के सिवा बैंक या पोस्ट ऑफिस खाता है?	हां	1	
		नहीं	2	
57	क्या आपने अपने इस खाते से वित्तीय लेनदेन किया है?	हां	1	Ask if 1 in 56
		नहीं	2	
58	क्या आपने एटीएम का इस्तेमाल किया है?	हां	1	
		नहीं	2	
59	क्या आपके पास एटीएम कार्ड है?	हां	1	Ask if 1 in 58
		नहीं	2	
60	आपने अफलातून गतिविधियों के माध्यम से पैसा खर्च करना सीख लिया है। क्या आप निम्नलिखित व्ययों को आवश्यक और अनावश्यक के रूप में पहचान सकते हैं?			
60.1.	शिक्षा से सम्बंधित आपूर्ति जैसे किताबें, पेंसिल, इरेज़र	आवश्यक	1	
		अनावश्यक	2	
60.2.	अपौष्टिक खाना जैसे चिप्स और चॉकलेट	आवश्यक	1	
		अनावश्यक	2	
60.3.	घर के लिए किराने का सामान	आवश्यक	1	
		अनावश्यक	2	
60.4.	जुआ खेलना	आवश्यक	1	
		अनावश्यक	2	
61	क्या आप निम्नलिखित करेंसी नोटों को पहचान सकते हैं?			
61.1.		दो रुपये का सिक्का	1	
		अन्य	2	
61.2.		10 रुपया	1	
		अन्य	2	
61.3.		200 रुपये	1	
		अन्य	2	
Section 7				
62	आपने अपने अधिकारों के बारे में किसी से बात की है जो	माता-पिता	1	
		परिवार	2	

	आपको अफलातून कार्यक्रम के हिस्से के रूप में पता चले?	मित्र	3	
		सीनियर अफलातून	4	
63	क्या आपने इन अधिकारों के बारे में समुदाय के नेताओं या सदस्यों से बात की है?	हां	1	
		नहीं	2	
64	क्या आप अपनी और गांव में अपने जैसे अन्य बच्चों की चिंताओं को दूर करने के लिए आश्वस्त महसूस किया है?	हां	1	
		नहीं	2	
65	क्या अफलातून कार्यक्रम का हिस्सा बनने के बाद आपकी एकाग्रता बढ़ाने का आत्मविश्वास बढ़ा है?	हां	1	
		नहीं	2	
66	क्या आपने अफलातून कार्यक्रम में भाग लेने के परिणामस्वरूप अपने स्कूल/गाँव में स्वच्छता, या स्वच्छता में सुधार के लिए कोई कदम उठाया है?	हां	1	
		नहीं	2	
67	क्या आपने अफलातून क्लब के हिस्से के रूप में किसी सामाजिक उद्यम गतिविधियों में भाग लिया?	रैलियां	1	1 से अधिक प्रतिक्रिया की अनुमति है
		स्वच्छता अभियान	2	
		थिएटर, रोल प्ले	3	
		सामाजिक मुद्दों पर सत्र आयोजित करना	4	
		स्कूल न जाने वाले बच्चों का स्कूल में नामांकन	5	
		कोई दूसरा	6	
68	कार्यक्रम के अंतर्गत आप फील्ड विजिट के लिए कहा पर गए थे?	बैंक	1	
		पोस्ट ऑफिस	2	
		वित्तीय संस्थान	3	
		सामाजिक एंटरप्राइज	4	
		अन्य	5	
69	क्या Covid-19 के दौरान कार्यक्रम में आपकी भागीदारी में कोई चुनौती थी?	क्लब के सदस्यों से मिलना	1	
		अफलातून गतिविधियों को जारी रखना	2	
		ऊपर के दोनों	3	
		कोई चुनौती नहीं थी	4	

2. In depth interview for students

IDI को सभी कार्यक्रम स्थानों में 72 बच्चों के बीच प्रशासित किया जाएगा।

शोधकर्ता disclosure: गाइड का उपयोग बच्चों के साथ IDI आयोजित करने के लिए किया जाएगा।

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। हमने अभी समझ में अफलातून कार्यक्रम के बारे में बातचीत की, उसी सन्दर्भ में आपके कुछ अनुभव जानना चाहते हैं। आपसे बातचीत की जानकारी आप जैसे अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निर्भीकता से कहें।

इस बातचीत में लगभग आधे घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

प्रतिभागी प्रोफ़ाइल

नाम:

उम्र:

लिंग:

कक्षा:

स्कूल:

गांव:

ज़िला:

संपर्क नंबर:

- अफलातून कार्यक्रम की शुरुवात कब हुई, आपको इस कार्यक्रम के बारे में क्या बताया गया, और आप इससे क्यों जुड़े?
- क्या विद्यालय के सभी बच्चे इस कार्यक्रम से जुड़े या कुछ ही बच्चे इसका हिस्सा थे?
प्रोब - कौन से कक्षा के, लड़के - लड़की दोनों ? यदि विकलांग छात्र हो तो उसके बारे में भी पूछें
- अफलातून कार्यक्रम का क्रियान्वन कौन करता था, आध्यापक, बच्चे स्वयं या कोई संस्था का व्यक्ति?
प्रोब - महीने में कितने दिन और कितना समय अफलातून कार्यक्रम के लिए मिलता था
- आपके अनुसार अफलातून कार्यक्रम की सबसे उपयोगी/मजेदार कौन कौन सी गतिविधियां थी, क्या सभी गतिविधियां सभी बच्चों (सभी कक्षा के बच्चे, लड़के - लड़की और विकलांग छात्र) के लिए सामान रूप से थी ?
- आपने अपने विद्यालय में अफलातून समूह/ बाल सांसद / पंचायत का गठन किया, क्या सभी बच्चों (सभी कक्षा के बच्चे, लड़के - लड़की और विकलांग छात्र) को इसमें नेतृत्व (नेता) चुनने के समान अवसर मिले, कृपया चुनाव प्रक्रिया के बारे में बतायें ?
- अफलातून बैंक क्यों और कैसे गठित किया? अफलातून बैंक में क्या क्या होता है? इसकी कार्यवाही कौन करता है? (कितने पैसे, कितने बार, जमा पैसों से क्या किया)
- अफलातून कार्यक्रम का आप और अन्य बच्चों पर क्या प्रभाव पड़ा? क्या आप अपने को एक सफल अफलातून मानते हैं? यदि हाँ तो क्यों? आपके दोस्त, आध्यापक और परिवार के सदस्य आपमें क्या कोई बदलाव महसूस करते हैं, जो अफलातून कार्यक्रम की वजह से आया हो

- अफलातून कार्यक्रम की सीख क्या आपने अन्य लोगों जैसे आपके भाई-बहन, दोस्तों या परिवार के अन्य सदस्यों से भी साँझा की?
- अफलातून कार्यक्रम में आपकी भागीदारी को देखते हुए, क्या कुछ चीजें थीं जो अलग तरीके से की जा सकती थीं? कृपया विस्तृत करें।
- क्या ऐसा कुछ है जिसे हम आपसे पूछने से चूक गए हैं और आप जोड़ना चाहते हैं? (अपना समय देने के लिए धन्यवाद!)

3. Focused group discussion guide for students

गाइड का उपयोग FGDs आयोजित करने के लिए किया जाएगा।

शोधकर्ता **disclosure**: नमस्कार, मेरा नाम _____ है। हम दिल्ली की एक शोध संस्था / एजेंसी से आये हैं। हम आपसे आपकी शिक्षा एवं बच्चों से जुड़े अन्य विषयों पर आपके विचार और अनुभव जानना चाहते हैं। आपसे बातचीत की जानकारी आप जैसे अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निर्भीकता से कहे और सभी साथियों को अपनी बात कहने का मौका दे।

इस बातचीत में लगभग १ घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

विद्यालय:

बच्चे - किस किस सत्र से : 2017-18/2018-19/2019-2020

गांव:

ज़िला:

प्रतिभागियों की प्रोफ़ाइल

क्रमांक	नाम	उम्र	लिंग	कक्षा	स्कूल	संपर्क नंबर	बैंक/पीओ खाता स्थिति (हां/ना)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

कार्यक्रम के बारे में

- वर्ष 2017-2020 में आपके विद्यालय में शिक्षा के अतिरिक्त क्या कुछ नई गतिविधि हुई, जो बच्चों से संबंधित थी?
 - यदि आप उनके बारे में जानते हैं तो हमें बताएं कब से, किन किन विषयों पर और ये क्या कार्यक्रम थे?



•

a) क्या आप इन्हे पहचानते हैं, ये कौन है? आप से इसका परिचय कब हुआ?

b) आपको इससे कौन - कौन सी बातें सबसे अच्छी लगी, और क्यों?

- **अफलातून कार्यक्रम के दौरान कौन-सी गतिविधियाँ आयोजित की गईं?**
 - प्रोब : सामाजिक व वित्तीय शिक्षा, भोजन, सफाई एवं स्वास्थ्य, चुनाव प्रक्रिया, लैंगिक समानता, अफलातून बैंक खाता को खोलना
- **आप अफलातून कार्यक्रम से कब और कैसे जुड़े?**
- **सामाजिक शिक्षा के बारे में अफलातून क्या संदेश और जानकारी देता है?**
 - प्रोब: क्या आपके जीवन पर इसका कुछ प्रभाव पड़ा?
- **कुछ गतिविधियाँ जो सामाजिक शिक्षा से संबंधित हैं, जो आप ने अपने विद्यालय और गांव में क्रियान्वित की हो, उसके बारे में बताएं**
- **क्या कार्यक्रम के अंतर्गत आपने पर्यावरण के लिए अपने गांव में कुछ किया? यदि हां, क्या आपको आपके आस पास के पर्यावरण में कुछ बदलाव देखने को मिला?**
- **क्या आपने अपने विद्यालय में अफलातून समूह/ बाल सांसद / पंचायत का गठन किया?**
 - प्रोब: यदि हां तो कैसे, कौन-कौन उसके सदस्य थे?
- **क्या आप भी उस समूह का हिस्सा थे, समूह क्या-क्या गतिविधियाँ करते थे और उससे क्या लाभ हुआ?**
- **वित्तीय शिक्षा में अपने अफलातून से क्या-क्या सीखा?**
 - प्रोब: क्या उसका कुछ फायदा हुआ?
- **क्या आप ने इस कार्यक्रम के दौरान किन्हीं वित्तीय संस्थानों से संपर्क किया**
 - प्रोब: अपने अनुभव बताएं
- **अफलातून जैसे कार्यक्रम की क्या आवश्यकता है? क्या ऐसा कार्यक्रम सभी स्कूलों में होना चाहिए?**
- **अफलातून कार्यक्रम को बच्चों के लिए और अधिक उपयोगी बनाने के बारे में, आप क्या सुझाव देना चाहेंगे?**
- **पिछले दो साल के आपके अनुभव कैसे रहे? क्या आप सभी कि शिक्षा और व्यक्तिगत जीवन पर इसका कुछ प्रभाव पड़ा? प्रोब :आपको और आपके आस पास के लोगों को, परिवार के सदस्यों पर पड़ा प्रभाव**
- **क्या इस दौरान, अफलातून की कुछ सीख आपको उपयोगी लगी, जिससे आपको इस मुश्किल समय में कुछ मदद मिली? यदि हां, अपने अनुभव बताएं।**

- केस अध्ययन:
 - a) आपने अपनी शिक्षा पूर्ण कर ली है और अब आप अपना एक व्यवसाय शुरू करना चाहते हैं ,आप क्या-क्या तैयारी करेंगे? क्या अफलातून की शिक्षा इसमें आपकी कुछ मदद करेगी?
 - b) आपके गाँव के घरों का सारा कचरा गाँव के एक कोने में, आपके स्कूल के पीछे फेंक दिया जाता है। कूड़े के ढेर से दुर्गंध आने से बच्चों को परेशानी हो रही है। साथ ही खुले में कूड़े के ढेर में घूमने से गांव के जानवर बीमार हो जाते हैं। ऐसी स्थिति का अफलातून क्या समाधान करेगा? (पंचायत को समस्या से अवगत कराएं। वे इसका ख्याल रखेंगे, अफलातून क्लब में समस्या पर चर्चा करें और समाधान खोजें, छात्रों, शिक्षकों, अभिभावकों और पंचायत की मदद लेकर सामूहिक रूप से समस्या का समाधान करें, कुछ मत करो क्योंकि कचरा डंप मुझे प्रभावित नहीं करता है, विद्यार्थि को असुविधा हो सकती है)

4. In-depth Interview guide for Parents

गाइड को कार्यक्रम स्थानों में 72 अभिभावकों को प्रशासित किया जाएगा।

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। हमने अभी समझ में अफलातून कार्यक्रम के बारे में बातचीत की, उसी सन्दर्भ में आपके कुछ अनुभव जानना चाहते हैं। आपसे बातचीत की जानकारी अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निर्भीकता से कहे।

इस बातचीत में लगभग आधे घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

नाम:

उम्र:

लिंग:

गांव:

ज़िला:

पेशा:

औसत वार्षिक आय:

संपर्क नंबर:

अफलातून कार्यक्रम (2017-2020 शिक्षा सत्र के दौरान) में नामांकित छात्रों/बच्चों का विवरण

क्रमांक	नाम	लिंग	उम्र	कक्षा
1.				
2.				
3.				

- वर्ष २०१७-२०२० में विद्यालय में बच्चों को शिक्षा के साथ-साथ एक अन्य कार्यक्रम, जो बच्चों को जागरूक और विवेकशील बनाने के लिए किया गया था का आयोजन किया गया था?

Probe-इस कार्यक्रम में बच्चों को सामाजिक, वित्तिये, स्वास्थ्य एवं जीवन कौशल जैसे विषयों की जानकारी दी गयी थी, क्या आप को इस बारे में जानकारी है? क्या आप इस कार्यक्रम के बारे में हमें कुछ बता सकते हैं ?

- क्या आपने अपने बच्चे के कार्यक्रम में भाग लेने के बाद उनमें कोई बदलाव देखा है? अपने अनुभव बताये
- क्या इस कार्यक्रम का बच्चों की शिक्षा पर भी कुछ प्रभाव पड़ा?
- क्या बच्चों ने आपसे या परिवार के अन्य सदस्यों को भी इस कार्यक्रम से सीखी बातें बताई? क्या बच्चों ने वित्तिय प्रबंधन जैसे बैंक अकाउंट खोलना, बचत करना, साफ-सफाई रखना, पौष्टिक भोजन करना आदि पर भी बातचीत की ? क्या आपने उनकी बातों पर कुछ क्रियान्वन किया ?
- पिछले २ वर्ष के मुश्किल भरे समय में क्या आप के बच्चे अपनी शिक्षा जारी रख सके? क्या अफलातून कार्यक्रम से सीखी बातों से बच्चों को कुछ मदद मिली और वो अपने और सभी के जीवन को बेहतर बनाने का प्रयास करते दिखे ?
- क्या आप कार्यक्रम में अपना या अपने बच्चे के अनुभव से एक यादगार पल याद कर सकते हैं?

- अफलातून कार्यक्रम को बेहतर बनाने के लिए और क्या किया जा सकता है? जिससे आपके बच्चों की तरह, अधिक लड़कियाँ/लड़कों तक कैसे पहुँच सके और ज्यादा फायदा हो सके?

5. Key Informant Interview Guide for Teachers

गाइड को कार्यक्रम स्थानों में 72 शिक्षकों को प्रशासित किया जाएगा।

शोधकर्ता disclosure: गाइड का उपयोग शिक्षकों के साथ IDI आयोजित करने के लिए किया जाएगा।

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। हमने अभी समूह में अफलातून कार्यक्रम के बारे में बातचीत की, उसी सन्दर्भ में आपके कुछ अनुभव जानना चाहते हैं। आपसे बातचीत की जानकारी अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निष्कलंकता से कहे।

इस बातचीत में लगभग आधे घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

नाम:

उम्र:

लिंग:

स्कूल:

गांव:

ज़िला:

संपर्क नंबर:

अफलातून के साथ संबद्ध:

- आप अफलातून कार्यक्रम से कैसे जुड़े?
- मेलजोल के अफलातून कार्यक्रम के प्रति आपका क्या दृष्टिकोण है?
 - बच्चों के लिए आत्म-जागरूकता और जीवन कौशल शिक्षा की अनुकूलता पर टिप्पणी करें
 - बच्चों के लिए सामाजिक शिक्षा की अनुकूलता पर टिप्पणी करें
 - बच्चों के लिए वित्तीय शिक्षा की अनुकूलता पर टिप्पणी करें
 - अफलातून कार्यक्रम की शुरुआत से पहले बच्चों में सामाजिक और वित्तीय शिक्षा की क्या स्थिति थी और इसका ज्ञान क्या था?
- अफलातून कार्यक्रम के भाग के रूप में आपके विद्यालय में कौन-सी गतिविधियाँ आयोजित की गई हैं? यह गतिविधियाँ किस-किस ने करई?
 - गतिविधियों की अनुकूलता पर टिप्पणी करें
 - क्या मेलजोल टीम नियमित रूप से इन गतिविधियों की निगरानी करती थी?
 - उन गतिविधियों में आपकी क्या भूमिका थी?
- कार्यक्रम को अमल करने में आपकी क्या भूमिका थी?
 - अफलातून क्लबों में आपकी क्या भागीदारी थी?
 - अफलातून बैंकों में आपकी क्या भागीदारी थी?

- अफलातून पाठ्यक्रम को संचालित करने और उसकी गतिविधियों को लागू करने के लिए आपको किस प्रकार का प्रशिक्षण प्रदान किया गया था? जांच पर
 - प्रशिक्षण की अवधि क्या यह पर्याप्त थी
 - प्रशिक्षक कौन था, आप उसकी योग्यता का मूल्यांकन कैसे करेंगे
 - प्रशिक्षण पाठ्यक्रम और इसकी प्रासंगिकता
 - प्रशिक्षण पद्धति और इसकी प्रभावशीलता
 - प्रशिक्षण सहायता का उपयोग
 - प्रशिक्षण में सुधार के लिए सिफारिशें
- क्या आप प्रशिक्षण के बाद अफलातून गतिविधियों को लागू करने के बारे में आश्वस्त महसूस करते हैं? यदि हाँ/नहीं तो विस्तृत करें।
- क्या मेलजोल टीम द्वारा आपको कोई सहायता या पुनश्चर्या प्रशिक्षण प्रदान किया गया था? यदि हां, तो कृपया इसकी प्रासंगिकता और प्रभावशीलता के बारे में विस्तार से बताएं?
- आपके स्कूल में अफलातून और नियमित पढ़ाई के बीच संतुलन कैसे बना रहा?
- अफलातून गतिविधियों के लिए आवश्यक सामान क्या था? उसे कैसे व्यवस्थित थे?
- गर्मी की छुट्टियों के दौरान कार्यक्रम के क्रियान्वयन में आप कैसे शामिल थे?
- आपके अनुसार अफलातून कार्यक्रम के अनूठे पहलू क्या हैं?
 - क्या कार्यक्रम विनिर्देश पहले से मौजूद पाठ्यक्रम/कार्यक्रमों के साथ ओवरलैप करते हैं?
 - अफलातून ने स्कूल में पढ़ाए जाने वाले अन्य पाठ्यक्रम/कार्यक्रमों में कैसे मदद की है?
- अफलातून कार्यक्रम को लागू करने में कुछ चुनौतियाँ क्या थीं?(Covid-19 etc)
- आपने इन चुनौतियों से कैसे सामना किया? क्या आपको मेलजोल टीम की ओर से कोई सहायता प्रदान की गई?
- अफलातून कार्यक्रम से आपकी प्रमुख सीख क्या थी?
- इसका बच्चों पर क्या प्रभाव पड़ा?
- क्या कार्यक्रम का परिवार या सामुदायिक स्तर पर कोई प्रभाव पड़ा? यदि हां कृपया विस्तृत करें।
- क्या आप अफलातून कार्यक्रम के साथ अपने जुड़ाव की एक यादगार घटना साझा कर सकते हैं?
- क्या आपके पास कोई रोडमैप है जिसके माध्यम से आप अफलातून कार्यक्रम को जारी रखेंगे?
 - क्या आपके पास इसके लिए आवश्यक समर्थन और संसाधन हैं?
- अफलातून कार्यक्रम में आपकी भागीदारी को देखते हुए, क्या कुछ चीजें थीं जो अलग तरीके से की जा सकती थीं? कृपया विस्तृत करें।
- कार्यक्रम के हिस्से के रूप में और क्या किया जा सकता था?

6. Key Informant Interview Guide for Head Teachers

गाइड को कार्यक्रम स्थानों के 36 प्रधान शिक्षकों में प्रशासित किया जाएगा।

शोधकर्ता disclosure: गाइड का उपयोग शिक्षकों के साथ IDI आयोजित करने के लिए किया जाएगा।

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। आपसे बातचीत की जानकारी अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निर्भीकता से कहे।

इस बातचीत में लगभग आधे घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

प्रतिभागी पृष्ठभूमि प्रोफ़ाइल

नाम:

उम्र:

लिंग:

स्कूल(Level):

एनरोलमेंट: 2017-18 (G/B/CWSN)

2018-19(G/B/CWSN)

2019-20(G/B/CWSN)

गांव:

ज़िला:

संपर्क नंबर:

अफलातून के साथ संबद्ध:

- आप अफलातून कार्यक्रम से कैसे जुड़े? कार्यक्रम के क्रियान्वयन में आपकी क्या भूमिका थी?
- अफलातून पाठ्यक्रम को संचालित करने और उसकी गतिविधियों को लागू करने के लिए किस तरह के प्रशिक्षण शिक्षकों को प्रदान किया गया था?
- क्या आपके विद्यालय में बच्चों का अफलातून समूह बना? यह अफलातून समूह क्या -क्या करता था?
- क्या विद्यालय में बच्चों का बचत समूह भी गठित हुआ? उसका संचाला कौन करता था, बच्चे कितनी बचत करते थे और उस बचत का क्या उपयोग होता था?
- क्या आपने अपने बच्चे के अफलातून कार्यक्रम में भाग लेने के बाद उसमें कोई बदलाव देखा है? अपने अनुभव बताये.
- क्या इस कार्यक्रम का बच्चों की शिक्षा पर भी कुछ प्रभाव पड़ा?
- क्या बच्चों ने आपसे या विद्यालय में अन्य सदस्यों को भी इस कार्यक्रम से सीखी बातें बताई? क्या बच्चों ने विद्यालय प्रबंधन, साफसफाई रखना, पौष्टिक भोजन, सबको सामान अवसर आदि विषयों पर भी बातचीत की और अपने सुझाव दिए ? क्या आपने उनकी बातों पर कुछ क्रियान्वन किया ?

- पिछले २ वर्ष के मुश्किल भरे समय में क्या आप के बच्चे अपनी शिक्षा जारी रख सके? क्या अफलातून कार्यक्रम से सीखी बातों से बच्चों को कुछ मदद मिली और वो अपने और सभी के जीवन को बेहतर बनाने का प्रयास करते दिखे ?
- क्या आप कार्यक्रम में अपने या बच्चे के अनुभव से कुछ यादगार पल बता सकते हैं?
- अफलातून कार्यक्रम को और अच्छा बनाने के लिए और क्या किया जा सकता है? जिसे आपके बच्चों की तरह, अधिक लड़कियों/लड़कों तक कैसे पहुंच सके और जयदा फायदा हो सके
- क्या अफलातून कार्यक्रम आपके विद्यालय में अभी भी चल रहा है ? क्या आपने अफलातून कार्यक्रम के बारे में अपने विचार उच्च अधिकारियों या अन्य स्कूल अध्यापकों, जहाँ ये कार्यक्रम नहीं है से साँझा किए? क्या अफलातून कार्यक्रम को स्कूलों में भी लागू करना चाहिए? यही हा तो क्यों, यदि तो क्यों नहीं

7. Key Informant Interview Guide for PRI Members

गाइड को सभी कार्यक्रम स्थानों में 36 पीआरआई सदस्यों को प्रशासित किया जाएगा।

शोधकर्ता disclosure: गाइड का उपयोग पीआरआई के साथ IDI आयोजित करने के लिए किया जाएगा।

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। हमने अभी समझ में अफलातून कार्यक्रम के बारे में बातचीत की, उसी सन्दर्भ में आपके कुछ अनुभव जानना चाहते हैं। आपसे बातचीत की जानकारी अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निर्भीकता से कहे।

इस बातचीत में लगभग आधे घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

प्रतिभागी प्रोफ़ाइल

नाम:

उम्र:

लिंग:

स्कूल:

गांव:

ज़िला:

संपर्क नंबर:

अफलातून से संबद्ध:

- वर्ष २०१७-२०२० में विद्यालय में बच्चों को शिक्षा के साथ साथ एक अन्य कार्यक्रम जो बच्चों को जागरूक और विवेकशील बनाने के लिए किया गया था का भी आयोजन किया गया था, इस कार्यक्रम में बच्चों को सामाजिक, वित्तिये, स्वास्थ्य एवं जीवन कौशल जैसे विषयों की जानकारी दी गई। क्या आप को इस बारे में जानकारी है ? क्या आप इस कार्यक्रम के बारे में हमें कुछ बता सकते हैं ?
- क्या आपने बच्चे के कार्यक्रम में भाग लेने के बाद उसमें कोई बदलाव देखा है? अपने अनुभव बताये
- क्या इस कार्यक्रम का बच्चों की शिक्षा पर भी कुछ प्रभाव पड़ा? क्या बच्चों ने आपसे या विद्यालय/SMC/ पंचायत के अन्य सदस्यों को भी इस कार्यक्रम से सीखी बातें बताई? क्या बच्चों ने विद्यालय प्रबंधन, साफसफाई रखना, पौष्टिक भोजन, सबको सामान अवसर आदि विषयों पर भी बातचीत की और अपने सुझाव दिए ? क्या आपने उनकी बातों पर कुछ क्रियान्वन किया ?
- क्या कार्यक्रम का बच्चों की शिक्षा, उनके परिवार या सामुदायिक स्तर पर कोई प्रभाव पड़ा? यदि हां कृपया विस्तृत करें।

- पिछले २ वर्ष के मुश्किल भरे समय में क्या आप के बच्चे अपनी शिक्षा जारी रख सके? क्या अफलातून कार्यक्रम से सीखी बातों से बच्चों को कुछ मदद मिली और वो अपने और सभी के जीवन को बेहतर बनाने का प्रयास करते दिखे ?
- क्या आप कार्यक्रम में अपने या अपने बच्चे के अनुभव से एक यादगार पल याद कर सकते हैं?
- अफलातून कार्यक्रम को और अच्छा बनाने के लिए और क्या किया जा सकता है? जिसे आपके बच्चों की तरह, अधिक लड़कियों/लड़कों तक कैसे पहुंच सके और जयदा फायदा हो सके
- क्या अफलातून कार्यक्रम आपके विद्यालय में अभी भी चल रहा है ? क्या आपने अफलातून कार्यक्रम के बारे में अपने विचार उच्च अधिकारियों या अन्य स्कूल अध्यापकों, जहाँ ये कार्यक्रम नहीं है से साँझा किए? क्या अफलातून कार्यक्रम को स्कूलों में भी लागू करना चाहिए? यही हा तो क्यों, यदि तो क्यों नहीं
- कार्यक्रम को आगे ले जाने में आप और अन्य पीआरआई/SMC सदस्य क्या भूमिका निभा सकते हैं?

8. Key Informant Interview Guide for CSO

गाइड को कार्यक्रम स्थानों पर 12 सीएसओ प्रतिनिधियों को प्रशासित किया जाएगा।

शोधकर्ता disclosure: गाइड का उपयोग सीएसओ के साथ IDI आयोजित करने के लिए किया जाएगा।

शोधकर्ता disclosure: नमस्कार, मेरा नाम _____ है। हमने अभी समझ में अफलातून कार्यक्रम के बारे में बातचीत की, उसी सन्दर्भ में आपके कुछ अनुभव जानना चाहते हैं। आपसे बातचीत की जानकारी अन्य बच्चों के लिए अच्छे कार्यक्रम बनाने में उपयोगी होगी। आप के द्वारा बतायी गयी जानकारी और आप की पहचान गुप्त रखी जायगी। आपसे अनुरोध है कि अपनी बात निर्भीकता से कहे।

इस बातचीत में लगभग आधे घंटे का समय लग सकता है। यदि आपकी सहमति हो तो हम चर्चा शुरू करें ?

प्रतिभागी प्रोफ़ाइल:

नाम:

उम्र:

लिंग:

संगठन:

पद:

गांव:

ज़िला:

संपर्क नंबर:

- आपको अफलातून कार्यक्रम के बारे में कैसे पता चला?
- मेलजोल के अफलातून कार्यक्रम के प्रति आपका क्या दृष्टिकोण है?
 - इसकी आवश्यकता और प्रासंगिकता पर टिप्पणी करें
 - अफलातून कार्यक्रम की शुरुआत से पहले बच्चों में सामाजिक और वित्तीय शिक्षा की क्या स्थिति थी और इसका ज्ञान क्या था?
- अफलातून कार्यक्रम के हिस्से के रूप में कौन सी गतिविधियां आयोजित की गई हैं?
- क्या आप परियोजना स्थान में अफलातून गतिविधियों और आपके या अन्य संगठन की गतिविधियों के बीच कोई संबंध देखते हैं? यदि हाँ तो क्यों?
 - जांच
 - ओवरलैप या दोहराव
 - संपूरकता
- क्या आप जिले में अफलातून गतिविधियों और स्कूल स्तर की गतिविधियों के बीच कोई संबंध देखते हैं? यदि हाँ तो क्यों?
 - जांच :ओवरलैप या दोहराव, संपूरकता
- क्या कार्यक्रम में कुछ अनूठे पहलू शामिल थे? यदि हां कृपया विस्तृत करें।

- क्या अफलातून कार्यक्रम की टीम ने आपके या क्षेत्र के अन्य संगठनों के साथ सहयोग के लिए प्रयास किए? यदि हाँ तो कैसे?
- क्या कुछ नई चीजें थीं जो बच्चों ने कार्यक्रम के हिस्से के रूप में सीखीं ?
- आप बच्चों पर कार्यक्रम के प्रभाव का वर्णन कैसे करेंगे? यदि हां कृपया विस्तृत करें।
- क्या कार्यक्रम का परिवार या ग्राम स्तर पर कोई प्रभाव पड़ा? यदि हां कृपया विस्तृत करें।
- अफलातून कार्यक्रम और अन्य सरकारी और नागरिक समाज पहल के साथ इसके जुड़ाव में सुधार के लिए आपकी क्या सिफारिशें हैं?
- अफलातून कार्यक्रम की पहुंच और प्रभाव को और बेहतर बनाने में आप और सीएसओ के अन्य सदस्य क्या भूमिका निभा सकते हैं?

9. Key Informant Guide for Programme Team Top Level

1. नाम:
2. संपर्क नंबर:
3. पदनाम:

- **आपके संगठन का जनादेश क्या है?**

जांच क्षेत्र:

- अफलातून कार्यक्रम के उद्देश्य और अधिदेश आपके उद्देश्य और जनादेश के पूरक कैसे हैं?
- यह राज्य, जिले और ब्लॉक के उद्देश्यों के साथ कैसे तालमेल बिठाता है?

- **आपको क्या लगता है कि लक्षित प्रभाव लाने के लिए प्रमुख हितधारक कौन हैं?**

जांच क्षेत्र:

- आंतरिक/परियोजना और बाहरी खिलाड़ी/हितधारक कौन हैं?
- आप किस हितधारक के साथ काम कर रहे हैं?

- **कौन से कार्यक्रम (सरकारी और गैर-सरकारी संगठनों द्वारा) बच्चों के बीच सामाजिक और वित्तीय सीखने को प्रोत्साहित करते हैं?**

- अफलातून के लिए आप किन कार्यक्रमों का लाभ उठाते हैं?
- आप कैसे नेटवर्क का लाभ उठा रहे हैं या आपने क्या अभिसरण हासिल किया है? इसमें सभी का योगदान कौन कर रहा है?
- शिक्षकों और मेलजोल टीम के बीच प्रयासों का दोहराव?

- **क्या आप कार्यक्रम के परिवर्तन के सिद्धांत की व्याख्या कर सकते हैं?**

- **क्या आप कार्यक्रम के कार्यान्वयन डिजाइन की व्याख्या कर सकते हैं?**

- इस डिजाइन को क्यों चुना गया?
- 2001 से डिजाइन कैसे विकसित हुआ है? एनईपी, आरटीई और अन्य नीतियों और कार्यक्रमों ने वर्ष के दौरान कार्यान्वयन योजना को कैसे आकार दिया है?
- हरदोई और अन्य जिलों में कार्यक्रम का क्रियान्वयन किस प्रकार भिन्न था?

- **प्रस्तावित क्षेत्रों के चयन का आधार क्या था? परियोजना प्रस्ताव में परभणी, महाराष्ट्र, एक प्रस्तावित जिला है। परभणी में आपको किन चुनौतियों का सामना करना पड़ा जिसके कारण आपने इसे कार्यक्रम में शामिल नहीं, इसकी जगह हरदोई को क्यों चुना गया?**

- क्या आवश्यकता का आकलन किया गया था?
- ब्लॉक और स्कूलों के चयन की प्रक्रिया क्या थी?

- **कार्यान्वयन दल का आयोजन कैसे किया गया?**

- प्रबंधन के प्रत्येक स्तर - शीर्ष, मध्य और क्षेत्र स्तर की भूमिकाएं और जिम्मेदारियां क्या हैं?
- कितने कर्मियों को मैदान पर तैनात किया गया है?
- आपके अनुसार, क्या सुविधाकर्ताओं का विद्यालयों से अनुपात उचित है?
- एट्रिशन रेट क्या है? हैंडओवर और टेकओवर की प्रक्रिया क्या है?

- चूंकि सरकारी अनुमति प्राप्त करने में देरी हुई थी, इस देरी को कार्यक्रम के जीवन चक्र में कैसे शामिल किया गया?
- अफलातून कार्यक्रम के पाठ्यक्रम को कैसे विकसित किया गया और तीन अलग-अलग राज्यों के लिए सांबोधक कैसे किया गया?
- अफलातून कार्यक्रम के तहत विभिन्न हितधारकों के साथ कौन सी गतिविधियों का आयोजन किया गया?
 - बच्चों की उम्र के लिए विशिष्ट गतिविधियाँ क्या हैं?
 - इनमें से प्रत्येक क्रियाकलाप के लिए उत्प्रेरक और बाधाएं क्या हैं?
- क्या कार्यक्रम के कर्मचारियों के लिए कार्यक्रम के फोकस क्षेत्रों पर कोई प्रशिक्षण और क्षमता निर्माण सत्र आयोजित किया गया था?

जांच क्षेत्र:

 - कितने सत्र आयोजित किए गए, किस अंतराल पर और किस माध्यम से?
 - प्रशिक्षण के बाद उनकी समझ का परीक्षण कैसे किया गया?
- कार्यक्रम का लक्ष्य कैसे तय किया गया?
- किस निगरानी तंत्र को अपनाया गया है?
 - फील्ड रिपोर्ट की पुष्टि कैसे की जाती है?
 - कार्यक्रम के कार्यान्वयन और निगरानी में एचसीएल ने क्या भूमिका निभाई? आपको उनसे क्या सहायता मिली?
 - एमआईएस को नियमित रूप से कितनी बार अपडेट किया जाता है? एमआईएस में गुणवत्ता जांच क्या है?
- कार्यक्रम के समग्र कार्यान्वयन में आपको किन चुनौतियों का सामना करना पड़ा?
- कार्यान्वयन डिजाइन को मजबूत करने के लिए प्रारंभिक कार्यक्रम कार्यान्वयन से कैसे सबक लिया गया?
- बीच-बीच में कौन-से सुधार किए गए?
- आपके अनुसार इस कार्यक्रम का बच्चों और उनके माता-पिता के जीवन पर क्या प्रभाव पड़ा है? क्या आपको लगता है कि आप उद्देश्यों को प्राप्त करने में सफल रहे हैं?
 - राज्यों और जिलों के बीच क्या अंतर देखा गया है? प्रभाव में अंतर का कारण क्या था?
- परिवर्तन के सिद्धांत के 5 मूल तत्वों के संदर्भ में बच्चों में क्या परिवर्तन देखे गए हैं?
 - व्यक्तिगत अन्वेषण - विभिन्न व्यक्तित्वों, लिंग और वर्गों के बच्चों के बीच
 - अधिकारों और जिम्मेदारियों का ज्ञान
 - बचत और खर्च
 - योजना और बजट बनाना
 - सामाजिक और वित्तीय एंटरप्राइज़
- सामाजिक और वित्तीय शिक्षा ने शैशनिक पढ़ाई को कैसे प्रभावित किया है?
- परियोजना से आपने क्या सीखा? आपने अपनी सीखों को दूसरों के साथ कैसे साझा किया है?

- समर्थन के लिए आप अपने अनुभव और सीख का उपयोग कैसे कर रहे हैं? आपके कार्यक्रम के परिणामस्वरूप सरकारी प्रणालियों में कौन से परिवर्तन लाए गए हैं?
- स्थिरता रणनीति क्या है?
- कार्यक्रम समाप्त होने की रणनीति क्या है?

10. Key Informant Guide for Programme Team - Middle level

1. नाम:

2. संपर्क नंबर:

3. अफलातून कार्यक्रम के साथ पदनाम और जुड़ाव:

- क्या आपको लगता है कि अफलातून कार्यक्रम प्रासंगिक है और क्यों?
 - क्या सरकार ने राज्य या केंद्र स्तर पर ऐसा कोई हस्तक्षेप किया है?
 - यदि हाँ, तो अफलातून इन हस्तक्षेपों से किस प्रकार भिन्न है?
- स्कूलों का चयन कैसे किया गया?
 - इस कार्यक्रम के तहत स्कूलों को बनाए रखने में किन चुनौतियों का सामना करना पड़ता है?
- अफलातून कार्यक्रम में आपकी क्या भूमिकाएं और जिम्मेदारियां थीं? अफलातून के अलावा आप किन अन्य परियोजनाओं का हिस्सा हैं?
 - आपको लगता है कि आपके पास सभी परियोजनाओं के सभी कार्यों को पूरा करने के लिए पर्याप्त समय था?
- अफलातून कार्यक्रम किन हितधारकों के साथ काम करता है?
 - प्रत्येक पणधारक के साथ कौन सी गतिविधियां आयोजित की जाती हैं?
 - क्या आपने कार्यक्रम को लागू करने में किसी प्रतिरोध का सामना किया है? यदि हाँ, तो कृपया विस्तृत करें।
- सामाजिक और वित्तीय शिक्षा को पाठ्यक्रम में कैसे एकीकृत किया गया है?
- शिक्षण प्रशिक्षण कार्यशालाओं का आयोजन कितनी बार किया गया?
 - एजेंडा और सामग्री कैसे तय की गई?
 - इन बैठकों में क्या भागीदारी थी और शिक्षकों के सीखने का मूल्यांकन कैसे किया गया?
 - शिक्षकों को कौन-सी शिक्षण सामग्री या शिक्षण सामग्री दी गई?
- अफलातून क्लब के गठन की प्रक्रिया क्या थी और इस क्लब का उद्देश्य क्या था?
 - क्लब द्वारा कौन-सी गतिविधियां शुरू की गईं?
 - वे कितनी बार मिलते हैं और इसके लिए निगरानी तंत्र क्या था?
 - इन क्लबों की स्थिरता कैसे सुनिश्चित की जाएगी?
 - समुदाय के लिए क्लबों द्वारा किन गतिविधियों का आयोजन किया गया?
- अफलातून बैंकों के गठन की प्रक्रिया क्या थी?
 - बचत के लेखांकन के लिए कौन जिम्मेदार था?
 - इन बैंकों की स्थिरता कैसे सुनिश्चित होगी?
 - समुदाय को वित्तीय ज्ञान प्रदान करने के लिए किन गतिविधियों का आयोजन किया गया है?
- माता-पिता अपने बच्चों को अफलातून बैंकों में भाग लेने और पैसे बचाने के लिए कैसे राजी हुए?
- उद्यम गठन का समर्थन कैसे किया गया?

- 6-10 वर्ष के छोटे बच्चों के साथ क्या गतिविधियाँ की गईं?
 - इन बच्चों को बाल अधिकारों के बारे में शिक्षित करने का तंत्र क्या था?
- क्या गतिविधियों में विभिन्न सामाजिक-आर्थिक पृष्ठभूमि और लिंग के बच्चे शामिल हैं? समावेशिता कैसे सुनिश्चित की जाती है?
- कार्यक्रम के कार्यान्वयन में किन चुनौतियों का सामना करना पड़ा? इन चुनौतियों को कैसे दूर किया गया?
- कार्यान्वयन जिलों के बीच कैसे भिन्न होता है?
- कार्यक्रम के तहत नौकरी छोड़ने की दर क्या थी?
 - हैंडओवर, टेकओवर प्रक्रिया क्या थी?
- कार्यान्वयन में एचसीएल से क्या समर्थन प्राप्त हुआ?
- कार्यक्रम प्रभाव, कन्वर्जेन्स और स्थिरता
- क्या आपको लगता है कि इस कार्यक्रम का वह प्रभाव पड़ा है जो वह चाहता था?
 - राज्यों और जिलों के बीच प्रभाव किस प्रकार भिन्न था?
 - माता-पिता और समुदाय पर क्या प्रभाव पड़ा?
 - क्या विभिन्न सामाजिक-आर्थिक पृष्ठभूमि के लिंग और बच्चों के बीच कोई अंतर प्रभाव देखा गया?
 - कार्यक्रम के अनपेक्षित प्रभाव क्या थे?
- स्थानीय सरकार के साथ संपर्क कैसा है? उनकी भागीदारी क्या है और वे कितनी बार कार्यक्रमों में शामिल होते हैं?
- राज्य सरकार के साथ कार्यक्रम संबंध कैसे हैं? क्या सरकार SFEA को पाठ्यक्रम में शामिल कर सकती है?
- मेलजोल के हस्तक्षेप क्षेत्रों से बाहर निकलने के बाद एसएफई की निरंतरता कैसे सुनिश्चित होगी?

11. Key Informant Guide for Field Teams

1. नाम:
2. संपर्क नंबर:

अफलातून कार्यक्रम के साथ पदनाम और जुड़ाव:

- कार्यक्रम के उद्देश्य क्या हैं? क्या आपको लगता है कि कार्यक्रम के उद्देश्य स्थापित हुए?
- कार्यक्रम में आपकी क्या भूमिकाएं और जिम्मेदारियां थीं? अगर हां, क्या मेलजोल टीम द्वारा आपको हैंडहोल्डिंग सहायता प्रदान की गई थी? क्या आपके लिए प्रशिक्षण आयोजित किए जाते हैं? उन्हें कितनी बार व्यवस्थित किया जाता है और किन विषयों को कवर किया जाता है?
- क्या आप इन प्रशिक्षणों के बाद कार्यक्रम को लागू करने में आत्मविश्वास महसूस करते हैं? यदि नहीं तो क्यों?
- परियोजना से जुड़े हितधारक(stakeholders) कौन हैं और आपने उनके साथ क्या गतिविधियां कीं?
- क्या आप अफलातून क्लबों के गठन की प्रक्रिया के बारे में विस्तार से बता सकते हैं?
 - क्लब का उद्देश्य और पूरी तरह कार्यात्मक क्लब बनाने में लगने वाला औसत समय
 - आप क्लब के लिए बच्चों में रुचि कैसे पैदा करते हैं?
 - सदस्यता के लिए मानदंड
 - पदाधिकारियों का चुनाव
 - गतिविधियों की निगरानी
 - स्कूल, शिक्षकों, छात्रों और अभिभावकों के विरोध का सामना करना पड़ा। किसी अन्य चुनौती का सामना करना पड़ा?
 - आय सृजन के लिए और समुदाय के लिए - क्लब द्वारा कौन-सी गतिविधियां की जाती हैं?
 - स्थिरता कैसे सुनिश्चित की जाएगी?
- क्या आप अफलातून बैंकों के गठन की प्रक्रिया के बारे में विस्तार से बता सकते हैं?
 - बैंक का उद्देश्य और पूरी तरह कार्यात्मक बैंक बनाने में लगने वाला औसत समय
 - बचत करने और आय उत्पन्न करने वाली गतिविधियों को करने के लिए आप बच्चों में रुचि कैसे उत्पन्न करते हैं?
 - बच्चों की आय का स्रोत, किए गए लेन-देन
 - पदाधिकारियों का चुनाव, पैसा संभालने के लिए जिम्मेदार व्यक्ति
 - गतिविधियों की निगरानी
 - स्कूल, शिक्षकों, छात्रों और अभिभावकों के विरोध का सामना करना पड़ा। किसी अन्य चुनौती का सामना करना पड़ा?
 - स्थिरता कैसे सुनिश्चित की जाएगी?
- परियोजना के बाद के चरण में आपने स्थानीय भाषाओं में शब्दकोश विकसित किए? किस वजह से आपने यह निष्कर्ष निकाला कि भाषा एक चुनौती बन रही है?
- स्कूल के अधिकारियों और शिक्षकों के साथ आपका अनुभव कैसा रहा?
 - उनके लिए कितनी बार प्रशिक्षण आयोजित किया जाता है?
 - आप कैसे सुनिश्चित करते हैं कि वे छात्रों को एसएफई प्रदान कर रहे हैं?

- SFE को पाठ्यक्रम के साथ एकीकृत करने में किन चुनौतियों का सामना करना पड़ा?
- गांवों में किन सामाजिक और सांस्कृतिक चुनौतियों का सामना करना पड़ा?
 - आपको शीर्ष प्रबंधन से क्या सहायता मिली?
- परियोजना गतिविधियों की निगरानी के लिए आप क्या तंत्र अपनाते हैं?
 - निगरानी कितनी बार की जाती है?
 - निगरानी के लिए आप कौन सा डेटा एकत्र करते हैं/
 - आपका प्रबंधक आपसे कितनी बार रिपोर्ट मांगता है?
- क्या आपको लगता है कि आपके पास अपनी क्षमता के अनुसार सभी कार्यों को पूरा करने के लिए पर्याप्त समय था?
 - ऐसी कौन सी गतिविधियाँ हैं जिनके लिए आप अधिक समय देते हैं?
 - ऐसी कौन सी गतिविधियाँ हैं जिनके लिए आप कम समय देते हैं?
- आपके अनुसार कार्यक्रम का प्रभाव निम्न लोगो पर क्या पड़ा है -
 - संतान
 - स्कूल
 - माता - पिता
 - समुदाय
- स्थानीय सरकार के साथ आपका संपर्क कैसा है? उनकी भागीदारी क्या है और वे कितनी बार कार्यक्रमों में शामिल होते हैं?

12. Discussion Guide (KII) for HCL team

- एचसीएल ने अफलातून कार्यक्रम को लागू करने के लिए मेलजोल को क्यों चुना?
- मेलजोल के वित्तीय साक्षरता कार्यक्रम का एचसीएल के चयन पर क्या प्रभाव पड़ा?
- कार्यक्रम स्थानों के चयन में आप कैसे शामिल थे?
- आपने परिवर्तन और कार्यान्वयन डिजाइन के कार्यक्रम सिद्धांत में कैसे योगदान दिया?
- आपने प्रोग्राम टूल डेवलपमेंट में कैसे योगदान दिया? (पाठ्यपुस्तकें, रजिस्टर, प्री-पोस्ट-टेस्ट)
- परभणी को प्रोजेक्ट से क्यों हटाया गया?
- कार्यक्रम के कार्यान्वयन में एचसीएल किस प्रकार शामिल था?
- एचसीएल हरदोई में कैसे शामिल था?
- एचसीएल और मेलजोल कार्यक्रम कार्यान्वयन टीमों के बीच समन्वय कैसा था?
- एचसीएल कार्यक्रम के कार्यान्वयन की निगरानी कैसे कर रहा था?
- कार्यक्रम के कार्यान्वयन में एचसीएल समुदाय किस प्रकार शामिल था?
- क्या मेलजोल का कार्यक्रम कार्यान्वयन एचसीएल की अपेक्षाओं से मेल खाता था?
 - क्या मेलजोल के कार्यान्वयन में एचसीएल ने हस्तक्षेप किया?
- रिपोर्टिंग तंत्र क्या था?
 - क्या एचसीएल कार्यक्रम के लिए रिपोर्ट तैयार कर रही थी?