

Aflatoun Child Social and Financial Education in Nigeria



What is Aflatoun?

Aflatoun is an educational programme of balanced social & financial education for children. Learning about social responsibilities and financial literacy is brought into the sphere of formal and non-formal education. Child Social & Financial Education (CSFE) involves developing two key trajectories of learning:

- an understanding of rights and responsibilities that enables individuals to develop their communities in a conscientious manner
- financial knowledge and skills that enable individuals to make the best use of available resources.

How is Aflatoun implemented in Nigeria?

Since 2006, Aflatoun's partner in Nigeria is **Linking the Youth of Nigeria through Exchange (LYNX-NIGERIA)**. It is a rapidly growing non-governmental organization (NGO) based in Lagos and has successfully implemented the programme in Kaduna, Lagos, Bayelsa and Ondo states. With the approval of each state's education authorities LYNX-NIGERIA has successfully reached over 17,000 children in Lagos and Kaduna since its inception.

The Aflatoun Programme, which is called the "Aflatoun Child Rights Cooperative," (ACRC), is currently targeted to children ages 6 -12 (Basic 1 - 6). LYNX has trained teachers in 166 schools.

LYNX-NIGERIA ran a pilot' of the Aflatoun Programme between 2006 and 2008. This pilot was successfully completed in Lagos and Kaduna states. 60 teachers were trained in each state and a total number of 120 teachers were trained for the two states. 70 volunteers were also trained to assist the teachers and the programme. 60 schools were involved with the programme. 4,267 pupils were involved in the Aflatoun programme.

In the scale up years between 2008 and 2012, LYNX-NIGERIA partnered with JP Morgan, Bayelsa State Government CDA programme and ECOMM foundation to reach out to over 13,312 pupils in 166 schools.

The Aflatoun clubs met mostly once a week and the curriculum was taught during the club times. The savings scheme was also implemented during this club time. 78% of the pupils saved an average amount of 200 NGN per month.

As part of the continuous scale up and expansion of the programme, LYNX-NIGERIA has been contacting different partners both public and private, to assist with the continuation and expansion of the programme. In 2010, LYNX-NIGERIA began a contract with the Bayelsa State Government to contextualize the Aflatoun Curriculum for the government's Child Development Account (CDA) Stars Programme and in April 2011 LYNX-NIGERIA trained 42 teachers from 20 different schools in Bayelsa State on the Aflatoun Curriculum.

The Aflatoun programme in Kaduna, which is the target state for this proposal, has continued to grow and strengthen over the years. In particular, child social and financial enterprise has flourished in the schools with different ventures being set up by the students. The students also took part in a community service project where they planted over 3000 trees across the state with the support of the Kaduna State Ministry of Forestry.

Who implements Aflatoun in Nigeria?

LYNX-NIGERIA was founded in 2003 to foster empowerment and socially responsible leadership among the youth and children of Nigeria through civic and human rights education, community service learning and democracy building programmes. With a strong national network, LYNX-NIGERIA operates out of its headquarters in Lagos, Nigeria with volunteer teams bases in Port Harcourt, Enugu, Jos, Bauchi, Kaduna, and Abuja. They have a consultative status with various national and state level ministries, public schools teachers, and civil society. To implement Aflatoun in these public schools LYNX-NIGERIA works with the State Universal Basic Education Boards (SUBEBs). Within the public school system, the focus is on implementing Aflatoun in rural, peri-urban and urban schools, to target children most affected by growing inequalities in the country.

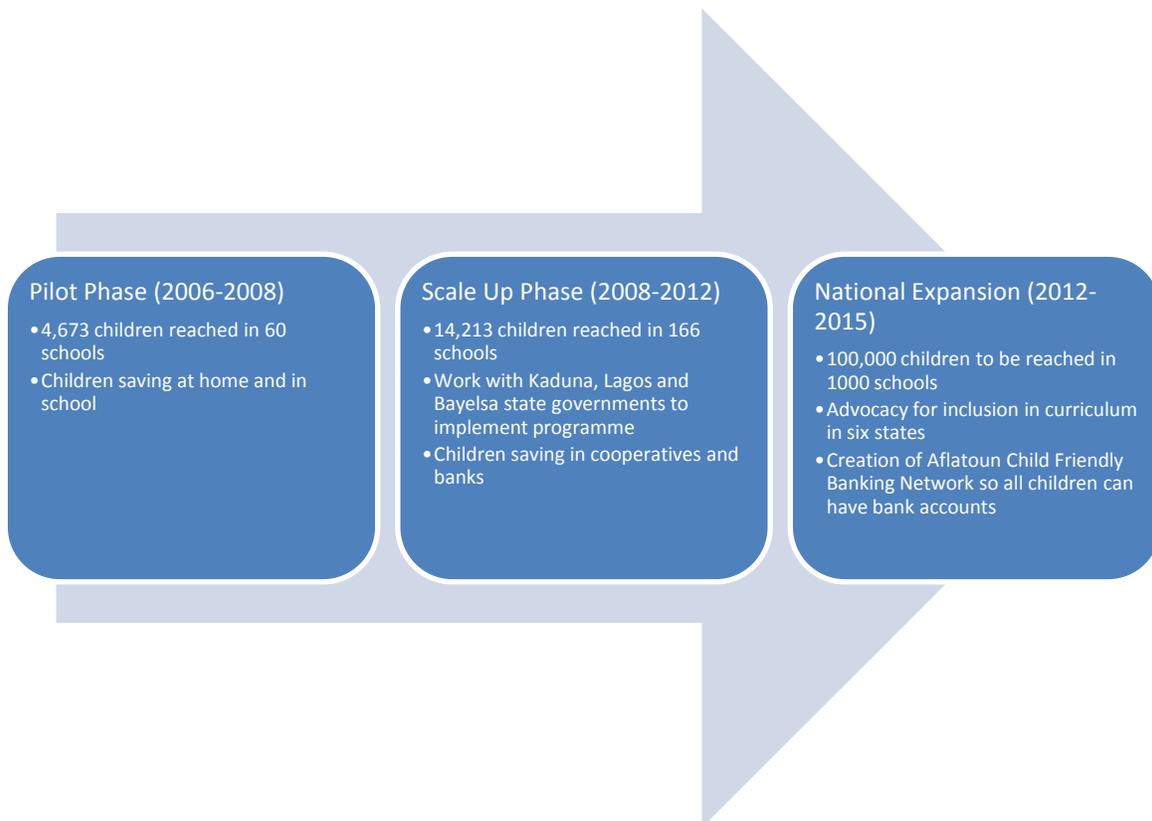
What are the results of the Nigeria programme?

From 2006 to 2010 the ACRC has reached out to over 17,000 primary school pupils in Lagos and Kaduna states. Over 300 teachers were trained in 166 schools in 64 local government areas were reached by Aflatoun. LYNX-NIGERIA uses a train the trainers model and also has an Africa Regional Master Trainer as part of its team as well as other trained staff who have been trained by Aflatoun.

With the approval of ministries and state education officials, the ACRC programme was exclusively targeted to public schools and reached out to many disadvantaged and rural children, many of whom have never been reached by any non-governmental initiative. The programme reached deep into the rural areas of Kaduna, Lagos, Ondo and Bayelsa states with some schools as far as a three hours journey from the nearest urban centre.

LYNX-NIGERIA works with the partnership and participation of the State Universal Basic Education Boards which give permission to work with children in public schools, representing a large population of traditionally underserved children and youth. The Aflatoun programme is therefore recognized as an official school activity.

Where is the Nigeria programme going to?



How will the Aflatoun programme be sustained?

The long term goal of the Aflatoun Child Rights Cooperative (ACRC) is to be a regular part of primary school education in Nigeria with the curriculum being embedded into the state-level curriculum for students. While LYNX-NIGERIA already has a strong partnership with state and national ministries and education officials, LYNX-NIGERIA also collaborates with other like-minded organizations and the private sector to achieve this integration by 2015. Formal legislation on training on child rights and financial education is the key to ensuring that each child has the opportunity to break the cycle of poverty in their lives and have a future free of want and full of hope.

LYNX-NIGERIA is committed to the sustainability of the project throughout the national roll out phase. Given that the national roll out is successful with all necessary local, national and international support in terms of funding and technical assistance, the Aflatoun idea will have

been successfully implemented. What will therefore remain is a mechanism with which the Aflatoun Child Rights Cooperative, which will have become a formidable child rights institution, will continue to exist and contribute to the monitoring, support and evaluation of the way and manner in which child rights and financial education is being taught and delivered in schools since it is our ultimate target that governmental institutions would have incorporated and integrated the core values of the Aflatoun into the national education curriculum. ACRC will then focus on being an independent institution campaigning for the respect of the rights of the child, social responsibility and financial education, etc.

What does sustainability mean to us?

- a) the sustainability of the programme over the next three years
- b) the sustainability of the basic principles of the Aflatoun and its ideas of child financial education, human rights and social responsibility values and social and economic entrepreneurial orientation which will begin with the formal acceptance by government and policy makers and the integration of the Aflatoun curriculum into the general academic curriculum.

With regards to the ultimate success of (b) above two critical factors are topmost on our agenda and consideration vis a vis:

- 1) To ensure sustainability through a brilliant system of curriculum development that will involve officers of education and teachers and popular acceptance of the programme and its goals.
- 2) To ensure sustainability in terms of government and its institutions and policy makers in adopting the Aflatoun into its national curriculum a system and process of intensive campaign and advocacy needs to be built into the national roll out implementation procedure.

Who has invested in Aflatoun's Nigeria programme?

The Aflatoun programme in Nigeria has partnered with Aflatoun Child Savings International, JP Morgan Foundation, EComm Foundation, Bayelsa State Government Child Development Account, Lagos State Universal Basic Education Board, Kaduna State Basic Education Board and Yara commodities.

Why you should invest in Nigeria's Aflatoun programme?

Supporting the Aflatoun programme in Nigeria has the following benefits:

1. Activities in Nigeria are aligned with United Nation's *Millennium Development Goals* (MDGs) and the United Nations *Convention on the Rights of the Child* (UNCRC)
2. Activities in Nigeria support keeping children in school by assisting children to save. Thus, we are working towards the campaign to reduce the number of out of school children in Nigeria by 2015. Currently, Nigeria has the largest number of out of school children in the world (over 8 million)

3. Activities in Nigeria have shown to improve children’s concepts of gender and conflict, making positive contributions to national development in the short and long term.
4. Activities in Nigeria support children learning how to save. In some schools in the Aflatoun programme as many as 60% of children were saving in one form or another. This includes the saving of resources such as land, water and recyclable items.

How is Aflatoun’s Impact Measured?

Country evaluation would be undertaken in line with Aflatoun’s quality assurance and impact assessment (AQIS) strategy and Aflatoun’s Theory of Change driven by its expert AQIS committee, the AQIS Task Force (Formed by implementing organizations), and the Aflatoun Secretariat¹. LYNX-NIGERIA is an organization that is also committed to quality scale-up, reach, and education delivery. So monitoring and evaluation and donor reporting are done in line with a cohesive AQIS Aflatoun strategy. Public reporting of this strategy occurs through annual data collection and reporting for Aflatoun’s yearly research publication “Children & Change” and a quarterly local publication of its annual project report which is distributed after the completion of each school calendar year.

What does Child Social and Financial Education Mean to Nigeria?

In Nigeria, over 70% of Nigerians are living below the poverty line. In terms of financial access, it has been estimated that 80% of the population is unbanked. Financial education, coupled with social learning, will empower the next generation of Nigerians to break the cycle of poverty in their lives and become involved in the formal banking systems at a very young age. The Aflatoun programme also has impact on social cohesion as it teaches children the values of gender equality, tolerance and environmental protection; all key areas that need to be addressed.

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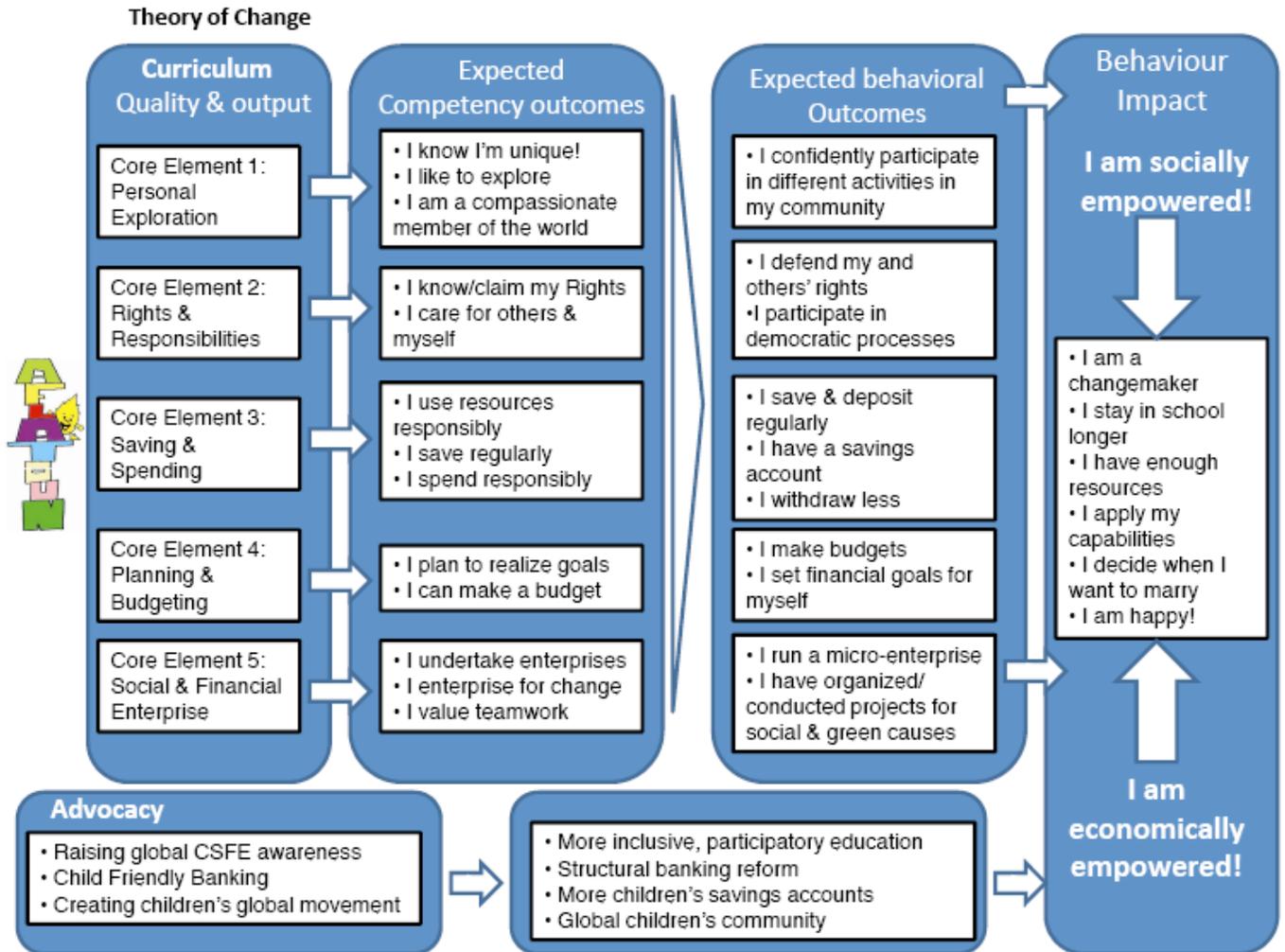
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¹ The Aflatoun Theory of Change is available online at:

APPENDIX 1 – Aflatoun’s Theory of Change



APPENDIX 2– Aflatoun’s Core Competency Grid—What you learn from the Aflatoun Curriculum

DESIRED COMPETENCIES AND BEHAVIOURS OF STUDENTS AFTER THE AFLATOUN PROGRAMME						
Core Element 1: I appreciate and respect the uniqueness and special characteristics and needs of myself and others						
P. Understanding & Exploration						
The core expected outcomes of our programme are the following competencies:						
THEMES	Knowledge:	Attitudes:	Skills:	Outcome *Behaviour:**	**Impact Behaviour**	
1 I am unique & special	K1.1 I know everyone has their own talents, skills and strengths. Use them!	A1.1 I believe in myself. I can achieve many things!	S1.1 I can share things about myself and express how I feel.	1 I confidently participate in different activities in my community	1 I am a changemaker	
2 I like to explore	K1.2 I understand the importance of "separating fiction from fact. Exploring, investigating, thinking and acting!"	A1.2 I am curious to learn more!	S1.2 I am able to seek and analyse relevant information.			
3 I am a compassionate member of the world	K1.3 I know I am part of the world, which is diverse in gender, age, nationality, culture, ethnicity, class and religion.	A1.3 I value diversity & equity	S1.3 I can get along with everybody			
Core Element 2: I appreciate and defend the rights of myself and others, while I value and fulfil the responsibilities that accompany them						
Rights & Responsibilities						
THEMES	Knowledge:	Attitudes:	Skills:	2 I participate in democratic processes	3 I have enough resources	
1 I know/claim my Rights	K2.1 I am aware of what my rights are	A2.1 I want rights to be realized for every child in the world.	S2.1 I can do activities to claim child rights from duty bearers.	3 I defend my and others' rights	4 I save & deposit regularly	
2 I care for others & myself	K2.2 I know my rights entail certain responsibilities	A2.2 I like caring for the well being of myself, others & the world!	S2.2 I can see when and how I can help and act others accordingly.			
Core Element 3: I know and value the importance of the appropriate use of natural, material and financial resources and I'm able to prioritize the use of these resources in a responsible manner						
Saving & Spending						
THEMES	Knowledge:	Attitudes:	Skills:	4 I save & deposit regularly	5 I have a savings account	
1 I use resources responsibly	K3.1 I understand some resources are scarce	A3.1 I value savings as an appropriate use of natural and financial resources	S3.1 I am able to creatively use, reuse, save, and protect resources	5 I withdraw less	6 I set financial goals for myself	
2 I save regularly	K3.2 I understand the concept of money and how basic financial tools and systems work.	A3.2 I value savings as a means to satisfy needs and to achieve goals in life	S3.2 I am able to record my savings and use appropriate financial tools			
3 I spend responsibly	K3.3 I know my needs and wants may be different	A3.3 I am proud of making careful, well-thought through spending decisions	S3.3 I am able to prioritize and distinguish between my wants and needs			
Core Element 4: I value the importance of planning and budgeting resources and I'm able to set goals, plan and coordinate resources and implement my plans accordingly						
Planning & Budgeting						
THEMES	Knowledge:	Attitudes:	Skills:	7 I set financial goals for myself	8 I make budgets	
1 I plan to realize goals	K4.1 I understand the importance of planning and recognize the different elements involved	A4.1 I want to plan (before I spend) things)	S4.1 I am able to set goals and plan steps to achieve them, using available resources	8 I run a micro-enterprise	9 I get married later	
2 I can make a budget	K4.2 I understand the use of and the different elements of budgeting	A4.2 I appreciate the use of budgets in my planning	S4.2 I am able to create a budget, and balance it against expenses			
Core Element 5: Me and my classmates design and run social and financial enterprises which contribute to the improvement of self, school and community; I demonstrate perseverance, responsibility and creativity						
Social & Financial Enterprise						
THEMES	Knowledge:	Attitudes:	Skills:	9 I run a micro-enterprise	10 I have organized/ conducted projects for social & green causes	
1 I undertake enterprises	K5.1 I understand the basic principles of enterprises	A5.1 I am eager to take the initiative to achieve something.	S5.1 I am able to research & decide what enterprise I want to start and am able to run it.	10 I have organized/ conducted projects for social & green causes	6 I am happy!	
2 I enterprise for change	K5.2 I understand that there are situations around me that need to, and can be, improved.	A5.2 I like to be a changemaker	S5.2 I can come up with meaningful ways to address social issues around me.			
3 I value teamwork	K5.3 I know the importance of cooperation.	A5.3 I value working with my friends/classmates	S5.3 We (my friends/classmates and I) are able to make decisions & carry out tasks together to achieve our goals.			
METHODOLOGY At the core of Aflatoun's approach is its educational methodology. This consists of:		CORE ACTIVITIES The core activities of the Aflatoun programme are:		*The outcome behaviours reflect expected changes in students' behaviour at the end of the programme. These behaviours are not to be attributed to specific core competencies, but they will be connected to a range of them.		**The impact behaviours reflect desired changes in students' behaviour in their further life. These changes, if occurring, will only be visible through longitudinal impact studies.
<ul style="list-style-type: none"> - child participatory education - experiential learning (learning by doing) - use of songs, games and activities 		<ul style="list-style-type: none"> - visiting class/ group offices - having a savings system (savings box/bank deposit) - use of financial systems (ledgers, passbooks) 		<ul style="list-style-type: none"> - visits to bank & other educational trips - conduct of a financial enterprise - conduct of a social enterprise - minimum 40 hours interaction using curriculum 		