

**AFLATOUN INTERNATIONAL
STRATEGY 2016-2020**



INTRODUCTION

The world is rapidly changing and becoming more complex. It is more important than ever before that children and young people, especially the most vulnerable, gain social and financial skills to learn to get along and get ahead in life.

Economic and political instability, ongoing conflicts, climate change and increasing inequality are threats to all children and their communities. Demographic shifts, increasing urbanisation, and new technologies are resulting in opportunities as well as challenges that the world has not grappled with before. In the midst of all this turmoil and uncertainty about the future, it is clear that children and young people are affected by these global risks in a way that undermines their potential and development in the longer term. It is therefore essential to scale-up social and financial skills programmes to protect and empower children, especially the most vulnerable girls and boys.

The Aflatoun Social & Financial Education programmes have made impressive progress during the past five years. High-quality curricula have been developed for different age groups. Over 60 studies and surveys have confirmed proof of concept. The number of children and young people benefitting from the different programmes increased dramatically to 4.1 million in 2015 (53% female participants) in 116 countries. The number of network partners further diversified and increased to 192.

Based upon an environmental scan and reflections on the lessons learned, including a survey among the network partners, the new strategy for the organisation (2016-2020) has been developed. The coming five years we are committed to work together towards Social & Financial Education being recognised as an integral element of quality education and a key enabler for achieving the Sustainable Development Goals. Aflatoun International should be recognised as the thought leader on Child Social & Financial Education. An active global network will exchange ideas, experiences and best-practices on important issues like SFE implementation, delivering at scale with equity and quality assurance.

This document outlines the key strategic directions for the next five years.



VISION

OUR VISION IS OF SOCIALLY AND ECONOMICALLY EMPOWERED CHILDREN AND YOUNG PEOPLE WHO ACT AS AGENTS OF CHANGE IN THEIR OWN LIVES FOR A MORE EQUITABLE WORLD.



MISSION

ENSURE ACCESS TO HIGH-QUALITY, INCLUSIVE, CHILD-CENTERED SOCIAL & FINANCIAL EDUCATION FOR ALL CHILDREN AND YOUNG PEOPLE, ESPECIALLY THE MOST VULNERABLE.



VALUES & PRINCIPLES

HOW WE WORK

Aflatoun International employs the social franchise model in which partners have ownership of the programme. The Aflatoun International Secretariat, headquartered in Amsterdam, develops curricula in consultation with partners and provides them with training materials, capacity building support, technical guidance for advocacy for implementation and scale-up of the Aflatoun methodology.

CONCEPT

The concept of Social and Financial Education has been translated into an easy-to-use life skills curriculum which can be broken down into five recurring pedagogic themes which we call the Five Core Elements, which underpin all our curricula. These are:

1. Personal Understanding and Education
2. Rights and Responsibilities
3. Saving and Spending
4. Planning and Budgeting
5. Social and Financial Enterprise

NETWORK

Aflatoun International is a dynamic, bottom-up network of over 200 interconnected partner organisations. The international

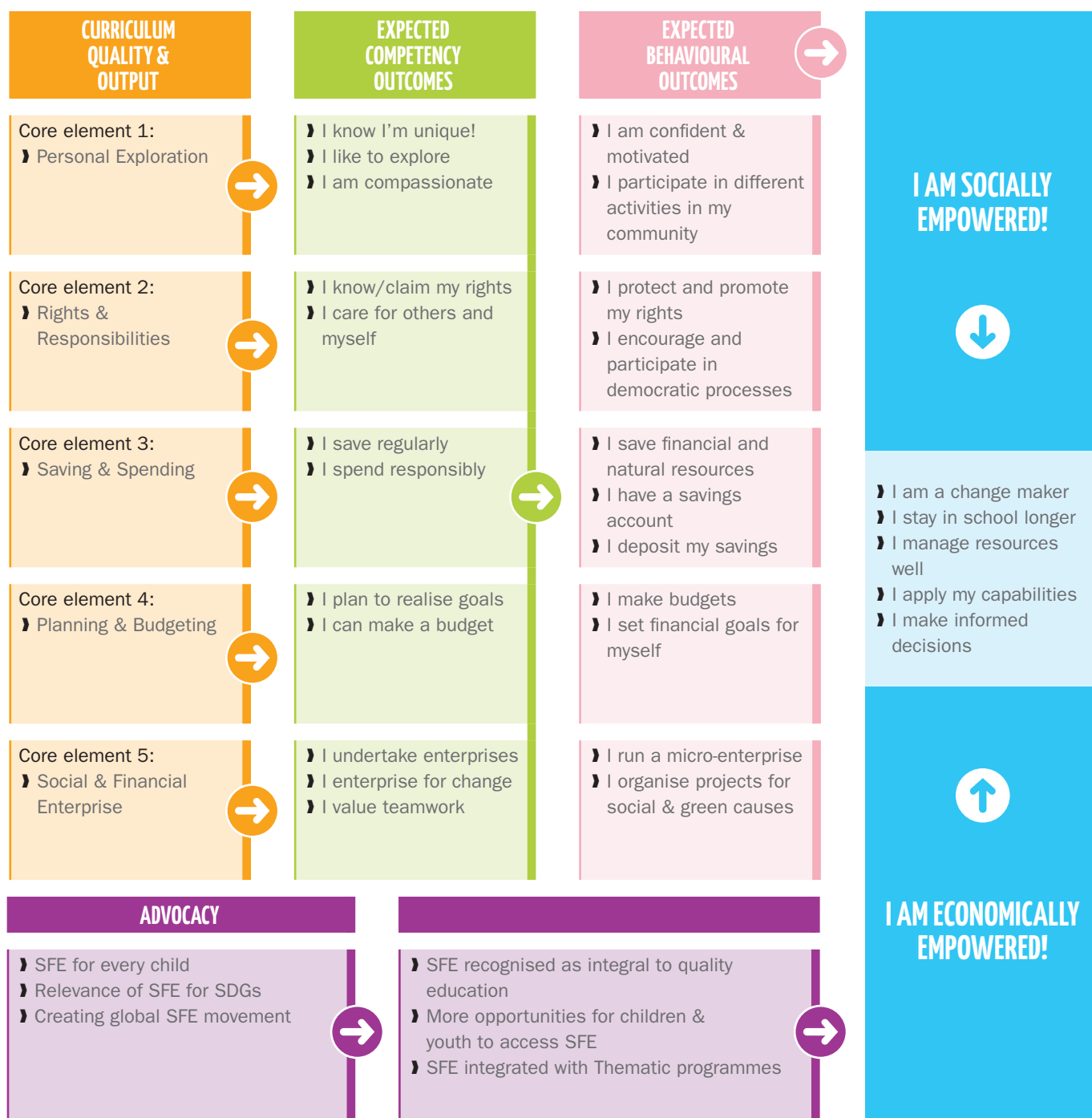
secretariat managed by Aflatoun International coordinates the work of the network. New regional offices will improve coordination and support at regional level. Academic, financial institutions, UN agencies and government bodies are actively engaged to enhance quality and ensure sustainability. Aflatoun programmes are delivered in 116 countries. More than 98% of staff working on Aflatoun are based at country-level.

PROGRAMME IMPLEMENTATION

Partners begin by determining the local need and tailoring materials to the local context. The Aflatoun Secretariat has key responsibility in assisting partners implementing the programme with quality. Training is provided to both the organisation and the teachers. In addition, Aflatoun International trains and manages a global cadre of Regional Master Trainers who conduct trainings and mentor partners on behalf of the organisation. It also coordinates regional and international learning opportunities and events. Quality is ensured through visits, meetings, monitoring and evaluation tools, and a formal partnership process. Finally, it has developed a comprehensive package of technical assistance, including M&E and research, which it provides to all its partners.

OUR THEORY OF CHANGE

The Theory of Change (ToC) explains how the Aflatoun curricula socially and economically empower children and young people. Over the past five years the ToC has been validated extensively.





AFLATOUN'S AMBITION – OUR 2020 GOAL

In pursuing our vision and mission over the next five years, we aim to increase our influence, intensify support to the network in order to accelerate scale-up of quality programmes for children and young people. Our goal for 2020:

There will be international recognition of the need to empower every girl and boy with social and financial knowledge and skills.

The Aflatoun Social & Financial Education Programme will be recognised as the 'gold' standard of social and financial education programmes which will have scaled up and reached at least 20 million children by 2020.

For the next five years, Aflatoun International, in close collaboration with the Aflatoun Network, has three strategic priorities:



**I. ADVOCATE FOR
SOCIAL & FINANCIAL EDUCATION
FOR ALL CHILDREN, ESPECIALLY
THE MOST VULNERABLE**



**II. DELIVER HIGH-QUALITY
SOCIAL & FINANCIAL EDUCATION
& SKILLS PROGRAMMES**



**III. ACCELERATE
SCALE-UP OF SOCIAL &
FINANCIAL EDUCATION**



PRIORITY AREA I - ADVOCATE FOR SOCIAL & FINANCIAL EDUCATION FOR ALL CHILDREN, ESPECIALLY THE MOST VULNERABLE

BACKGROUND

The Social & Financial Education concept is a powerful tool, which has the potential to assist countries to achieve the Sustainable Development Goals. It directly contributes to 4 and indirectly to 5 of the 17 SDGs. The 2030 Agenda for Sustainable Development has shifted focus from access to education to quality learning. We welcome the strong emphasis on quality education for all children. Research has shown that the Aflatoun programmes have a direct positive impact on quality teaching. We strongly believe that quality education should not be limited to basic skills, such as literacy and numeracy, but should include social & financial skills as well, to equip children and young people not only to survive but also to thrive in an increasingly complex and interconnected world. There is a need for a broader global recognition of the importance of Social & Financial Education for every child. Further legitimization of the concept is essential for getting policies approved, budgetary priorities for SFE adopted, and developing the broader and deeper base of support needed for implementation by governments and international development agencies.

WHAT WE WILL DO

- » Advocacy at national & international level — Aflatoun International will share the belief that Social & Financial Education plays a fundamental role in fulfilling the Sustainable Development Goals, with the widest possible audience. In order to increase political commitment, we will intensify our efforts and influencing capacities. A strong communications campaign with articulate messages on the impor-

tance of SFE in addressing current challenges for children and young people (peacebuilding; migration; employability, including agriculture, and girl's vulnerabilities, like early marriage, FGM and violence) will be launched.

- » **Convener** - We will convene actors engaged in empowering children with social and financial skills. The network of partners implementing the Aflatoun skills curriculum will join a global movement to advocate for the importance of SFE in the 2030 Agenda for Sustainable Development. At country level development partners and children and young people themselves will be convened with an aim to advocate with governments, partners and donors to integrate SFE in national curricula and national initiatives for children & youth.
- » **Thought leader** – We will share best practices and lessons learned from innovations with the broader development community and policymakers. Results from studies and surveys will be published and disseminated through active participation in educational debates and discussions. Aflatoun will launch annually a State of the World's Social & Financial Education report.
- » **Global Brand Management** – We will raise awareness of our work and our cause, and continue to build on a consistent and visible global brand that reflects and supports our strategic intent and strengthens the network. We will introduce brand guidelines and governance. Best practices and promising experiences by network partners will be shared. Around the world, they will work together to ensure consistency across the board and brand.

EXPECTED OUTCOMES

- » SFE widely integrated into programmes for children and young people, developed to fulfil the Sustainable Development Goals;
- » SFE recognised as important contributor to improve the overall quality of education;
- » SFE integrated into sub national, national, regional and international policy frameworks, strategies and programmes related to children and young people.

AFLATOUN INTERNATIONAL DIRECTLY CONTRIBUTES TO THE ADVANCEMENT OF 4 OF THE 17 SUSTAINABLE DEVELOPMENT GOALS:

1 NO POVERTY



1 NO POVERTY

- » Aflatoun teaches children to save and spend responsibly
- » Aflatoun teaches financial management and life skills, and instills a spirit of entrepreneurship

4 QUALITY EDUCATION



4 QUALITY EDUCATION

- » Through action-based learning, Aflatoun improves the attitude of children towards education
- » Teachers with Aflatoun training drive higher student attendance & improved learning outcomes

8 DECENT WORK AND ECONOMIC GROWTH



8 DECENT WORK AND ECONOMIC GROWTH

- » Aflatoun promotes creativity and entrepreneurship
- » Aflatoun teaches children about their rights regarding child labour
- » Works with financial institutions, to provide child-friendly services

10 REDUCED INEQUALITIES



10 REDUCED INEQUALITIES

- » Aflatoun reaches out to the most vulnerable children at the outskirts of society through out-of-school programmes
- » Aflatoun concentrates its efforts on low income countries and fragile states



PRIORITY AREA II - QUALITY DELIVERY OF SFE

BACKGROUND

Our easy-to-use balanced social and financial life skills curriculum with its five recurring pedagogical themes is the core of Aflatoun's programme. In the rapidly evolving global context, with new challenges and changing demands, it will be crucial to continuously assess relevance and effectiveness of the curriculum and link it to emerging issues.

Along with acquiring literacy, children need to acquire attitudes, values and skills. The teaching principle used in Aflatoun's programme is, therefore, child-centered learning. It is essential to work with teachers to ensure the classroom experiences fundamentally shape student's learning, and help prepare them to recognise and respect human rights globally and to value global wellbeing, as well as equip them with the relevant skills and competencies for 21st century employment opportunities¹.

WHAT WE WILL DO

- › **Quality & Relevant curricula** – We will continuously review and improve existing curricula packages. The curriculum which was originally conceived as a peacebuilding tool, will strengthen thematic linkages with emerging issues, including migration, climate change & sustainable lifestyles, resilience & peacebuilding, protection, girls' empowerment and youth employability. New material will be developed for these emerging themes. Aflatoun International will work with partners to incorporate social & financial education within thematic areas of the SDG framework. Through the establishment of Curriculum Experts Committees, quality peer review mechanisms will be established.
- › **Quality teaching - Building capacities of educators and trainers** – Aflatoun International recognises the essential role of teachers and the need to invest in them to ensure quality education. They will be trained in using holistic, experiential teaching methods. *Aflatoun Academy* – The virtual community of teachers and teacher-trainers from the Aflatoun global network will be strengthened, which will allow teachers and partners to share ideas, innovations, challenges and experiences. Special emphasis will be given to the Active Learning Methodology providing technical tools for capacity building of teachers on pedagogy.
- › **Teacher training colleges** – In order to achieve structural impact we aim to promote, together with the Ministries

of Education, the integration of Aflatoun SFE into pre-service and in-service teacher education; into training for teachers for early childhood, primary and secondary education, and into Technical Vocational Education and Training (TVET) institutes, as a value added to their professional development. The child-centered active learning methods will not only ensure effective instruction of the social and financial curricula but also improve teaching in general.

- › **Invest in Master Trainers** – Master Trainers will play a crucial role during the accelerated scale-up process as we further devolve the training capacity and responsibility. Aflatoun will invest in and maintain the cadre of Regional Master Trainers through training, refresher trainings and other inputs and support.
- › **Certification of teachers** – A certification process will be developed, where possible in collaboration and aligned with national governments, for trainers and teachers to ensure quality as we move towards scale. Online distant learning courses for teachers with certification will be developed.
- › **Quality Delivery by Network Partners** – To ensure the network continuous to grow, while quality is guaranteed, the secretariat will further enhance its partner monitoring, acquisition and selection processes.
- › **Child-centered activities** – The importance of active involvement by children in saving practices, including the saving of non-financial resources, cannot be over-emphasised. We will work with network partners to ensure that the majority of children are involved in practical activities. Social, environmental and financial enterprise development and implementation will stay at the centre of experiential learning for children and young people across Aflatoun programmes.

EXPECTED OUTCOMES

- › Quality curricula for different (age) groups and different languages available for implementation;
- › SFE integrated into pre-service and in-service teacher training programmes;
- › Quality assurance integrated as ongoing programme activities;
- › Increased saving behaviour by children & young people.

¹ Aflatoun curricula is not a vocational training as such. It is an education approach towards behavioural change which should be integrated into TVET and other programmes for youth.



PRIORITY AREA III - ACCELERATE SCALE-UP OF SOCIAL & FINANCIAL EDUCATION

BACKGROUND

Building on the lessons learned from the exponential growth Aflatoun experienced in recent years, in terms of countries and partners, we will further accelerate our scale-up efforts while ensuring quality and maximising our reach to the unreached. Complementary strategies will be used, by Aflatoun's existing and new NGOs/CSOs partners for integrating Social & Financial Education into national curricula, national initiatives and campaigns to address societal challenges (e.g. National Youth Strategies, addressing Girl's Vulnerability campaigns, etc.) and by using new innovative delivery channels. Special attention will be given to girls and the most vulnerable (often out-of-school) children and young people.

WHAT WE WILL DO

- › **Bottom-up partner network** – A segment of our existing partners has indicated a desire to increase the number of children they would like to reach while ensuring quality programming. New regional hubs as extension of the secretariat will be created. Technical support to partners for quality programming will be provided by the regional hubs with backstopping from the international secretariat. We will further expand the partner network within existing countries of operation. We will establish strategic partnerships with international NGOs who currently use Aflatoun Social & Financial Education to expand the number of their programmes implementing SFE and maximise their reach to children and young people. Furthermore, we will establish new alliances and partnerships with network organisations to integrate our curricula in their existing programmes.
- › **Reaching the most vulnerable:** Targeting girls and vulnerable children will also contribute to the SDGs, which aim to tackle their persistent exclusion and inequality by empowering them. Each country/region will identify the vulnerable groups and make special efforts to be inclusive. Support will be provided to partners rolling out programmes for especially vulnerable groups, including extremely poor children, working children, children living in remote rural and disadvantaged areas, children affected by AIDS, migrant populations, internally displaced children, vulnerable girls and those with disabilities or special needs. This should also contribute to our aim to ensure equitable and inclusive quality education.
- › **Integration into national curricula** – Support the integration of Social & Financial Education into national curricula at different levels. Technical support to contextualise the SFE

curriculum for integration will be provided to governments and in-country partners by the new regional hubs backed by the international secretariat. Alliances with teachers' unions, and teacher training institutes should facilitate the integration process. Partners have a role after the integration to ensure training support, quality assurance etc. Guidance will be provided to partners on post-integration issues.

- › **Campaigns** – Global, regional and national campaigns to address societal challenges like youth unemployment, climate change and addressing harmful practices like child marriages, teenage pregnancies, FGM will be partnered with Social & Financial Education in these initiatives.
- › **Technology for Development** – Promising innovative approaches by partners will be shared and replicated to further increase reach and impact (see innovations).

EXPECTED OUTCOMES

- › A strengthened network with capacities for quality enhanced outreach;
- › Ministries of Education and National initiatives have integrated Aflatoun SFE;
- › E-learning opportunities used in effective manner to increase reach of children and young people;
- › 20 million children and young people reached by 2020 with quality Social & Financial Education.



Credit: Usman Ghani/DFID

HOW WE ACHIEVE OUR INTENDED IMPACT - STRATEGIC ENABLERS

→ NETWORK

Aflatoun International's foundational strength is the partner network. The dynamic, bottom-up network of interlinked partner organisations is based on reciprocal empowerment. Organisations work together at all levels. Through a social franchise model, the international secretariat facilitates and supports the members, who can share experiences and provide peer support. In order to further strengthen the network during the forthcoming acceleration of scale-up it will be important to ensure strong collaboration at country level. Coordinated engagement with national education bodies will be key to ensure streamlining with national education priorities and linkages with other education stakeholders.

- › **Regional representation** – The regional board representation in the global board will be further enhanced by establishing regional hubs with the main task to convene partners (regional network meetings), share strategic information, liaise with other regional initiatives and provide support to network partners.
- › **Strengthen & expand the Aflatoun network** – The regional hubs and international secretariat will support network partners in the areas of programing, monitoring and evaluation, resource mobilisation, advocacy, planning and partnerships. Organisations with extensive outreach, technical expertise on emerging thematic areas and advocacy experience will be invited to join the network.
- › **Peer-to-Peer cooperation** – Sharing experiences and peer to peer capacity building have been important collaboration tools of the network. The use of experience and capacity that already exists among partners for the development of new capacities among other network partners has proven to be effective. Coordinated by regional hubs peer-to-peer collaboration will be intensified which will also reduce dependency on the international secretariat. Learning visits among partners will be an important approach to share best practices.
- › **Country level coordination** – At country level, network partners will work together to create an enabling political environment and align their activities to provide children and young people with social and financial skills and scale-up programmes (incl. country-specific strategy). This will involve discussions around national integration, but partners will also work together to integrate Social & Financial Education with national initiatives and programmes to address national challenges children and young people are facing (e.g. youth unemployment, girl's vulnerability, etc.). For this purpose, in countries with multiple partners, one organisation will convene and coordinate all local partners. Where practical, the lead role might be rotated.

→ HARNESSING PARTNERSHIPS

Strategic partnerships, at regional and global level, will ensure integration of social and financial skills into the international

development agenda. In humanitarian setting, where the cluster mechanism is activated, we will join the Education cluster. We will work with academic institutions, research agencies, alliances and coalitions to further strengthen programme implementation and quality. Special emphasis will be given to expanding our collaboration with cooperatives, micro-credit institutions and credit unions. Public-private partnerships will be further enhanced to further increase our reach and embrace innovations from the corporate sector, including banking associations, business chambers, publishers and digital providers. Across the network, we will build on best practices of strong engagement with children and young people, and their home and school environment. Social media engagement should further enhance their voice in programme participation.

→ EVIDENCE-BASED PROGRAMMING – RESEARCH, MONITORING & EVALUATION

Aflatoun International is one of the most well-researched life skills programmes globally. Analysed information will remain a key requirement for organisational effectiveness and is central to the successful implementation of the strategic plan. Institutionalisation of standardised M&E tools will enable trends over time and allow for cross-country comparisons. In order to become a global knowledge leader on Social & Financial Education we will need to generate strategic information beyond the Aflatoun programmes itself, e.g. on policies, and key Social & Financial Education indicators at the country level.

- › **Research** – Work with external researchers and interested organisations to produce research and evidence on key policies and programmatic issues to further improve the Aflatoun programme. Priority areas include: (i) Quality of education - Better systematically understand and document the benefits of Aflatoun programmes on other school subjects, school motivation, retention, and the quality of education and teacher training; and (ii) Impact measurement - Continue to generate more evidence on the importance of Social & Financial Education in achieving the different SDGs. Specific emphasis will be on measuring long term effects of the programmes.
- › **Surveys** – Using standard M&E tools increases the ability to do cross-country comparison and assess progress over time. We will work with international survey institutions on standardisation beyond Aflatoun partners. We will organise M&E workshops at regional and global level to disseminate M&E tools.
- › **Test new programmes** – New theme-based SFE curricula that will be developed should be tested, validated and improved before rolling out at scale.
- › **Costing** – Guidance on cost-analysis will be developed. This should help to assist partners to decide upon the most appropriate way to deliver the programmes. It will assess the use of different inputs and will assist in discussions about the relative efficiency and equity of projects. It will also pro-

2) With an emphasis on "South-South cooperation".



Credit: John Severns, U.S. Air Force

vide an indication of the extent of resources required for scaling-up or replicating of SFE interventions.

- › **Capacity building of partners in M&E** – We will assist partners in implementing monitoring and evaluation strategies at the programme level through training and ongoing technical support. Similar to the Regional Master Trainers approach we will invest in Regional M&E focal points, which should serve as first line of support to Aflatoun partners in their regions.
- › **Document Lessons Learned and share ‘Best Practices’** – Aflatoun International will document and disseminate lessons learned by partners by circulating publications on key programme themes.

→ INNOVATIONS

We will embrace new technologies which have the potential to strengthen education systems and increase our reach and impact. For example, access to mobile technology is rapidly transforming our ability to reach those who have been previously excluded from skills building programmes. We believe that equipping teachers with pedagogical tools and access to information can bring about large-scale social changes in entire education systems. We will help partners identify the most promising scalable innovations for application in different contexts, supporting partners to adopt, adapt and scale-up the approaches that are most useful. Aflatoun International is a content provider. Therefore, where possible we will use existing digital platforms of Technology for Development partners for dissemination of SFE.

- › **Develop e-learning options** – Develop for different types of technology users, programmes for both teachers & stu-

dents: Radio; GSM Mobile phones; Offline e-options; and On-Line learning. The digital platforms for children and young people will be developed in a way they can learn about SFE, share their ideas and actions on social and financial enterprises. Distant learning courses will be devised for teachers and trainers on SFE and pedagogy.

- › An online clearing house will be established for promoting learning, exchange, networking and cooperation amongst partners.
- › **Third party (digital)** – Where possible develop curriculum materials that can be delivered through third party media platforms. Building on existing ongoing technological developments we will collaborate with partners specialised in e-learning tools to ensure SFE curricula are integrated into digital platforms for dissemination, further increasing access.

→ ORGANISATIONAL EFFICIENCY & EFFECTIVENESS

We will continuously improve our efficiency and effectiveness. Aflatoun International has matured from a start-up in 2005 to an international partnership network of over 192 organisations operating in 116 countries. We have significantly professionalised our operations over the years. Our aspirations and priorities call for a high-performance organisational culture. This requires an organisational structure and financing arrangements which are sustainable within projected income and provide incentives to increase both the quality and quantity of programme delivery for children and young people.

- › **Regional Presence** – There is strong demand for regional presence of Aflatoun international. Regional Offices will be established. There will be a clear division of the roles and



responsibilities of the regional offices and headquarters. Broadly speaking, country level networks (coordinators) will be responsible for implementing programmes, regional offices for providing support (including training) and quality assurance to country networks and engaging with regional entities, and headquarters for providing normative guidance (including the development of tools, guidelines, and standards as well as fundraising), providing quality assurance in critical areas (such as, around regionalisation), and engaging in global advocacy and intergovernmental policy dialogue.

- › **Capacities:** Getting into new thematic areas will entail developing new curricula, materials and training manuals. This will have a bearing on the capacities and expertise needed at secretariat level and in the network. Aflatoun Secretariat will continue to build/acquire expertise on new themes both at the secretariat and in the network.
- › **Results-based Framework of the Strategic Plan** – Accountability for the results set out in the strategic plan is of critical importance. This strategic plan has a results framework which identifies performance indicators to monitor progress towards the results envisioned.
- › **Communication** – We will strengthen our ability to communicate a coherent and consistent picture of who we are, what we do, how we do it and the results we achieve to our many stakeholders. Progress in implementing the strategy will be monitored and reported regularly to the network.
- › **Sustainable income** – In order to realise our vision we will further diversify our portfolio of long term quality relationships with private and public funders. The organisation will move towards a hybrid funding model consisting of (i) Self-generated income (tiered membership fees & consulting fees,

e.g. for tailoring curricula); and (ii) a mix of restricted and less restricted donations. By demonstrating programmatic excellence to our institutional donors and inspiring generosity from our private donors, we will maximise resources to achieve our aspirations to increasingly reach more children. We will strive towards the highest standards of stewardship to optimise the resources entrusted to us.

- › **Re-examine the business model** – We will explore the for-profit market for curriculum products and services, including developing a flexible curriculum licensing structure.

CONCLUSION

Aflatoun International has enormous potential. Grounded in the United Nations Convention on the Rights of the Child and building on our foundational strengths - the concept of Child Social & Financial Education, the high-quality curricula, the unique partner network and the innovative social franchise model - we believe that Aflatoun International has an important role to play in achieving the different Sustainable Development Goals.

This document represents the strategic framework and priorities for Aflatoun International over the next five years, working towards our vision. In the new strategy we will strive to build on our achievements and create new momentum. Building on a strong network of partners, generous donors to both the network and the international secretariat, dedicated supporters and talented, dedicated staff we believe that we are now ready to move closer to our vision of socially and economically empowered children who act as agents of change in their own lives for a more equitable world.

TURNING DEPENDENCE INTO INDEPENDENCE

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