



AFLATOUN INTERNATIONAL

SCALING SOCIAL AND
FINANCIAL EDUCATION
THROUGH A GLOBAL
FRANCHISE

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and Jenny Perlman Robinson**

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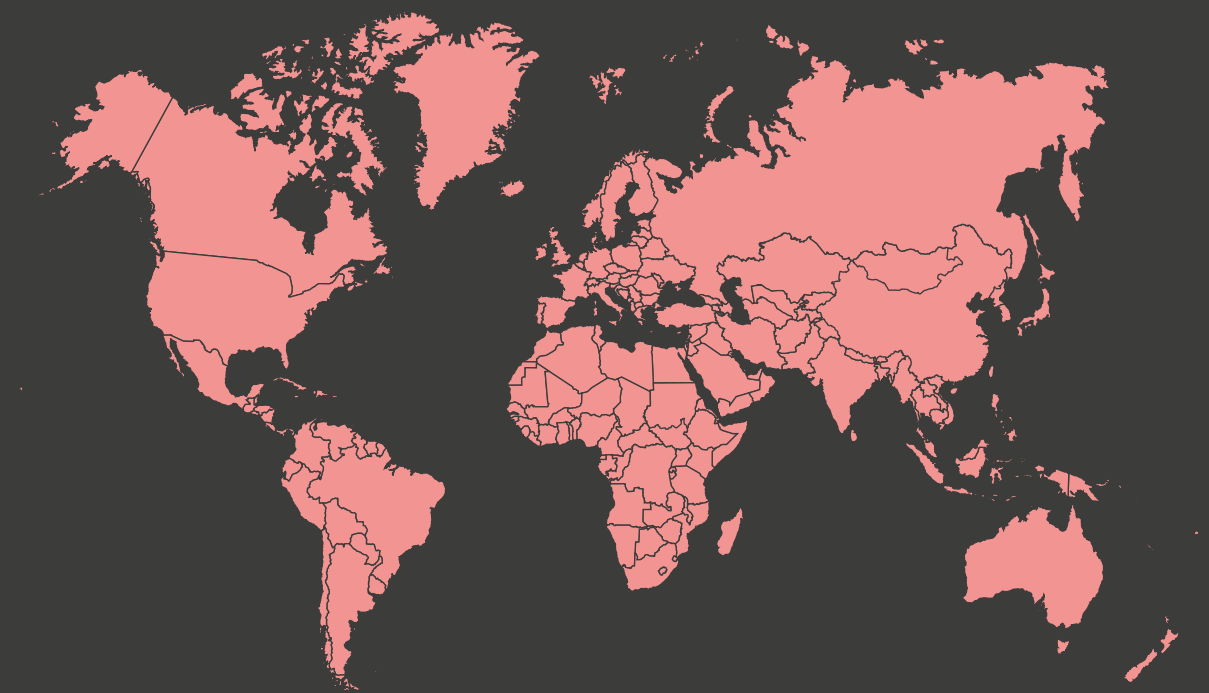
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Aflatoun International at a glance

EDUCATION LEVEL:

Early childhood, primary, secondary



LOCATION:

116 countries

FOCUS OF INTERVENTION:

Social and financial education delivered in early childhood centers, primary schools, and secondary schools

INTERVENTION OVERVIEW:

Aflatoun International (2005-present), which originated in Mumbai, India in 1991 as an action research project, is a global social franchise that aims to build personal, interpersonal, financial, and entrepreneurial skills in children (ages 3-18) through social and financial education programs in early childhood centers (Aflatot), primary schools (Aflatoun), and secondary schools (Aflateen). Its activity-based curriculum seeks to address the lack of quality life skills curricula for children and the lack of adequate training for teachers. Aflatoun educates children about interpersonal skills, child rights, financial savings, and enterprise. It does this by improving the capacity of teacher-educators to use child-centered learning and active learning methods both in and out of school. Beyond promoting the integration of social and financial education for children and youth into both formal and informal curricula, the program also supports small youth-led community projects and financial enterprises, and provides technical support to its partner organizations and to government on contextualizing, implementing, monitoring and evaluating, and scaling up social and financial education.

TYPE OF LEARNING MEASURED:

Financial behavior (savings, planning, and budgeting), self-confidence, and social attitudes

COST:

Annual budget in 2014 was \$2.66 million, \$1.8 million of which went to the network Secretariat. Cost per child (as of 2014) is \$2.57. Financing for Aflatoun's secretariat supported primarily by private foundations, but also receives funding from corporations, government agencies, bilateral and multilateral organizations, third party actors, and partnership fees; the secretariat also receives pro bono and in-kind support from a number of organizations. Franchise partners generate their own funding from grants, local fundraising efforts, and sponsorship from international and multilateral agencies.

SIZE:

Direct reach—3.9 million students per year. *Indirect reach*—112,545 teachers, facilitators, and peer educators trained to date.

IMPACT:

Financial behavior—In an Aflatoun-commissioned external meta-analysis of 21 randomized control trials of interventions containing a financial education component targeting children and youth, Aflatoun's effect on financial behavior was more than double the overall effect across interventions. *Self-confidence and social attitudes*—Eight partner organization studies found Aflatoun participants had increased self-confidence (60 percent) and positive savings behavior (68 percent). Five studies found that on average, 99 percent of participants had a positive orientation toward their rights and those of other children. Four studies found a majority of participants have positive educational attitudes after the program (53 percent) and positive attitudes toward the importance of monetary saving and non-monetary saving (91 percent). *National impact*—Aflatoun and its partners are working with governments in 28 countries to integrate social and financial education into national curricula.

Background

In 1991, during a visit to a shelter for street children in Mumbai, Jeroo Billimoria noticed the highly sophisticated entrepreneurial skills of the children there. However, because of their circumstances, many of these children held few aspirations for their future. Instead of saving the income they earned through rag-picking, they would spend their money as soon as they received it, further entrenching themselves in poverty rather than saving for a better future (Amar and Munk 2014).

This anecdote, while the impetus of the program at the center of this case study, raises an important question within the international education field. If children living in poverty in both developing and developed countries are given the opportunity to develop their financial management skills alongside a social awareness of their rights, can they be empowered to become agents of change of their own lives and of their communities?

This question inspired Billimoria, a self-dubbed “serial social entrepreneur,” to launch an action research project, later known as Aflatoun, that uses social and financial education to build children’s personal, interpersonal, financial, and entrepreneurial skills. Specifically, Aflatoun’s curriculum focuses on developing children’s social (personal and relational) awareness and confidence by learning about social interactions, civic engagement, rights and responsibilities through art, play, stories, and games. It also develops children’s savings behavior by teaching them how to manage monetary and non-monetary resources through small-scale enterprise and/or community-based improvement projects. And it builds children’s employability and entrepreneurship skills through a focus on goal-setting and planning (Njengere and Shephard 2015). Twenty-five years later, it appears that the answer to the question of whether low-income children can become agents of change is undoubtedly, yes.

A franchise of children’s social and economic empowerment

Aflatoun, a name chosen by children in India and based on a popular Bollywood film star (Aflatoun 2008), is a global network of over 180 partner organizations in 116 countries that share a single mission: to empower children both socially and financially to become agents of change of their own lives and for a more equitable world (Aflatoun 2014b). Headed by a

secretariat in Amsterdam, the network has become a worldwide movement based on a social franchise model where local partners train teachers and trainers to educate children in and out of school about their rights, financial savings, and how to start enterprises. In 2008, Aflatoun’s first strategic plan set an ambitious target to reach one million children in 75 countries

within three years; it exceeded this goal. Today it reaches over 3.9 million children per year in over 53,000 schools and non-formal education centers. In 2014, nearly 730,000 children had collectively saved nearly \$3.2 million, and had engaged in nearly 11,500 financial enterprises and 5,200 social enterprises.¹ Additionally, the Aflatoun network has helped over 28 governments integrate social and financial education into their national curricula.

Today, Aflatoun offers four curricular programs:

1. Aflatot (3–6 years old): Created in 2013, this program is targeted at teaching preschool children about values (i.e., giving and sharing, taking turns), resources, and money. It focuses on laying the foundation in early childhood for social and financial literacy.
2. Aflatoun (6–14 year olds): Aflatoun’s oldest and core program, from which the organization gets its name, offers students in grades 1–8 in six regions of the world 40 hours per year of age-appropriate activities, including songs, worksheets, and games, which teach children about their rights, how to save, and other relevant social and financial topics. Children’s clubs have been the primary vehicle through which these lessons have been delivered, providing students with real-world opportunities to engage with each other and with their communities by starting small business and other community improvement projects.
3. Aflatoun Non-Formal Education (6–14): Launched in 2010, this program is designed for out-of-school children, including children in need of special

protection, street children, and children in conflict with the law. It provides a redesigned curriculum that can be led by a facilitator outside of a classroom and targeted at children with low literacy levels.

4. Aflateen (15–19 year olds): Tailored for adolescence, Aflateen sessions are facilitated by a teacher in classrooms or in club environments, and incorporate practical activities, including savings clubs and enterprise creation. This program, launched in 2011, is designed to empower youth to critically question both their identities and the world around them while developing their financial knowledge. A complementary program, Aflateen Digital, delivers curricula to youth via an online, e-learning platform that uses digital media to teach youth social and financial skills.

Each of these programs integrate five core elements into its curriculum: personal understanding and exploration; rights and responsibilities; savings and spending; planning and budgeting; and social and financial enterprise.²

Significantly, Aflatoun’s international growth has occurred only over the past decade. Prior to that, the organization operated only in India where the idea was first conceived in 1991 as an action research project by Billimoria, then picked up by a social work instructor at the Tata Institute of Social Sciences in Mumbai. She recognized a unique opportunity to bring kids together from vastly different socioeconomic backgrounds to learn from each other, to learn about each other’s lives, and to learn about the society in which they live, including the social structures that perpetuated one group’s advantage

over another. Later, responding to the 1993 interethnic riots in Mumbai, the program began to take on the deeper-seated issues of prejudice and discrimination. It subsequently was replicated to include rural communities in Maharashtra. After registering as a nongovernmental organization in 1999, Aflatoun³ began to recognize how the pressures of rural to urban migration were moving some of the rural area's most entrepreneurial children to the streets of Mumbai to earn money. Believing that economic and financial empowerment were vital components to the empowerment of these children, Billimoria began to experiment with savings groups as part of Aflatoun's programming, something which has remained a defining feature since 2001 (Aflatoun 2008a). By 2005, the organization reached about 162,000 children in approximately 1,100 schools and informal training centers around India.⁴

Also in 2005, Billimoria relocated to Amsterdam with family, and, determined to continue the work she had begun in India, began to think about how to transmit globally the idea of children saving and managing their own financial resources and destinies to break the cycle of poverty (Aflatoun 2005). After all, she had spent 14 years evolving and refining Aflatoun's careful balance of social and financial education components in India, and the program was having demonstrable impact on the savings behavior of its participants (see below). Billimoria was ready and eager to see whether Aflatoun could be relevant and applied to other contexts, and, ultimately, whether it could help to increase the financial capabilities—including skills like saving, planning, and budgeting—and self-esteem of youth around the world.

Initially, Billimoria sought to devise a scaling strategy for Aflatoun with support from consultants at McKinsey & Company, but she did not agree with many of the recommendations they proposed. Rather than expand globally, they suggested a more typical model for scaling: Aflatoun could achieve the highest returns on their investment if the organization focused its efforts on expanding at home where it had already established a solid reputation and a network of contacts (Amar and Munk 2014). Billimoria, however, felt that focusing on breadth, universality and social impact should guide the organization's growth strategy, and thus began plans to pilot Aflatoun's program simultaneously in 10 countries across the globe.

Specifically, Billimoria established Child Savings International, a partner network based in Amsterdam and headed by a secretariat and board, to help accelerate the scale-up of Aflatoun through local implementing partner organizations and to advocate for greater child savings and financial inclusion at the global level (Aflatoun 2005). Child Savings International, known publically and referred to here within by its feature program, Aflatoun, conducted a mapping exercise to study what work had been conducted in the social and financial education field, what pre-existing research findings were available, and what the country landscapes were like for each of its prospective partner countries. By conducting this due diligence, Aflatoun was able to more effectively strategize and utilize local resources. The secretariat provided approximately \$10,000–\$40,000 in funding and in-kind resources (secured from a range of donors, including Ashoka and Ernst & Young) to each of its first local partners—many of whom

had become acquainted with Billimoria when they were Ashoka Fellows. Each partner implemented the program in some of the most difficult and challenging contexts in Africa, Asia, Latin America, and the Middle East, many of which were experiencing problematic political and/or economic situations (Aflatoun 2005; Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015).⁵ Billimoria's rationale was that if its program could be successful in such a wide variety of political, economic, and social contexts, the likelihood of global success and global applicability would be substantially greater (Aflatoun 2008b). Indeed, a major lesson learned from these pilots was that Aflatoun's social and financial education program is applicable to children living in poverty worldwide, but that some process of contextualization is necessary to adapt the original materials to reflect the local realities of children (Aflatoun 2008b).

In 2008, during Aflatoun's International Stakeholder Meeting, Aflatoun leadership decided to adopt a social franchise model to help facilitate its international expansion. Similar to a commercial franchise, Aflatoun's education program is “boxed” up by the franchisor (the Aflatoun secretariat) and given to franchisees around the world to set up quickly and efficiently. This model essentially allows the franchisee to copy or adapt Aflatoun's programs and to avoid having to reinvent the wheel to address a common social problem (Beckmann and Zeyen 2014)—in this case the lack of social and financial skills among children and youth to adequately save, plan, and budget for their future. This approach also comes with lower risk to the franchisee, because the franchisor has already taken that

risk and has already expended the capital and resources needed to develop, test, and refine the model (Beckmann and Zeyen 2014). Unlike a commercial franchise, however, in which the goal is shareholder profit, a social franchise's goal is to generate positive social impact for society as a whole (Amar and Munk 2014; Beckmann and Zeyen 2014).

Aflatoun has blended its franchising model with its “long-held ethos of partnership” (Amar and Munk 2014), where Aflatoun and its ‘partners’, rather than ‘franchisees’, are held together by trust, reciprocity, and a spirit of exchange embodied in their shared commitment to empower children socially and financially. The partners, including international and national nongovernmental organizations, multilateral organizations, financial institutions, and government systems—all of whom have a proven track record in work related to child rights—take on full ownership of the program. Indeed, because network partners do not receive any funding from Aflatoun—unlike during the pilot days—there is a degree of self-selection in terms of organizations joining the network that already have an affinity with Aflatoun and share in its vision (Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015). Partner organizations deliver the program and fund the implementation themselves, while the Aflatoun secretariat provides the brand, materials, training, and technical support at no charge to the partner organization.

In addition, representatives from partner organizations form the majority of the Aflatoun board, and are involved in program development and policy via consultations and task forces that

are meant to help set policy for the entire franchise system. In fact, every year, partners have the opportunity to evaluate the performance of the secretariat. The social franchise model has allowed Aflatoun to “create economies of scale without diluting the bottom-up principle of giving [Aflatoun’s] partners freedom, independence, and the ability to adapt the program to their local circumstances” (Amar and Munk 2014).

In 2009, however, without a consistent method for training new partners, relying on the secretariat to provide training to its rapidly growing network became unsustainable and overwhelmed its lean staff. The organization decided to decentralize its hub-and-spoke model. It did this by training 120 staff members from partner organizations to be Regional Master Trainers responsible for training trainers within their regional networks (Amar and Munk 2014). This model dramatically increased the organization’s capacity to recruit and train new partner organizations, while also enabling the organization to decentralize quality control. Today, the Regional Master Trainers, as well as other experienced staff from partner organizations, conduct nearly half of the quality assurance exercises for the network (Amar and Munk 2014). Additionally, Aflatoun had already created a partner manual during its pilot phase; the secretariat then built on this to create the Aflakit, a set of manuals that cover all aspects of program delivery—from governance and communication to training and child participation—and provides instructions on how to pilot, train, contextualize, and evaluate the specific Aflatoun program.⁶

The cornerstone of the Aflakit series is the Partner Manual, which includes a six-step guide to starting an Aflatoun program from scratch (Amar and Munk 2014).⁷

As Aflatoun’s secretariat continued to emphasize the day-to-day needs of new and existing implementing partners, Billimoria recognized what little time and resources Child Savings International had remaining to engage in global advocacy work on child social and financial rights. Moreover, the Child Savings International network had become synonymous with the Aflatoun program, making it difficult at times for the secretariat to engage in advocacy work without appearing to be promoting its own program. This tension led Billimoria to launch in 2010 the independent Child and Youth Finance International (CYFI) network to focus solely on global level advocacy efforts aimed at the large-scale systems change needed to socially and financially empower children and youth.

Today, CYFI—which Billimoria eventually left Aflatoun in 2011 to lead—continues to work on reshaping financial systems and bringing new actors into the space of youth finance, while Aflatoun continues to focus on community-level change and individual-level social and financial empowerment. The Aflatoun secretariat fundraises for itself in an effort to support its network and to provide its partner organizations with technical assistance and instructional materials. According to Aflatoun, the social franchise model helps avoid a pattern whereby partners become financially reliant on the secretariat. This promotes long term sustainability of the overall franchise by ensuring that each partner organization raises its own

funds independently (Aflatoun 2013a). This also benefits the network as a whole by involving partner organizations that are strong, stable, efficient, and

proactive about fundraising, freeing up the secretariat to focus on community mobilization technical support to partner organizations (Aflatoun 2013a).

Impact and evidence of success

Aflatoun has one of the most well-researched international life skills program (Aflatoun 2015c). Its international scope has also enabled it to be rigorously tested across multiple countries (Aflatoun 2015c). Indeed, the secretariat conducts frequent evaluations of partner organizations to determine program efficacy as well as program acceptability, with the latter being an indicator of appropriate adaptation to local contexts (Mallory 2013). And, working with both local and international researchers, the organization has completed six randomized controlled trials (RCTs) in six different countries, demonstrating a consistent positive effect on children’s savings behavior. In addition, 30 separate partner organization studies conducted by external and local researchers using a variety of methodological approaches have demonstrated positive learning outcomes and changes in skills, behaviors, and habits (Mallory 2013). And more than 25 evaluations of Aflatoun and 10 research projects on Aflatoun have also been conducted.⁸

In terms of social behavior outcomes, eight studies have found that 60 percent of children participating in Aflatoun experience an increase in self-confidence by the end of the program. Two RCTs in Rwanda and Tajikistan confirm these findings (Mallory 2013; Jean-Baptiste

et al. 2014; Aflatoun, 2015c; Shephard, Kaneza, & Moclair 2015). Five studies found that 99 percent of participants had positive orientation toward their rights; and an RCT in Ghana found that the addition of rights oriented social education protected children from engaging in child labor (Berry et al. 2015). Studies of Aflatoun in four countries found that children were much more likely to think and act independently after participating in the program, were better at managing their emotions and recognizing the emotions of others, and were more likely to promote and maintain positive relationships with others (Aflatoun 2015c).

Aflatoun’s impact on financial outcomes has been quite impressive. In 2006, for instance, a retrospective longitudinal study conducted by Aflatoun found that 78 percent of children who had taken part in the program in 2000 reported that they were still in the habit of saving money six years later. Eight non-experimental studies of Aflatoun conducted more recently found that 68 percent of children engaged in savings by the end of the program, which, according to the World Bank’s 2011 Financial Index Survey, is significantly more than the percentage of adults who save globally (Aflatoun 2015c; Jean-Baptiste et al. 2014; Mallory 2013). And in 2014, Aflatoun supported

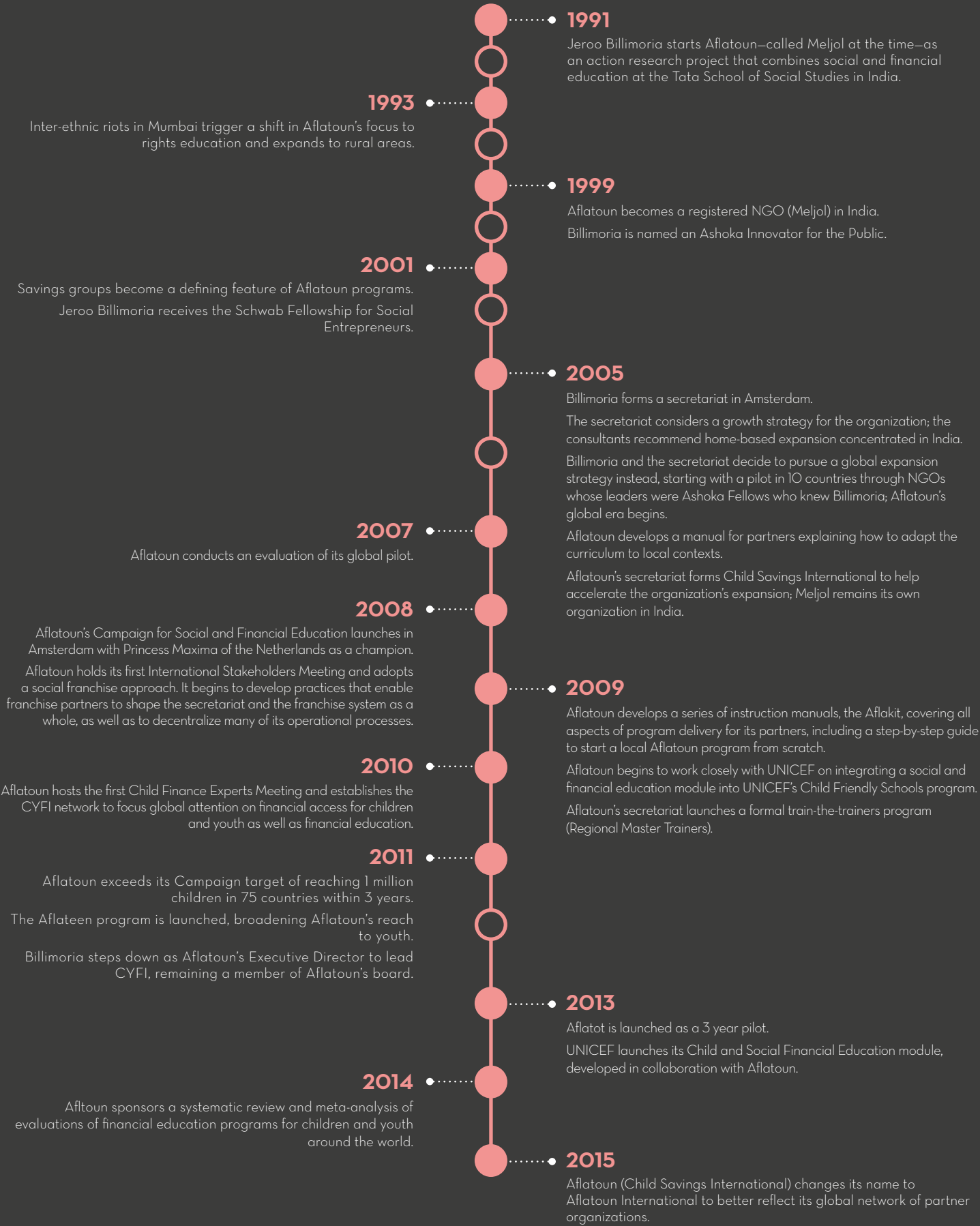
an external researcher to conduct a systematic review and meta-analysis of 21 RCTs of financial education programs for children and youth around the world. This study found that Aflatoun’s social and financial education had a positive effect on children’s financial behavior—twice the overall effect of all the interventions studied, demonstrating that Aflatoun’s particular model of social and financial education is the strongest evidence-based approach to changing children’s financial behavior (O’Prey and Shephard 2014).

Educational outcomes have also been promising for Aflatoun. For example, the synthesis study of 21 quantitative evaluations completed from 2000 to

2012 mentioned earlier found that 53 percent of participants had positive educational attitudes after the program (Mallory 2013). The longitudinal study in India mentioned earlier also found that the rates of primary and secondary school graduation were higher among Aflatoun participants than for the average student in the same part of the country (Amar and Munk 2014).

Aflatoun has also researched its effect on teachers. An internal evaluation found that teachers trained by Aflatoun were more likely to use participatory teaching methods in class and to feel confident using active learning methods (Aflatoun 2015c; Shephard, Kaneza, & Mocclair 2015).

Timeline of key events



Key drivers behind scaling impact

Between 2005 and 2008, Aflatoun expanded from India to 10 countries; in just another 8 years, the network spread to 116 countries and continues to grow. How did a simple idea—to empower children to improve their lives and the world around them by building their self-confidence, social responsibility, and financial competence—which was germinated on the streets of Mumbai, end up blossoming across the world? Aflatoun describes its scaling strategy as a mixture of “deliberate action and accidental discovery”,⁹ including its decision not to follow the scaling strategy recommended by McKinsey. Instead, it followed three pathways to scale: 1) through major government partners (as in the case of Peru and Turkey, where Aflatoun partner organizations were already serving as a resource to the government); 2) through multiple partnerships (as in the case of Egypt, which partnered with INGOs, government ministries, and central financial institutions); and 3) through social entrepreneurs who have been able to negotiate integration of Aflatoun into government and other large scale NGO programs (as in the case of Uganda and

Nigeria) (personal communication, Simon Bailey and Jenny Perlman Robinson, June 21, 2015).

Influencing these pathways, however, have been several critical, underlying approaches. These included leveraging the decentralized nature of a social franchise model; staying true to a guiding philosophy of partnership and local ownership; balancing between non-negotiable core components and flexible, local contextualization; taking advantage of visionary leaders and their networks; engaging government and central banks as partners; and building legitimacy through rigorous evidence. In a way, Aflatoun’s success has been anchored in its receptivity to the changing needs of its organization as it expanded globally. This has even included the creation of a separate organization, CYFI, to take on the advocacy and large-scale systems change work while Aflatoun Child Savings International (CSI) focused on the day-to-day needs of its growing network and concentrated on the dissemination of curriculum and educational materials.

Taking a decentralized approach

Central to Aflatoun’s scaling story was the decision by its leadership in 2008 to adopt a social franchise approach. However, the underlying factor to Aflatoun’s social franchising success is not so much the franchising per se, but rather the decentralized approach that their model enabled. During its 10-country pilot and its initial growth shortly thereafter, Aflatoun followed a highly centralized approach, where seven members of the

secretariat were responsible for training new partner organizations and providing continuing technical support to existing partners. Shifting to a social franchise model allowed the organization and its network to expand horizontally, as well as geographically, by decentralizing many of its functions, from training to evaluation. Furthermore, given that Aflatoun’s franchising model is largely intertwined with a partnership model—its franchisees

are considered partners—Aflatoun could depend on its network to lead its global expansion, minimizing the need for the secretariat’s heavy involvement in scaling.

Decentralization was meant to help move Aflatoun beyond a hub-and-spoke model to one that tapped into the talent of its partners. However, some aspects of its social franchise model have been slower to take on a true “ethos of partnership” (Amar and Munk 2014). In some cases, the challenges have stemmed from a partner organization being slow to embrace the high level of autonomy afforded to it by a franchise model. Some partners lacked

the capacity to take on the financial responsibilities that come with “owning” a franchise, and defaulted into a more top-down relationship with Aflatoun. In other cases, the challenges may have stemmed from a linear conceptualization of partnership. For instance, Aflatoun’s more vertical structures for communication and learning have made it challenging for sideways (or horizontal) learning and coordination to occur in ways that could potentially benefit the network as a whole. As such, the secretariat has begun to formalize ways in which more regular horizontal knowledge sharing can occur (Amar and Munk 2014).

Balancing fidelity to core principles with local contextualization

Aflatoun’s shift toward a decentralized model was made possible by a careful balance of fidelity to non-negotiable, core elements and flexibility to adapt to local contexts when countries adopted the program (Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015). In other words, decentralization has made it easy for partner countries to adapt Aflatoun’s core components and core values in ways best suited to their country landscape. These elements have been essential to the successful scale up of Aflatoun to over 100 countries and counting.

Aflatoun’s non-negotiable core elements include three key features (Aflatoun 2008a):

1. A focus on both social and financial themes in Aflatoun’s programming. While there is a standard curriculum, countries have the freedom to focus on how best to implement specific

topics, as long as both social and financial education components are included. Indeed, in the early days of Aflatoun’s international expansion, the organization’s quest to be flexible meant that some partner organizations were losing key components of the Aflatoun model. For instance, in some partner countries there was an over-emphasis on social education; while others focused more on developing children’s financial skills and not their socio-emotional learning. As a result, Aflatoun developed a fidelity guide with minimum requirements that all partner organization had to meet (Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015).

2. Teaching with child-centered methodologies with children at the heart of program activities. This was based on early attempts at implementing the program that had little impact due to the

inability of teachers to use materials interactively. The organization subsequently decentralized training resources and increasingly works within government training systems (teacher training institutes and school inspection systems) to improve teaching practices.

3. Maximizing the talent and resources of partner organizations to positively impact the lives of children in the communities they serve. Specifically, by conceptualizing capacity at multiple levels, Aflatoun brings together partner organizations, local organizations, trainers, teachers, and children into its nexus. That is, it does not distinguish between the technical training its staff receive or the lessons that Aflatoun's youngest participants receive. Although Aflatoun uses a train-the-trainer approach to disseminating technical knowledge, it views its larger community of impact as an integral part of this "training tree" (Aflatoun 2008a).

As another key component of Aflatoun's model—and also the subject of one of the Aflakit manuals—the process of contextualization ensures that partners contribute to the continuous evolution of materials (Aflatoun 2015a). In

Leveraging visionary leadership

Although Jeroo Billimoria stepped down as Executive Director of Aflatoun in 2011—she still remains a member of the board—the organization's successful development to date has been heavily influenced by her vision

fact, Aflatoun recommends avoiding a "strongly manualized approach" in favor of flexibility (Njengere and Shephard 2015). It is believed that a flexible approach will allow for a better match to the local context and will give schools and teachers a greater sense of ownership. To facilitate this, the Aflatoun secretariat now organizes workshops and conferences where network partners can learn from each other's experiences when adopting the program in their own contexts (Amar and Munk 2014).

According to Aflatoun, "in order to be effective, the key ingredients of the [social and financial education] approach should be clearly stated but various paths to actualize key ingredients should be allowed as long as they reach the desired learning objectives" (Njengere and Shephard 2015). Aflatoun's partners have implemented savings schemes across diverse cultural and economic settings, making modifications or changes to how children save in the program, depending on the context and on other actors within the financing ecosystem. For instance, children might use savings boxes to save money and other resources; classes may use group savings; and banks, cooperatives, microfinance institutions, or village banks may facilitate children's savings, despite the small amounts they tend to save (Aflatoun 2010).

for and commitment to Aflatoun, as well as the strong sense of trust and continuity she established within the organization and among its network partners. With a number of prestigious fellowships affiliated with Ashoka, the

Skoll Foundation, and the Schwab Foundation—and as a "serial social entrepreneur" who has founded six different philanthropic organizations (Aflatoun 2011)—she was able to help expand Aflatoun by drawing on these international networks of local entrepreneurs. For instance, Billimoria's

Establishing key relationships and building trust

A key strategy for Aflatoun's growth strategy is closely tied to its global networking and its ability to build trust and selectively establish relationships with key partners. Because Aflatoun does not offer any financial support to its partners, there has been an element of self-selection in terms of which organizations join the network: those that are connected by a deep commitment to a shared vision. In this way, Aflatoun has been able to trust its partner organizations with a high degree of autonomy—although, certain ground rules had to be established along the way, including agreements with partners that they would not copyright or charge others for using materials adapted from Aflatoun. Two other partners have also been highly influential in Aflatoun's international success: government (including both education-specific ministries as well as financial ministries and central banks) and UNICEF.

First, Aflatoun's success in integrating components of its curriculum into 28 national education systems around the world is a testament to how it views government as a central partner in its mission.¹⁰ However, unlike most education-related programs, Aflatoun has ventured beyond the typical Ministry of Education

ties to the Ashoka Innovators for the Public network helped Aflatoun expand into its first 10 countries outside of India; in fact, many of the leaders of these early partner NGOs were Ashoka Fellows who personally knew Billimoria (Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015).

touch point in government to other sectors, enlisting the support of ministries of finance, central banks, and child- and youth-focused ministries. Since financial education often falls under the purview of central banks, and is typically targeted at adults, Aflatoun found that working with central banks brings a certain amount of attention to its program that ministries of education cannot (Nancy Refki and Adolia Santos, interview by Jenny Perlman Robinson, March 11, 2015). For example, by integrating Aflatoun into national financial literacy programs that aim to increase citizens' knowledge of financial products and to build their trust in local financial institutions, Aflatoun could work simultaneously on larger systems change directly with national financial institutions, including child and youth financial inclusion and the realization of children's economic rights (Aflatoun 2013). Furthermore, by bringing together government entities that may not typically talk to each other, Aflatoun's cross-government engagement has been crucial in developing the cross-government support and leadership needed to enable programmatic growth, prevent roadblocks, and shift Aflatoun's role from implementer to technical assistant. To maintain government agencies' interests, Aflatoun has

developed a win-win strategy that shows “what’s in it for them” (Aflatoun 2014a) while also aligning responsibilities and roles to the competencies of the ministries and banks. Aflatoun also engages government in opportunities such as partner meetings, International Aflatoun Day, or Global Money Week to maintain their interest and to keep Aflatoun relevant. Ultimately, these national level agencies’ early involvement with and continued support for Aflatoun have helped the organization to successfully scale up.

Second, Aflatoun’s collaboration with UNICEF’s Child Friendly Schools program in 2013 was instrumental in the development and launch of a child social and financial education (CSFE) module. Through this module, children in UNICEF’s Child Friendly Schools are introduced to concepts in social responsibility

and financial literacy. The UNICEF partnership allowed Aflatoun to work directly with governments on key topics through an established intermediary. It also allows for mainstreaming of content through established policy frameworks. Children in UNICEF’s network participate in child savings clubs, explore their rights and responsibilities, and start small enterprises to address local social issues in their communities (UNICEF 2013). As strategic partners, UNICEF’s mission to protect children’s rights and to protect them from economic exploitation is aligned with Aflatoun’s vision to empower children with the social and financial skills needed to realize their rights and to break the cycle of poverty. Together with its own work with government and own program approach, UNICEF’s CSFE module has provided Aflatoun with a key platform on which to broaden its on-the-ground work.

Building legitimacy through rigorous evidence

Post-2005, Aflatoun began to follow a thorough data collection, evaluation, and dissemination process to track its activities across countries. Today, according to Aflatoun, it is one of the most well-researched financial education programs focused on children’s financial habits and behaviors (Aflatoun 2014b). The resulting evidence base has been crucial for demonstrating the impact of its curriculum on children’s financial behaviors around the world, as well as for generating support for scaling up its program. Furthermore, its emphasis on conducting and disseminating country-based research has, in particular, allowed Aflatoun to learn across its partner organizations and to better

contextualize its program materials according to different country contexts, ultimately increasing its local relevance and local buy-in. All together, Aflatoun’s prioritization of evidence generation and dissemination (through annual publications accessible to the public) has helped build transparency and confer legitimacy to its brand.

One challenge with evidence generation across Aflatoun’s network stems from the lack of direct control over monitoring outcomes and the overall quality of programs implemented by government partners. For example, Rhoda Nanre Nafziger, Executive Director of LYNX, the program’s network partner in Nigeria,

explains that there is a lot of collaboration at the beginning when the government calls on the Aflatoun partner organization to develop the localized curriculum. But after that, the government takes over implementation and the Aflatoun partner steps back into a technical assistant role. Since Aflatoun is neither the funder nor the direct implementer, feeding learning from government-implemented programs back into the network is quite difficult. When government partners do send results—often at the request of the Aflatoun partner organization—the partner has no way of validating the data. Nafziger describes monitoring quality under such circumstances as like being “on the sidelines;” quality assurance is out of one’s hands and out of one’s control. While the Aflatoun secretariat and its network members are currently discussing how to better monitor government-managed Aflatoun programs, the challenges in generating evidence stands in stark contrast to what Aflatoun’s network partner organizations can do with their own Aflatoun programs. For instance,

LYNX can monitor aspects of its Aflatoun programs, either by administering pre- and post-assessments, or through qualitative assessments that generate regular data on program effectiveness (Rhoda Nanre Nafziger, interview by Daniela Petrova, May 27, 2015).

In cases where Aflatoun has been able to generate regular evidence, the organization has also benefited from its strategic use of advocacy. In particular, Aflatoun has used advocacy in national, regional, and global fora to increase the organization’s visibility, as well as to disseminate its findings to relevant stakeholders. This has, in turn, helped to feed into the legitimacy of its advocacy work on the inclusion of financial literacy in national curricula and on the financial inclusion of children and youth in financial institutions. Doing so has allowed for a more effective and evidence-based process of sharing knowledge about the role of social and financial education in the social and economic empowerment of children and their families.

Focusing on parallel scaling pathways

As Aflatoun expanded, it experienced internal tensions around where it was spending most of its time and resources. Founded by a social entrepreneur, Aflatoun describes itself as always having been about creating systems change (Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015). The work of the Aflatoun network (Child Savings International), however, became increasingly consumed by the day-to-day needs of implementing partners running the program on the

ground or trying to get the program integrated into the national curriculum. Larger development goals got pushed aside. Furthermore, Aflatoun’s strong brand made it increasingly difficult to advocate for systems change without appearing as though it was promoting its own work (Nancy Refki and Alodia Santos, interview by Jenny Perlman Robinson, March 11, 2015).

Aflatoun recognized the implications that this had on its ability to scale the larger vision behind its program, and as

a result, Billimoria created a separate organization, CYFI to focus specifically on systems change work, like creating child friendly banking practices and products. Today, the two organizations continue to work in parallel, with CYFI focused on leading the high-level

child social and financial education movement. This leaves Aflatoun to focus on building the social and financial skills of children and youth on the ground. In this way, they can together amplify their impact by simultaneously pursuing multiple levels of change.

Lessons learned

- Following a *social franchise model* has been instrumental in Aflatoun's scale-up, particularly because it allowed Aflatoun to reach economies of scale while leveraging the talent of its partners to increase the capacity of the network to recruit and train new partners.
- A key factor to Aflatoun's success—163 NGO partners with 62 different versions of the program in 116 countries—has been *fidelity to core concepts combined with flexibility in implementation*. That is, local partners have taken core components but have been free to adapt and franchise the rest according to their local circumstances.
- High fidelity to the program core and a strong brand have enabled Aflatoun to follow a *highly decentralized approach* in its social franchise model. All the work is done through its NGO partners, which each generate their own funds to deliver the program in various ways. This decentralized approach has also been challenging in terms of striking the right balance between partner autonomy and centralized direction, as well as the promotion of horizontal, or partner-to-partner, learning.
- Aflatoun *piloted at scale* (in 10 countries), despite advice to start slowly and roll out in India first. The organization started in some of the most difficult contexts, which allowed it to *make mistakes and course-correct*, demonstrating that it was possible to scale the program anywhere.
- Crucial to its initial expansion has been *the vision, direction, and networks of its founder and leader*. Aflatoun was able to pilot at scale in part because the leaders of the implementing NGOs personally knew the founder, Jeroo Billimoria.
- Aflatoun's *strategic engagement with national governments as partners* has been key to its successful integration of social and financial education into 28 national curricula. Its *key partnerships with central banks and other like-minded organizations* like UNICEF has also been critical to its ability to draw attention to children's social and economic rights and empowerment in ways that working solely with ministry of education could not have promoted.
- A crucial aspect of Aflatoun's success has been the *evaluation and dissemination of its program's impact, particularly on children's financial behavior*. Not only has this helped to increase the legitimacy and transparency of its work, it has helped generate widespread support among stakeholders and funders for its scaling activities.
- In some countries, Aflatoun has made special effort to use the media to *create channels for sharing knowledge* about child social and financial rights and education to the general public.
- Strong *brand association* of Aflatoun's identity with social and financial education has been critically important to raising Aflatoun's profile at all levels. However, this strong brand has had the unintended consequence of making it difficult to advocate for children's social and economic rights without appearing to be self-promoting. As a result, a separate organization had to be set up to focus on Billimoria's bigger vision of influencing large-scale systems change.

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Endnotes

1. <http://www.aflatoun.org/story/story-selected/results-to-date>, accessed June 8, 2016..
2. <http://www.aflatoun.org/programme/programme-selected/five-core-elements>, accessed June 8, 2016.
3. At the time, Meljol was the official name of the organization and Aflatoun was the name of its feature program. Later in 2005 when Billimoria established the partner network Child Savings International, Meljol remained its own organization and a lead partner for the network in India. In 2015, Child Savings International officially changed its name to Aflatoun International. For the purposes of this case study, we follow colloquial practice and refer to the global network as Aflatoun.
4. <http://www.aflatoun.org/story/story-selected/Aflatoun-Comes-From>, accessed June 7, 2016.
5. The initial implementing partners and the countries in which they operated were Ecoclubes (Argentina), N.C.C.M. (Egypt), Meljol (India), Camide/GAP (Mali), LYNX (Nigeria), NATCCO (Philippines), Pomoc Deci (Serbia), Agape Copeland Train Productions (South Africa), PEDN (Uganda), PLAN (Vietnam), and Junior Achievement (Zimbabwe).
6. <http://www.aflatoun.org/resources/manuals>, accessed June 8, 2016.
7. <http://www.aflatoun.org/programme/programme-selected/start-a-programme>, accessed June 8, 2016.
8. <http://www.aflatoun.org/programme/programme-selected/evaluation>, accessed June 18, 2016.
9. <http://www.aflatoun.org/story/story-selected/results-to-date>, accessed June 8, 2016.
10. Aflatoun can be integrated into national curriculum by fully infusing social and financial education themes directly into the curriculum; by revising school textbooks to include social and financial themes; by integrating these themes into a dedicated subject; or by implementing social and financial education through co-curricular activities delivered outside of the formal curriculum (Aflatoun 2015b). It can also be disseminated through teacher training institutes, where social and financial education concepts are integrated into the training of new teachers and in-service assistance (Aflatoun 2013b).

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