

**LIFE SKILLS AND FINANCIAL EDUCATION FOR CHILDREN AND YOUNG PEOPLE**  
**Aflatoun International**  
**GTD Colloquium-University of Maastricht**  
**January 13, 2021**

## I. INTRODUCTION

Children and youth today are more educated, more digitally connected, have a greater understanding of their rights<sup>1</sup>, and have more concern for people and planet than ever. At the same time, inequality, unemployment, violence and barriers to political, social and economic systems threaten their burgeoning potential. In many parts of the world they are at risk of being forced into child labour, exploitation, early marriage and childbirth, and face negative health outcomes including contracting HIV/AIDS. These threats affect their future plans, seriously diminishing their career opportunities and perpetuating the intergenerational cycle of inequality and poverty. There is increasing recognition that social and economic factors are critical components of each young person's journey to determining their own future. In order to provide children and youth the necessary tools to overcome these challenges and build a solid foundation that prepares them for a fulfilling life ahead, Aflatoun International develops and delivers a life skills and financial education programme for children and young people around the world.

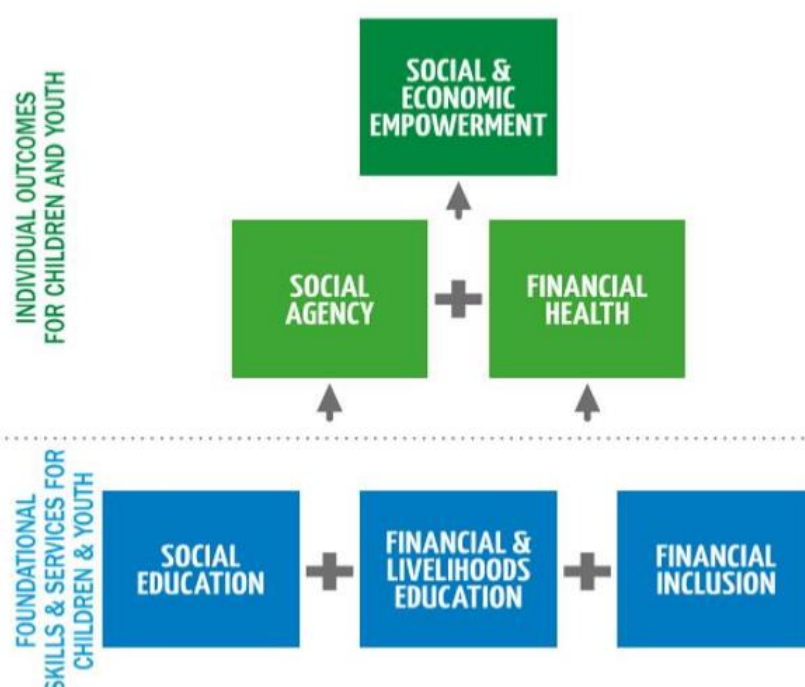
Aflatoun International is a non-profit organisation offering Social and Financial Skills to children and young people worldwide, empowering them to make a positive change to their lives and communities. Through a strong network of nearly 345 partners and 38 government institutions, Aflatoun reaches 10.5 million children and young people each year, in over 108 countries. Aflatoun International creates high-quality curricula for different age groups that are contextualised to local needs or specific circumstances. In addition, teachers and facilitators are provided with training. We conduct further research to evaluate the quality and effectiveness of our programmes. Over the past fifteen years, Aflatoun International has been helping children, adolescents and young people to develop their own skills and capacities so that they fulfil their potential and are able to survive and thrive in an ever-changing world.



*Aflatoun International's total outreach-December 2019*

<sup>1</sup> Lisney, J. & Krylova, P. (2018), *Youth Progress Index 2017: Measuring Young People's Social Progress*. Globally, European Youth Forum, Brussels.

Aflatoun's primary expertise for the operationalisation of life skills and financial education is in the development, training and delivery of specialised content. We create a high-quality content adapted to different age groups and contextualised to local needs and circumstances. Our skills-based curricula cover a number of key competencies and overarching themes that result in improved social and financial knowledge and behaviours in children and youth. The content development process strives to find newer, better, more effective and efficient means of improving the quality and relevance of learnings imparted in response to local contexts. Aflatoun therefore continues to improve its content to better address supplementary cross-cutting dimensions of life skills development, such as gender, sexual and reproductive health, and peacebuilding. The organisation also continuously supports its partners in the design of a broader ecosystem, in which learning is complemented and reinforced through coaching and mentoring.



*Aflatoun International's Pathways to Social and Economic Empowerment of Children and Youth*

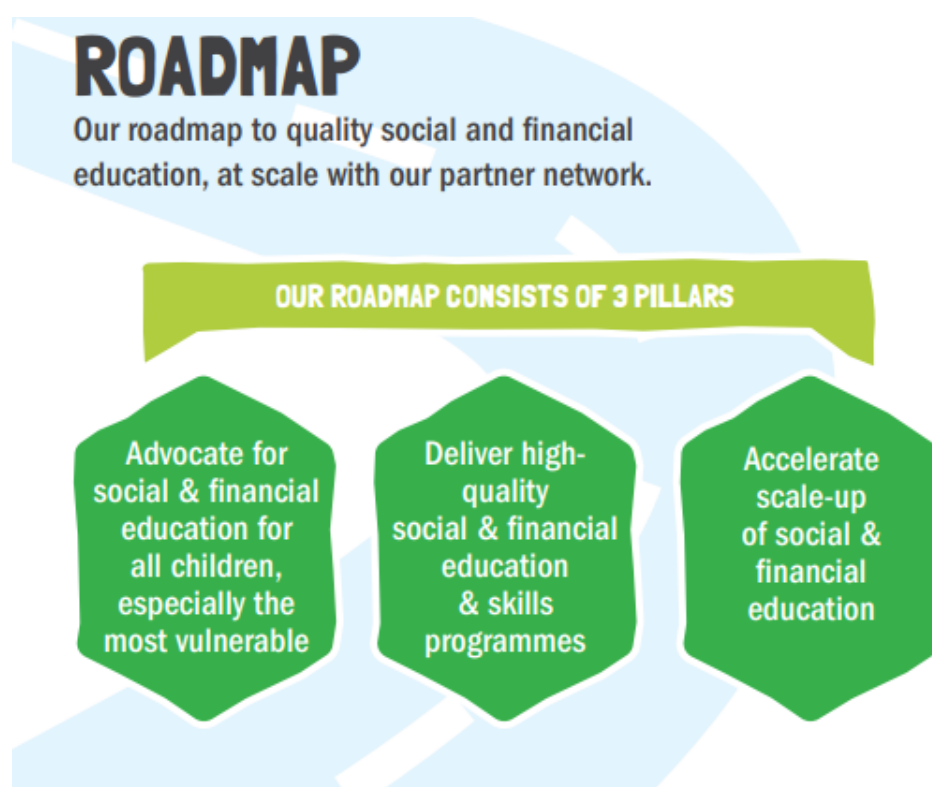
## II. Strategic Pillars

Aflatoun International operates under three driving pillars that guides its day to day planning implementation of activities.

The first strategic priority focuses on fulfilling the Sustainable Development Goals by promoting social and financial education. Aflatoun conducts advocacy at the national and international level by partners through a global movement.

The second strategic priority is the development of relevant, quality and effective curriculum, based on emerging issues, such as migration, climate change, peacebuilding, girls' empowerment and youth employment. Aflatoun International recognises the role of teachers in this effort and trains them using a holistic, experiential teaching methods through various platforms at the local and regional level.

The third strategic priority endeavours to accelerate the scaleup of Social and Financial Education while ensuring quality and maximising our reach, especially to the most vulnerable, through a strengthened network. To this end, Aflatoun employs complementary strategies to support integration of life skill and financial education into national curricula and campaigns addressing societal challenges. With a focus on new innovative delivery channels, we expand our e-learning opportunities to increase reach of children and young people.



*Aflatoun International's 3 Strategic Pillars*

### III. Highlights Aflatoun's full scope of activities

<b>CURRICULUM DEVELOPMENT</b>	Aflatoun's primary expertise is in the development and delivery of specialized content. The social and financial education content currently exists in a series of age-specific curricula targeting young people (3 - 18 years old), as well as employability and entrepreneurship interventions for youth between 16 and 24 years old. These contents undergoes a contextualisation and adaptation process, which guarantees that materials are appropriate and relevant to the local context.
<b>TEACHER PROFESSIONAL DEVELOPMENT</b>	Aflatoun's approach requires that content is aligned with pedagogical approaches which ensure that children and youth are at the centre of learning, and engaged in activities that encourage the development of critical thinking, communication, and decision making skills. Aflatoun programme standards therefore require that teachers and facilitators are trained to deliver our content

using participatory and active learning methodologies, therefore enhancing the overall quality of education.

RESEARCH AND EVALUATION	Aflatoun invests substantial institutional effort to ensure that Monitoring and Evaluation is an integral part of its programmes. Aflatoun encourages its entire network to report on an annual basis and as a result, Aflatoun is able to provide evidence to support global advocacy efforts on youth social and financial empowerment. We have completed over 100 studies, ranging from randomized control trials (RCTs), to mixed-method studies, to participatory evaluations. Aflatoun conducted RCTs in Uganda, Ghana, Peru, Tajikistan, Rwanda China, India, Cameroon, Burkina Faso.
NATIONAL SYSTEM STRENGTHENING	Aflatoun's approach to mainstreaming core skills into national systems varies based on the local context. Key catalysts for meaningful integration include investing in the quality of teaching and teachers' motivation, improving the quality and relevance of the materials to support learning, establishing learning frameworks and pathways, and creating an enabling environment. We also work with financial institutions to adopt more child-friendly practices in financial inclusion.
PARTNER NETWORK STRENGTHENING	Aflatoun delivers its programmes through an innovative social franchise model, therefore transferring ownership of our programmes to local partners. We currently provide technical assistance to over 345 partners around the world, including national cooperative alliances, governments, central banks, and NGOs. This local capacity development strategy focuses on building our partners' strength in designing, implementing and evaluating social and financial education programmes.
DIGITAL / E-LEARNING	Aflatoun developed life skills and financial education digital content that can be delivered through web, mobile apps, and, for low-income locations, SMS. The product is easily accessible and adaptable to end users who include students, teachers, and facilitators and has the potential to bring about large-scale social changes in entire education and/or protection systems.

There is encouraging evidence, generated through over fifteen years of implementation and more than 100 studies, that Aflatoun's content and active-learning methodologies foster the development of tangible interrelated skills for an engaged and fulfilled life. Explicitly, it has proven to be effective in increasing children and youth's self-efficacy and confidence, in raising awareness of their rights, improving social behaviour and enhancing financial attitudes.