Aflatoun: International Scaling of Social and Financial Education through a Global Franchise

Overview

This case study explores Aflatoun—a name chosen by children in India and based on a popular Bollywood film star (Aflatoun 2008)—a global network of more than 180 partner organizations in 116 countries with the mission to empower children both socially and financially to become agents of change in their own lives and for a more equitable world (Aflatoun 2014). Headed by a secretariat in Amsterdam, Aflatoun 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, their financial savings, and how to become entrepreneurs.

Key Contextual Conditions

It is well recognized that in India there is a growing trend of rural to urban migration. This migration has resulted in some of the rural areas’ most entrepreneurial children moving to the streets of Mumbai to earn money. Aflatoun works with these children to build their personal, interpersonal, financial, and entrepreneurial skills through social and financial education. Specifically, Aflatoun’s curriculum focuses on developing children’s social (personal and relational) awareness and confidence by teaching them 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 nonmonetary resources through small-scale enterprise or community-based improvement projects. Aflatoun’s curriculum also builds children’s employability and entrepreneurship skills through a focus on goal setting and planning (Njengere and Shephard 2015). In 2008, Aflatoun’s first strategic plan set an ambitious target to reach 1 million children in 75 countries within three years; it exceeded this goal. By 2015, Aflatoun was reaching more than 3.9 million children per year in more than 53,000 schools and nonformal education centers. In 2014, nearly 730,000 children had collectively saved close to US$3.2 million and had engaged in nearly 11,500 financial enterprises and 5,200 social enterprises. Additionally, the Aflatoun network has helped more than 28 governments integrate social and financial education into their national curricula.

Development Challenge

Worldwide, children living in poverty in both developing and developed countries often do not have the opportunity to develop their financial management skills. As a result, they lack the awareness and confidence to manage monetary and nonmonetary resources that are needed to break the poverty cycle and to move toward a better future.

Addressing Delivery Challenges

- **Stakeholder engagement.** A key strategy for Aflatoun’s growth 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 materials or charge
others for using materials adapted from Aflatoun. Key partners that have played an important role in integrating
social and financial education within national systems include governments (including both education-specific
ministries as well as financial ministries and central banks) and the United Nations Children’s Fund (UNICEF).

- **Adapting to local context.** Aflatoun’s shift toward a decentralized model is made possible by a careful balance of
  fidelity to nonnegotiable core elements and by the flexibility to adapt to local contexts when countries adopt 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
that best suit their country. These elements have been essential to Aflatoun’s successful scale up to more than 100
countries and counting.

- **Use of evaluation data.** After 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 2014).
The resulting evidence base has been crucial for demonstrating the impact of Aflatoun’s curriculum on children’s
financial behaviors around the world, as well as for generating support for scaling-up its program.

**Lessons Learned**

- A key factor to Aflatoun’s success—163 nongovernmental organization partners with 62 different versions of the
  program in 116 countries—has been fidelity to core concepts combined with flexibility in implementation.
- 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 Aflatoun to make mistakes and to course-correct,
demonstrating that it was possible to scale the program anywhere.
- 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 such as UNICEF have also been critical to the organization’s ability to draw attention to
  children’s social and economic rights and empowerment in ways that, if it had worked solely with ministries of
  education, would not have been possible.

**References**


———. 2014. “Children and Youth Economic Empowerment: Aligning Research, Policy and Practice.” Aflatoun,
Amsterdam.

Njengere, David, and Daniel Shephard. 2015. “Social and Financial Education: Documenting National Cases and
Processes of Curriculum Integration.” Aflatoun, Amsterdam.